

**Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, 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 <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	78	\$50,000	\$70,000	\$250,000	\$500,000	\$1,000,000	22
<b>Worker characteristics</b>							
Management, professional, and related .....	79	50,000	100,000	300,000	750,000	–	21
Management, business, and financial .....	82	50,000	100,000	300,000	750,000	2,000,000	18
Professional and related .....	78	50,000	100,000	350,000	750,000	1,000,000	22
Service .....	79	50,000	50,000	200,000	500,000	1,000,000	21
Protective service .....	70	50,000	50,000	–	–	1,000,000	30
Sales and office .....	81	50,000	50,000	200,000	500,000	1,000,000	19
Sales and related .....	82	50,000	50,000	100,000	500,000	1,000,000	18
Office and administrative support .....	81	50,000	–	200,000	500,000	–	19
Natural resources, construction, and maintenance .....	73	50,000	100,000	200,000	–	2,000,000	27
Construction, extraction, farming, fishing, and forestry .....	74	–	100,000	170,000	–	1,000,000	26
Installation, maintenance, and repair .....	73	50,000	–	250,000	1,000,000	2,000,000	27
Production, transportation, and material moving ...	69	50,000	75,000	200,000	500,000	1,000,000	31
Production .....	63	50,000	100,000	250,000	500,000	1,000,000	37
Transportation and material moving .....	76	50,000	70,000	100,000	–	–	24
Full time .....	78	50,000	75,000	250,000	500,000	1,000,000	22
Part time .....	74	50,000	70,000	–	500,000	800,000	26
Union .....	68	50,000	70,000	100,000	500,000	–	32
Nonunion .....	79	50,000	75,000	250,000	500,000	1,000,000	21
Average wage within the following categories <sup>2</sup> :							
Lowest 25 percent .....	74	50,000	50,000	200,000	500,000	1,000,000	26
Lowest 10 percent .....	79	50,000	50,000	–	–	–	21
Second 25 percent .....	80	50,000	50,000	150,000	500,000	1,000,000	20
Third 25 percent .....	78	50,000	75,000	200,000	500,000	1,000,000	22
Highest 25 percent .....	78	50,000	100,000	300,000	800,000	–	22
Highest 10 percent .....	80	50,000	100,000	300,000	800,000	–	20
<b>Establishment characteristics</b>							
Goods-producing industries .....	67	50,000	100,000	300,000	700,000	1,000,000	33
Manufacturing .....	66	50,000	100,000	300,000	700,000	1,000,000	34
Service-providing industries .....	80	50,000	60,000	200,000	500,000	1,000,000	20
Trade, transportation, and utilities .....	78	50,000	50,000	100,000	500,000	800,000	22
Wholesale trade .....	82	50,000	–	250,000	500,000	1,000,000	18
Retail trade .....	78	50,000	50,000	50,000	500,000	800,000	22
Transportation and warehousing .....	79	50,000	70,000	100,000	200,000	500,000	21
Utilities .....	62	50,000	–	–	–	1,000,000	38

See footnotes at end of table.

**Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, 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 <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	73	\$50,000	\$200,000	—	\$2,000,000	\$2,000,000	27
Financial activities .....	86	50,000	100,000	\$250,000	650,000	—	14
Finance and insurance .....	85	50,000	100,000	250,000	700,000	2,000,000	15
Credit intermediation and related activities .....	88	50,000	100,000	200,000	600,000	2,000,000	12
Insurance carriers and related activities .....	76	—	—	500,000	1,000,000	1,000,000	24
Professional and business services .....	81	50,000	—	400,000	—	—	19
Professional and technical services .....	87	50,000	—	—	750,000	—	13
Administrative and waste services .....	72	50,000	—	—	—	—	28
Education and health services .....	79	50,000	—	250,000	500,000	1,000,000	21
Educational services .....	85	50,000	50,000	200,000	—	500,000	15
Junior colleges, colleges, and universities .....	86	50,000	50,000	200,000	500,000	500,000	14
Health care and social assistance .....	78	50,000	—	250,000	500,000	1,000,000	22
Other services .....	83	50,000	—	—	—	—	17
1 to 99 workers .....	81	50,000	—	200,000	500,000	1,000,000	19
1 to 49 workers .....	83	50,000	—	200,000	500,000	1,000,000	17
50 to 99 workers .....	78	50,000	—	200,000	500,000	—	22
100 workers or more .....	77	50,000	70,000	250,000	650,000	1,000,000	23
100 to 499 workers .....	80	50,000	50,000	200,000	500,000	1,000,000	20
500 workers or more .....	73	50,000	100,000	400,000	1,000,000	—	27
<b>Geographic areas</b>							
Northeast .....	77	50,000	—	250,000	500,000	1,000,000	23
New England .....	73	50,000	—	200,000	500,000	1,000,000	27
Middle Atlantic .....	79	50,000	100,000	250,000	500,000	1,000,000	21
South .....	81	50,000	—	250,000	750,000	1,500,000	19
South Atlantic .....	81	50,000	—	300,000	750,000	1,750,000	19
East South Central .....	85	50,000	50,000	200,000	500,000	1,000,000	15
West South Central .....	80	50,000	—	—	—	—	20
Midwest .....	72	50,000	100,000	250,000	500,000	1,000,000	28
East North Central .....	70	50,000	100,000	300,000	550,000	1,000,000	30
West North Central .....	74	50,000	50,000	200,000	500,000	1,000,000	26
West .....	81	50,000	—	200,000	500,000	1,000,000	19
Mountain .....	88	50,000	—	—	—	1,000,000	12
Pacific .....	78	50,000	50,000	200,000	500,000	1,000,000	22

<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 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](http://www.bls.gov/ncs/ebs/glossary20132014.htm).