

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ March 2018

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	77	\$50,000	\$50,000	\$200,000	\$500,000	\$1,000,000	23
Worker characteristics							
Management, professional, and related	77	50,000	100,000	250,000	675,000	–	23
Management, business, and financial	79	50,000	–	250,000	650,000	–	21
Professional and related	76	50,000	100,000	275,000	700,000	–	24
Teachers	60	50,000	50,000	150,000	300,000	500,000	40
Primary, secondary, and special education school teachers	51	50,000	50,000	–	300,000	500,000	49
Registered nurses	84	50,000	–	–	–	1,000,000	16
Service	77	–	50,000	150,000	500,000	1,000,000	23
Protective service	70	50,000	50,000	150,000	–	500,000	30
Sales and office	82	50,000	50,000	200,000	500,000	1,000,000	18
Sales and related	86	50,000	50,000	–	500,000	–	14
Office and administrative support	80	50,000	–	200,000	500,000	–	20
Natural resources, construction, and maintenance	76	50,000	50,000	200,000	500,000	–	24
Construction, extraction, farming, fishing, and forestry	74	50,000	100,000	200,000	–	1,000,000	26
Installation, maintenance, and repair	77	50,000	50,000	200,000	500,000	–	23
Production, transportation, and material moving ...	69	50,000	50,000	150,000	500,000	1,000,000	31
Production	69	50,000	–	–	500,000	1,000,000	31
Transportation and material moving	70	50,000	50,000	100,000	300,000	500,000	30
Full time	78	50,000	50,000	200,000	500,000	1,000,000	22
Part time	67	50,000	–	–	500,000	1,000,000	33
Union	65	50,000	50,000	150,000	–	1,000,000	35
Nonunion	79	50,000	50,000	250,000	500,000	1,000,000	21
Average wage within the following categories: ³							
Lowest 25 percent	76	50,000	50,000	–	500,000	1,000,000	24
Lowest 10 percent	82	50,000	50,000	–	–	1,000,000	18
Second 25 percent	79	50,000	50,000	150,000	500,000	1,000,000	21
Third 25 percent	77	50,000	–	200,000	500,000	1,000,000	23
Highest 25 percent	77	50,000	100,000	300,000	–	–	23
Highest 10 percent	77	50,000	–	300,000	–	2,000,000	23
Establishment characteristics							
Service-providing industries	78	50,000	50,000	200,000	500,000	1,000,000	22
Education and health services	75	50,000	–	200,000	500,000	1,000,000	25
Educational services	65	50,000	50,000	170,000	300,000	500,000	35
Elementary and secondary schools	53	50,000	50,000	200,000	300,000	500,000	47
Junior colleges, colleges, and universities	77	50,000	50,000	–	350,000	500,000	23
Health care and social assistance	80	50,000	100,000	250,000	500,000	1,000,000	20
Hospitals	85	50,000	150,000	500,000	–	1,000,000	15
Public administration	61	40,000	–	150,000	300,000	500,000	39

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ March 2018—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	78	\$50,000	\$50,000	\$150,000	\$500,000	\$1,000,000	22
1 to 49 workers	82	50,000	50,000	150,000	500,000	—	18
50 to 99 workers	71	50,000	50,000	150,000	500,000	750,000	29
100 workers or more	77	50,000	50,000	250,000	600,000	1,000,000	23
100 to 499 workers	77	50,000	50,000	200,000	500,000	—	23
500 workers or more	77	50,000	—	300,000	850,000	1,000,000	23
Geographic areas							
Northeast	72	50,000	—	200,000	500,000	1,000,000	28
New England	76	50,000	100,000	200,000	500,000	1,000,000	24
Middle Atlantic	71	50,000	50,000	200,000	500,000	1,000,000	29
South	80	50,000	50,000	200,000	500,000	—	20
South Atlantic	80	50,000	—	—	—	—	20
East South Central	78	50,000	50,000	—	500,000	1,000,000	22
West South Central	80	50,000	50,000	200,000	500,000	—	20
Midwest	75	50,000	50,000	—	500,000	—	25
East North Central	78	50,000	—	250,000	500,000	—	22
West North Central	69	50,000	50,000	200,000	500,000	1,000,000	31
West	80	50,000	—	200,000	750,000	1,000,000	20
Mountain	79	50,000	—	250,000	1,000,000	1,000,000	21
Pacific	81	50,000	50,000	200,000	—	1,000,000	19

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 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.