

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, March 2017

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	57	\$50,000	\$50,000	\$150,000	\$300,000	\$500,000	43
Worker characteristics							
Management, professional, and related	55	50,000	50,000	150,000	300,000	500,000	45
Professional and related	54	50,000	50,000	–	250,000	500,000	46
Teachers	48	50,000	50,000	–	250,000	400,000	52
Primary, secondary, and special education school teachers	44	50,000	50,000	–	250,000	–	56
Service	54	40,000	50,000	150,000	300,000	500,000	46
Protective service	58	40,000	–	150,000	300,000	–	42
Sales and office	63	40,000	50,000	–	250,000	500,000	37
Office and administrative support	64	40,000	50,000	–	250,000	500,000	36
Natural resources, construction, and maintenance	69	50,000	100,000	–	300,000	–	31
Production, transportation, and material moving ...	68	50,000	50,000	–	–	500,000	32
Full time	58	50,000	50,000	150,000	300,000	500,000	42
Part time	31	50,000	50,000	–	–	500,000	69
Union	59	40,000	50,000	150,000	250,000	500,000	41
Nonunion	56	50,000	50,000	150,000	320,000	500,000	44
Average wage within the following categories: ²							
Lowest 25 percent	59	40,000	50,000	–	300,000	500,000	41
Lowest 10 percent	54	50,000	–	100,000	–	500,000	46
Second 25 percent	63	–	50,000	150,000	250,000	500,000	37
Third 25 percent	58	50,000	50,000	150,000	300,000	500,000	42
Highest 25 percent	50	50,000	50,000	–	250,000	500,000	50
Highest 10 percent	49	50,000	50,000	–	250,000	500,000	51
Establishment characteristics							
Service-providing industries	57	50,000	50,000	150,000	300,000	500,000	43
Education and health services	54	50,000	50,000	100,000	250,000	500,000	46
Educational services	51	50,000	50,000	100,000	250,000	400,000	49
Elementary and secondary schools	45	50,000	50,000	–	250,000	–	55
Junior colleges, colleges, and universities	63	–	50,000	100,000	250,000	400,000	37
Health care and social assistance	63	50,000	50,000	–	–	500,000	37
Hospitals	66	50,000	–	–	500,000	500,000	34
Public administration	59	40,000	–	–	300,000	500,000	41
1 to 99 workers	43	40,000	–	–	250,000	500,000	57
1 to 49 workers	57	40,000	–	–	–	–	43
50 to 99 workers	36	–	–	–	250,000	–	64
100 workers or more	60	50,000	50,000	150,000	300,000	500,000	40
100 to 499 workers	54	40,000	50,000	–	–	350,000	46
500 workers or more	63	50,000	50,000	150,000	300,000	500,000	37

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, March 2017—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	60	\$40,000	\$50,000	—	\$200,000	\$400,000	40
Local government	56	50,000	—	\$175,000	300,000	500,000	44
Geographic areas							
Northeast	32	40,000	40,000	40,000	—	—	68
Middle Atlantic	33	40,000	40,000	40,000	—	—	67
South	59	50,000	—	150,000	300,000	500,000	41
South Atlantic	51	50,000	100,000	200,000	350,000	500,000	49
West South Central	69	50,000	50,000	—	—	—	31
Midwest	56	—	50,000	—	250,000	500,000	44
East North Central	57	50,000	50,000	—	200,000	—	43
West North Central	54	—	—	—	400,000	500,000	46
West	81	50,000	50,000	150,000	300,000	500,000	19
Mountain	79	50,000	100,000	175,000	300,000	500,000	21

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 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.