

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	75	\$50,000	\$60,000	\$200,000	\$500,000	\$1,000,000	25
Worker characteristics							
Management, professional, and related	75	50,000	100,000	300,000	700,000	1,000,000	25
Management, business, and financial	80	50,000	100,000	300,000	750,000	–	20
Professional and related	73	50,000	–	300,000	500,000	1,000,000	27
Teachers	63	50,000	50,000	–	–	500,000	37
Primary, secondary, and special education school teachers	54	50,000	50,000	–	–	–	46
Registered nurses	70	50,000	100,000	400,000	–	1,000,000	30
Service	72	50,000	50,000	200,000	500,000	1,000,000	28
Protective service	55	50,000	50,000	100,000	280,000	–	45
Sales and office	79	50,000	50,000	200,000	500,000	1,000,000	21
Sales and related	82	50,000	50,000	100,000	500,000	1,000,000	18
Office and administrative support	78	50,000	–	200,000	500,000	–	22
Natural resources, construction, and maintenance	69	50,000	–	200,000	–	2,000,000	31
Construction, extraction, farming, fishing, and forestry	64	50,000	100,000	170,000	–	1,000,000	36
Installation, maintenance, and repair	71	50,000	–	–	1,000,000	2,000,000	29
Production, transportation, and material moving	68	50,000	75,000	–	500,000	1,000,000	32
Production	63	50,000	100,000	250,000	500,000	1,000,000	37
Transportation and material moving	74	50,000	70,000	100,000	–	–	26
Full time	75	50,000	–	200,000	500,000	1,000,000	25
Part time	71	50,000	–	–	500,000	750,000	29
Union	61	50,000	50,000	100,000	350,000	1,000,000	39
Nonunion	77	50,000	70,000	250,000	500,000	1,000,000	23
Average wage within the following categories ³ :							
Lowest 25 percent	73	50,000	50,000	–	500,000	1,000,000	27
Lowest 10 percent	79	50,000	50,000	–	–	–	21
Second 25 percent	77	50,000	50,000	150,000	500,000	1,000,000	23
Third 25 percent	75	50,000	75,000	200,000	500,000	1,000,000	25
Highest 25 percent	74	50,000	100,000	300,000	750,000	1,500,000	26
Highest 10 percent	76	50,000	100,000	300,000	750,000	1,500,000	24
Establishment characteristics							
Goods-producing industries	66	50,000	100,000	300,000	700,000	1,000,000	34
Service-providing industries	76	50,000	50,000	200,000	500,000	1,000,000	24
Education and health services	72	50,000	50,000	200,000	500,000	1,000,000	28
Educational services	64	50,000	50,000	100,000	265,000	500,000	36
Elementary and secondary schools	49	50,000	50,000	100,000	200,000	350,000	51
Junior colleges, colleges, and universities	79	50,000	50,000	–	400,000	500,000	21
Health care and social assistance	76	50,000	–	250,000	500,000	1,000,000	24
Hospitals	72	50,000	–	400,000	–	1,000,000	28
Public administration	49	50,000	50,000	100,000	250,000	500,000	51

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	80	\$50,000	—	\$200,000	\$500,000	\$1,000,000	20
1 to 49 workers	81	50,000	—	200,000	500,000	1,000,000	19
50 to 99 workers	76	50,000	—	200,000	500,000	—	24
100 workers or more	73	50,000	\$50,000	—	500,000	1,000,000	27
100 to 499 workers	78	50,000	50,000	200,000	500,000	1,000,000	22
500 workers or more	69	50,000	100,000	300,000	750,000	1,000,000	31
Geographic areas							
Northeast	73	50,000	—	200,000	500,000	1,000,000	27
New England	72	50,000	—	—	500,000	1,000,000	28
Middle Atlantic	73	50,000	—	250,000	500,000	1,000,000	27
South	77	50,000	—	200,000	—	—	23
South Atlantic	74	50,000	—	250,000	750,000	—	26
East South Central	87	50,000	—	—	500,000	1,000,000	13
West South Central	78	50,000	—	200,000	—	—	22
Midwest	68	50,000	100,000	250,000	500,000	1,000,000	32
East North Central	67	50,000	100,000	250,000	500,000	1,000,000	33
West North Central	70	50,000	—	250,000	500,000	1,000,000	30
West	81	50,000	50,000	200,000	500,000	1,000,000	19
Mountain	86	50,000	—	—	500,000	1,000,000	14
Pacific	77	50,000	50,000	200,000	500,000	1,000,000	23

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² 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.

³ 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 ECEC data for March 2014.

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/glossary20132014.htm.