

**Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2013**

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	77	\$50,000	\$70,000	\$250,000	\$500,000	\$1,000,000	23
<b>Worker characteristics</b>							
Management, professional, and related .....	79	50,000	100,000	300,000	750,000	1,000,000	21
Management, business, and financial .....	82	50,000	100,000	300,000	750,000	–	18
Professional and related .....	77	50,000	100,000	300,000	750,000	1,000,000	23
Service .....	75	50,000	50,000	200,000	500,000	1,000,000	25
Protective service .....	49	50,000	50,000	–	–	1,000,000	51
Sales and office .....	81	50,000	50,000	200,000	500,000	1,000,000	19
Sales and related .....	84	50,000	50,000	–	500,000	1,000,000	16
Office and administrative support .....	80	50,000	–	200,000	500,000	1,500,000	20
Natural resources, construction, and maintenance .....	70	50,000	100,000	200,000	–	2,000,000	30
Construction, extraction, farming, fishing, and forestry .....	66	50,000	100,000	170,000	–	1,000,000	34
Installation, maintenance, and repair .....	71	50,000	–	250,000	1,000,000	2,000,000	29
Production, transportation, and material moving ...	69	50,000	–	200,000	500,000	1,000,000	31
Production .....	65	50,000	100,000	250,000	500,000	1,000,000	35
Transportation and material moving .....	73	50,000	–	100,000	400,000	–	27
Full time .....	78	50,000	70,000	250,000	550,000	1,000,000	22
Part time .....	71	50,000	–	–	500,000	1,000,000	29
Union .....	70	50,000	70,000	100,000	500,000	–	30
Nonunion .....	78	50,000	–	250,000	600,000	1,000,000	22
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	73	50,000	50,000	200,000	500,000	1,000,000	27
Lowest 10 percent .....	80	50,000	50,000	–	–	–	20
Second 25 percent .....	79	50,000	50,000	150,000	500,000	1,000,000	21
Third 25 percent .....	77	50,000	75,000	250,000	500,000	1,000,000	23
Highest 25 percent .....	78	50,000	100,000	300,000	750,000	1,500,000	22
Highest 10 percent .....	80	50,000	–	350,000	800,000	–	20
<b>Establishment characteristics</b>							
Goods-producing industries .....	68	50,000	100,000	300,000	700,000	–	32
Construction .....	82	50,000	–	–	–	500,000	18
Manufacturing .....	68	50,000	–	300,000	750,000	–	32
Service-providing industries .....	79	50,000	50,000	200,000	500,000	1,000,000	21
Trade, transportation, and utilities .....	79	50,000	50,000	100,000	500,000	900,000	21
Wholesale trade .....	78	50,000	–	200,000	500,000	1,000,000	22
Retail trade .....	81	50,000	50,000	50,000	500,000	–	19
Utilities .....	56	50,000	–	–	750,000	1,000,000	44

See footnotes at end of table.

**Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2013—Continued**

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	68	\$50,000	\$200,000	—	\$2,000,000	\$2,000,000	32
Financial activities .....	87	50,000	100,000	\$250,000	800,000	2,000,000	13
Finance and insurance .....	86	50,000	100,000	250,000	800,000	2,000,000	14
Credit intermediation and related activities .....	89	50,000	100,000	245,000	1,000,000	2,000,000	11
Insurance carriers and related activities .....	79	50,000	100,000	500,000	1,000,000	—	21
Professional and business services .....	78	50,000	—	350,000	1,000,000	1,000,000	22
Professional and technical services .....	86	50,000	—	—	750,000	1,000,000	14
Administrative and waste services .....	65	50,000	—	—	—	—	35
Education and health services .....	76	50,000	—	250,000	500,000	1,000,000	24
Educational services .....	85	50,000	50,000	200,000	400,000	500,000	15
Junior colleges, colleges, and universities .....	84	50,000	50,000	200,000	—	550,000	16
Healthcare and social assistance .....	75	50,000	—	250,000	500,000	1,000,000	25
Other services .....	77	50,000	—	—	420,000	—	23
1 to 99 workers .....	78	50,000	—	200,000	500,000	1,000,000	22
1 to 49 workers .....	79	50,000	—	200,000	500,000	—	21
50 to 99 workers .....	76	50,000	—	250,000	500,000	—	24
100 workers or more .....	77	50,000	—	250,000	600,000	1,000,000	23
100 to 499 workers .....	82	50,000	50,000	200,000	500,000	1,000,000	18
500 workers or more .....	73	50,000	100,000	350,000	1,000,000	1,500,000	27
<b>Geographic areas</b>							
New England .....	74	50,000	—	—	500,000	1,000,000	26
Middle Atlantic .....	79	50,000	—	250,000	500,000	1,000,000	21
East North Central .....	68	50,000	100,000	300,000	600,000	1,000,000	32
West North Central .....	69	50,000	50,000	200,000	500,000	1,000,000	31
South Atlantic .....	81	50,000	—	250,000	750,000	1,500,000	19
East South Central .....	80	50,000	—	200,000	—	—	20
West South Central .....	80	50,000	—	250,000	750,000	—	20
Mountain .....	84	50,000	—	200,000	—	1,000,000	16
Pacific .....	79	50,000	50,000	200,000	500,000	1,000,000	21

<sup>1</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of the participating workers receive the same as or more than the benefit shown, and half receive the same as or less than the benefit shown. At the 25th percentile, one-fourth of the participating workers receive the same or less than the benefit shown. The remaining percentiles follow the same logic.

<sup>2</sup> Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using

percentile estimates generated using data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).