

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, 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 ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	72	–	\$3,900	\$5,000	\$7,000	\$10,000	28
Worker characteristics							
Management, professional, and related	73	–	3,900	5,000	7,500	10,000	27
Professional and related	73	\$1,500	3,900	5,000	7,000	10,000	27
Teachers	70	–	3,900	5,000	6,000	10,000	30
Primary, secondary, and special education school teachers	68	800	3,900	5,000	6,000	8,000	32
Service	71	–	3,900	5,000	6,000	10,000	29
Protective service	71	3,000	3,900	5,000	6,000	10,000	29
Sales and office	73	3,000	3,900	5,000	7,500	10,000	27
Office and administrative support	73	3,000	3,900	5,000	7,500	10,000	27
Natural resources, construction, and maintenance	71	3,000	3,900	5,000	6,500	10,000	29
Production, transportation, and material moving ...	67	3,900	5,000	5,000	6,000	10,000	33
Full time	73	–	3,900	5,000	7,000	10,000	27
Part time	59	2,500	5,000	6,000	7,500	10,000	41
Union	68	3,000	5,000	5,000	7,500	10,000	32
Nonunion	76	800	3,900	5,000	7,000	10,000	24
Average wage within the following categories: ²							
Lowest 25 percent	69	1,000	3,900	5,000	6,500	10,000	31
Lowest 10 percent	70	800	–	5,000	6,111	10,000	30
Second 25 percent	73	2,500	4,000	5,000	7,000	10,000	27
Third 25 percent	72	–	3,900	5,000	7,000	10,000	28
Highest 25 percent	73	3,102	5,000	5,000	8,000	10,000	27
Highest 10 percent	73	3,000	5,000	5,000	7,500	10,000	27
Establishment characteristics							
Service-providing industries	72	–	3,900	5,000	7,000	10,000	28
Education and health services	73	1,500	3,900	5,000	7,500	10,000	27
Educational services	71	1,500	3,900	5,000	7,000	10,000	29
Elementary and secondary schools	68	–	3,900	5,000	6,000	8,333	32
Junior colleges, colleges, and universities	77	–	3,900	5,000	9,200	13,000	23
Health care and social assistance	86	–	5,000	5,000	10,000	–	14
Hospitals	86	–	5,000	–	10,000	15,000	14
Public administration	66	3,000	4,000	5,000	6,250	10,000	34
1 to 99 workers	69	800	3,900	5,000	6,250	10,000	31
1 to 49 workers	68	2,500	3,900	5,000	6,000	10,000	32
50 to 99 workers	70	800	3,900	5,000	6,666	–	30
100 workers or more	73	–	3,900	5,000	7,500	10,000	27
100 to 499 workers	72	3,000	3,900	5,000	6,000	10,000	28
500 workers or more	73	–	4,000	5,000	7,500	10,000	27

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, 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 ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	74	—	\$3,900	\$5,000	\$7,500	—	26
Local government	72	\$2,500	3,900	5,000	7,000	\$10,000	28
Geographic areas							
Northeast	81	—	5,000	5,000	7,500	13,000	19
South	89	800	3,900	5,000	6,000	10,000	11
South Atlantic	90	800	—	3,900	5,000	10,000	10
West South Central	85	—	5,000	5,000	6,000	10,000	15
Midwest	49	—	5,000	5,000	7,500	11,250	51
East North Central	45	—	5,000	5,000	7,000	11,250	55
West North Central	60	—	5,000	5,000	7,500	—	40
West	76	3,102	5,000	6,000	8,000	10,000	24
Mountain	66	4,000	5,000	6,000	9,000	—	34
Pacific	84	3,000	4,000	5,500	8,000	10,000	16

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.