

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	85	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	15
Worker characteristics							
Management, professional, and related	85	3,500	5,000	7,500	10,000	15,000	15
Management, business, and financial	88	4,000	6,000	10,000	15,000	20,000	12
Professional and related	83	3,000	5,000	7,000	10,000	15,000	17
Teachers	72	–	3,900	5,000	7,000	10,000	28
Primary, secondary, and special education school teachers	67	–	3,900	5,000	6,000	8,000	33
Registered nurses	90	4,000	5,000	7,500	10,000	15,000	10
Service	83	3,000	5,000	6,000	10,000	13,000	17
Protective service	72	–	–	5,000	8,000	10,000	28
Sales and office	87	3,000	5,000	8,000	12,000	20,000	13
Sales and related	92	5,000	5,000	7,500	15,000	20,000	8
Office and administrative support	86	2,500	5,000	8,000	11,000	20,000	14
Natural resources, construction, and maintenance	83	3,000	5,000	6,000	10,000	15,000	17
Construction, extraction, farming, fishing, and forestry	75	3,000	5,000	6,000	10,000	15,000	25
Installation, maintenance, and repair	88	3,000	4,800	6,000	10,000	13,500	12
Production, transportation, and material moving	81	–	5,000	6,000	10,000	15,000	19
Production	82	3,000	5,000	7,000	10,000	15,000	18
Transportation and material moving	79	–	3,000	6,000	10,000	–	21
Full time	85	3,000	5,000	7,500	10,000	15,000	15
Part time	81	2,500	5,000	7,000	10,000	15,000	19
Union	74	–	3,200	5,000	7,500	10,000	26
Nonunion	87	3,000	5,000	7,500	10,000	15,000	13
Average wage within the following categories ³ :							
Lowest 25 percent	86	3,000	5,000	6,000	10,000	15,000	14
Second 25 percent	86	2,500	5,000	7,000	10,000	15,000	14
Third 25 percent	84	3,000	5,000	7,000	10,000	15,000	16
Highest 25 percent	85	3,000	5,000	8,000	12,000	16,000	15
Highest 10 percent	84	4,000	5,000	10,000	15,000	20,000	16
Establishment characteristics							
Goods-producing industries	84	3,000	5,000	7,500	10,000	15,000	16
Service-providing industries	85	3,000	5,000	7,500	10,000	15,000	15
Education and health services	84	3,000	5,000	6,000	10,000	15,000	16
Educational services	72	–	3,900	5,000	7,500	10,000	28
Elementary and secondary schools	67	–	3,900	5,000	6,000	8,000	33
Junior colleges, colleges, and universities	79	–	5,000	7,000	10,000	14,500	21
Health care and social assistance	92	–	5,000	6,000	10,000	15,000	8
Hospitals	90	–	5,000	7,500	10,000	15,000	10
Public administration	67	–	3,900	5,000	6,500	10,000	33

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2014—continued

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	89	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000	11
1 to 49 workers	90	3,000	5,000	6,000	10,000	15,000	10
50 to 99 workers	87	4,000	5,000	7,500	10,000	15,000	13
100 workers or more	83	—	5,000	7,500	10,000	15,000	17
100 to 499 workers	86	3,000	5,000	7,500	10,000	15,000	14
500 workers or more	80	2,500	5,000	8,000	12,000	16,667	20
Geographic areas							
Northeast	89	2,800	5,000	7,500	11,000	15,000	11
New England	94	3,000	5,000	7,500	11,000	15,000	6
Middle Atlantic	88	2,500	5,000	7,000	12,000	15,000	12
South	88	3,000	5,000	7,500	10,000	15,000	12
South Atlantic	88	2,500	5,000	8,000	10,000	15,000	12
East South Central	89	3,000	5,000	7,000	10,000	15,000	11
West South Central	89	—	5,000	7,500	10,000	15,000	11
Midwest	78	3,000	5,000	6,000	10,000	15,000	22
East North Central	79	3,000	5,000	6,000	10,000	15,000	21
West North Central	78	3,200	5,000	7,000	10,000	16,666	22
West	83	3,000	5,000	9,000	10,500	18,000	17
Mountain	81	—	5,000	7,500	12,000	20,000	19
Pacific	84	3,000	5,000	10,000	10,000	17,300	16

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.