

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	89	\$3,000	\$5,000	\$8,000	–	\$15,000	11
Worker characteristics							
Management, professional, and related	90	4,000	5,000	10,000	\$12,500	17,300	10
Management, business, and financial	91	4,500	6,000	10,000	15,000	20,833	9
Professional and related	89	–	5,000	8,000	12,000	15,000	11
Service	93	4,000	5,000	7,500	10,000	12,500	7
Sales and office	90	3,000	5,000	8,500	12,500	20,000	10
Sales and related	93	5,000	5,000	10,000	15,000	20,833	7
Office and administrative support	89	3,000	5,000	8,000	12,000	20,000	11
Natural resources, construction, and maintenance	89	3,000	5,000	6,000	10,000	15,000	11
Installation, maintenance, and repair	91	3,000	4,800	6,000	10,000	12,500	9
Production, transportation, and material moving ...	80	3,000	5,000	7,000	10,000	15,000	20
Production	84	3,000	5,000	7,000	10,000	15,000	16
Transportation and material moving	76	3,000	–	7,000	10,000	12,500	24
Full time	89	3,000	5,000	8,000	–	15,000	11
Part time	89	–	5,000	7,500	–	15,000	11
Union	82	–	–	5,000	10,000	12,500	18
Nonunion	89	–	5,000	8,500	12,000	15,000	11
Average wage within the following categories: ²							
Lowest 25 percent	94	3,500	5,000	6,000	10,000	12,500	6
Second 25 percent	89	3,000	5,000	7,500	10,000	15,000	11
Third 25 percent	87	3,000	5,000	7,500	10,000	15,000	13
Highest 25 percent	89	–	5,000	10,000	14,500	19,500	11
Highest 10 percent	87	5,000	6,000	10,000	15,000	20,000	13
Establishment characteristics							
Goods-producing industries	87	3,000	5,000	8,500	11,000	15,000	13
Construction	95	5,000	5,000	–	10,000	–	5
Manufacturing	86	3,000	5,000	9,500	12,000	15,000	14
Service-providing industries	89	–	5,000	8,000	–	–	11
Trade, transportation, and utilities	84	–	5,000	7,000	10,000	15,000	16
Wholesale trade	90	5,000	5,000	7,500	10,000	15,000	10
Retail trade	94	3,000	5,000	6,000	10,000	–	6
Transportation and warehousing	74	–	–	7,000	10,000	10,000	26
Utilities	60	5,000	7,000	12,000	15,000	15,000	40

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015—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 ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	92	\$4,000	\$4,000	\$9,340	\$12,000	\$17,500	8
Financial activities	90	2,500	6,000	10,000	20,000	30,000	10
Finance and insurance	89	2,500	7,000	12,000	20,833	30,000	11
Credit intermediation and related activities	94	2,500	6,000	12,000	20,833	30,000	6
Insurance carriers and related activities	77	5,000	8,000	10,000	16,000	30,000	23
Professional and business services	85	—	6,000	10,000	15,000	20,000	15
Professional and technical services	90	5,000	6,000	10,000	15,000	—	10
Administrative and waste services	78	2,500	5,000	—	—	17,300	22
Education and health services	94	—	5,000	7,500	10,000	15,000	6
Educational services	90	4,000	5,000	7,500	10,000	15,000	10
Junior colleges, colleges, and universities	87	5,000	5,000	8,000	10,000	17,000	13
Health care and social assistance	96	3,000	5,000	7,500	10,000	15,000	4
1 to 99 workers	91	3,500	5,000	7,500	10,000	15,000	9
1 to 49 workers	90	3,000	5,000	7,500	10,000	15,000	10
50 to 99 workers	92	4,000	5,000	7,500	10,000	15,000	8
100 workers or more	88	3,000	5,000	10,000	12,500	—	12
100 to 499 workers	90	—	5,000	8,000	11,000	15,000	10
500 workers or more	85	3,000	5,000	10,000	13,500	20,000	15
Geographic areas							
Northeast	91	3,000	5,000	7,500	12,000	15,000	9
New England	93	3,000	5,000	7,500	11,000	15,000	7
Middle Atlantic	90	3,000	5,000	7,500	12,000	15,000	10
South	90	4,000	5,000	8,000	10,625	15,000	10
South Atlantic	90	5,000	5,000	8,000	10,000	15,000	10
East South Central	90	3,000	5,000	7,000	10,000	15,000	10
West South Central	91	4,000	5,000	8,000	12,000	—	9
Midwest	84	3,000	5,000	7,500	10,000	15,000	16
East North Central	84	3,000	5,000	6,000	10,000	15,000	16
West North Central	86	—	5,000	10,000	12,500	—	14
West	89	4,000	6,000	10,000	12,500	20,000	11
Mountain	92	—	5,000	10,000	12,000	—	8
Pacific	88	4,000	6,000	10,000	12,650	20,000	12

¹ 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.

² 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 wage data for March 2015.

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/eps/glossary20142015.htm.