

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2017

(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	87	–	\$5,000	\$7,500	\$10,000	\$15,000	13
Worker characteristics							
Management, professional, and related	87	\$3,500	5,000	8,000	11,250	16,000	13
Management, business, and financial	88	5,000	6,000	10,000	15,000	20,000	12
Professional and related	86	3,000	5,000	7,500	10,000	15,000	14
Teachers	77	1,900	3,900	5,000	7,500	10,000	23
Primary, secondary, and special education school teachers	74	–	3,900	5,000	6,000	10,000	26
Registered nurses	85	–	5,000	7,500	10,000	15,000	15
Service	87	3,000	5,000	6,250	10,000	12,500	13
Protective service	71	2,500	4,500	5,000	6,000	10,000	29
Sales and office	88	3,900	5,000	9,000	12,500	20,000	12
Sales and related	90	5,000	5,000	10,000	15,000	20,000	10
Office and administrative support	88	3,500	5,000	8,000	12,000	20,000	12
Natural resources, construction, and maintenance	87	–	5,000	7,000	10,000	15,000	13
Installation, maintenance, and repair	89	3,000	4,800	6,000	10,000	15,000	11
Production, transportation, and material moving ...	83	3,000	5,000	7,000	10,000	15,000	17
Production	87	3,000	5,000	7,000	10,000	15,000	13
Transportation and material moving	79	–	4,000	6,500	10,000	12,500	21
Full time	87	–	5,000	7,500	10,000	15,000	13
Part time	83	4,000	5,000	7,000	–	15,000	17
Union	75	3,000	4,000	5,000	8,000	12,000	25
Nonunion	89	3,900	5,000	8,000	12,000	15,000	11
Average wage within the following categories: ³							
Lowest 25 percent	91	3,500	5,000	7,500	10,000	12,500	9
Second 25 percent	87	3,200	5,000	7,000	10,000	15,000	13
Third 25 percent	87	–	5,000	7,500	10,000	15,000	13
Highest 25 percent	86	–	5,000	8,500	12,500	17,500	14
Highest 10 percent	86	4,000	6,000	10,000	15,000	20,000	14
Establishment characteristics							
Goods-producing industries	90	–	5,000	10,000	12,500	15,000	10
Service-providing industries	86	–	5,000	7,500	10,000	15,000	14
Education and health services	87	3,000	5,000	6,000	10,000	15,000	13
Educational services	78	2,000	4,000	5,000	8,500	13,000	22
Elementary and secondary schools	73	1,500	3,900	5,000	7,000	10,000	27
Junior colleges, colleges, and universities	83	3,000	5,000	7,500	10,000	20,000	17
Health care and social assistance	93	–	5,000	6,000	10,000	15,000	7
Hospitals	90	4,000	5,000	8,000	10,000	15,000	10
Public administration	66	3,000	4,000	5,000	6,250	10,000	34

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2017—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	88	\$3,900	\$5,000	\$7,000	\$10,000	\$15,000	12
1 to 49 workers	88	4,000	5,000	7,500	10,000	—	12
50 to 99 workers	89	—	5,000	6,250	10,000	15,000	11
100 workers or more	86	3,000	5,000	8,000	—	15,000	14
100 to 499 workers	88	—	5,000	7,500	10,000	15,000	12
500 workers or more	84	3,000	5,000	9,000	12,500	17,500	16
Geographic areas							
Northeast	91	3,000	5,000	7,500	11,000	15,000	9
New England	92	3,000	5,000	7,500	—	15,000	8
Middle Atlantic	91	3,000	5,000	7,500	12,000	17,333	9
South	90	3,900	5,000	7,500	10,000	15,000	10
South Atlantic	89	3,900	5,000	8,000	10,000	15,000	11
East South Central	89	3,000	5,000	6,000	10,000	15,000	11
West South Central	91	4,000	5,000	—	10,000	15,000	9
Midwest	79	3,000	5,000	6,500	10,000	15,000	21
East North Central	77	3,000	5,000	6,000	10,000	15,000	23
West North Central	84	—	5,000	8,000	12,500	17,500	16
West	88	4,000	5,000	8,000	12,000	20,000	12
Mountain	85	5,000	6,000	10,000	12,500	20,000	15
Pacific	90	3,500	5,000	8,000	10,000	20,000	10

¹ Includes workers in private industry and state and local 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 wage data for March 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.