

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2018**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	60	59	98	39	38	97	34	33	97
<b>Worker characteristics</b>									
Management, professional, and related .....	79	78	99	48	47	98	54	53	97
Management, business, and financial .....	83	82	99	60	59	98	62	59	96
Professional and related .....	77	76	99	43	42	98	51	50	97
Teachers .....	76	74	98	25	24	96	42	40	97
Primary, secondary, and special education school teachers .....	83	82	98	23	22	96	41	40	98
Registered nurses .....	83	82	99	46	45	97	61	60	98
Service .....	36	35	96	23	23	98	14	14	97
Protective service .....	67	65	97	28	28	98	21	21	99
Sales and office .....	57	55	98	40	39	96	33	31	96
Sales and related .....	42	40	96	33	31	93	19	17	92
Office and administrative support .....	65	64	99	44	43	98	41	40	98
Natural resources, construction, and maintenance	56	55	98	35	35	98	25	24	96
Construction, extraction, farming, fishing, and forestry .....	48	47	98	29	28	99	16	15	97
Installation, maintenance, and repair .....	64	62	98	42	40	97	34	33	96
Production, transportation, and material moving ...	64	62	97	46	44	96	30	29	96
Production .....	66	65	98	50	49	98	33	32	97
Transportation and material moving .....	62	60	96	43	40	93	27	25	95
Full time .....	75	73	98	47	46	98	44	42	97
Part time .....	14	13	90	16	15	93	5	5	95
Union .....	87	84	97	50	48	96	38	37	97
Nonunion .....	56	55	98	38	37	98	34	33	97
Average wage within the following categories: <sup>3</sup>									
Lowest 25 percent .....	27	25	93	19	18	94	8	8	92
Lowest 10 percent .....	17	15	89	12	11	93	4	4	89
Second 25 percent .....	63	61	97	41	39	97	32	31	97
Third 25 percent .....	75	74	99	49	48	98	45	44	97
Highest 25 percent .....	84	83	99	54	54	99	58	56	97
Highest 10 percent .....	85	84	99	59	58	98	61	59	96
<b>Establishment characteristics</b>									
Goods-producing industries .....	69	68	98	51	51	99	37	36	97
Service-providing industries .....	59	57	98	37	36	97	34	33	97
Education and health services .....	70	69	99	33	32	98	44	43	98
Educational services .....	78	77	98	28	27	96	44	42	97
Elementary and secondary schools .....	78	76	98	24	23	96	38	37	97
Junior colleges, colleges, and universities .....	87	85	97	37	36	96	60	57	96
Health care and social assistance .....	66	65	99	36	35	98	44	43	98
Hospitals .....	89	88	99	49	48	98	68	66	98
Public administration .....	83	81	98	30	30	99	35	34	98

See footnotes at end of table.

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> civilian workers,<sup>2</sup> March 2018—continued**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers .....	43	42	98	30	29	98	24	24	97
1 to 49 workers .....	37	36	98	28	28	98	22	21	97
50 to 99 workers .....	59	57	97	35	34	98	31	30	97
100 workers or more .....	78	76	98	49	47	97	44	43	97
100 to 499 workers .....	71	70	97	46	44	96	37	36	97
500 workers or more .....	85	83	98	52	51	98	53	52	97
<b>Geographic areas</b>									
Northeast .....	60	59	98	63	62	99	32	31	97
New England .....	64	62	97	41	40	97	36	35	98
Middle Atlantic .....	58	57	99	70	69	99	31	30	96
South .....	61	60	97	33	32	96	33	32	96
South Atlantic .....	61	60	98	35	34	96	36	34	96
East South Central .....	60	58	96	31	30	96	35	33	95
West South Central .....	62	60	97	30	29	97	29	28	96
Midwest .....	62	60	97	41	40	97	38	38	98
East North Central .....	62	60	97	44	42	97	39	38	97
West North Central .....	61	60	99	34	34	98	37	37	98
West .....	57	56	98	29	29	98	33	32	97
Mountain .....	61	61	99	34	33	98	39	38	98
Pacific .....	55	54	98	27	27	98	30	30	97

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation.

<sup>2</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>3</sup> 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: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/nchs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm](http://www.bls.gov/nchs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 17. Life insurance plans: Employee contribution requirement, civilian workers,<sup>1</sup> March 2018**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	5	95
<b>Worker characteristics</b>		
Management, professional, and related .....	5	95
Management, business, and financial .....	4	96
Professional and related .....	5	95
Teachers .....	9	91
Primary, secondary, and special education school teachers .....	9	91
Registered nurses .....	3	97
Service .....	6	94
Sales and office .....	5	95
Sales and related .....	7	93
Office and administrative support .....	4	96
Natural resources, construction, and maintenance	5	95
Construction, extraction, farming, fishing, and forestry .....	5	95
Installation, maintenance, and repair .....	4	96
Production, transportation, and material moving ...	5	95
Production .....	5	95
Transportation and material moving .....	6	94
Full time .....	5	95
Part time .....	5	95
Union .....	5	95
Nonunion .....	5	95
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	6	94
Lowest 10 percent .....	7	93
Second 25 percent .....	6	94
Third 25 percent .....	4	96
Highest 25 percent .....	5	95
Highest 10 percent .....	5	95
<b>Establishment characteristics</b>		
Service-providing industries .....	5	95
Education and health services .....	5	95
Educational services .....	9	91
Elementary and secondary schools .....	9	91
Junior colleges, colleges, and universities .....	10	90
Health care and social assistance .....	2	98
Hospitals .....	3	97
Public administration .....	7	93

See footnotes at end of table.

**Table 17. Life insurance plans: Employee contribution requirement, civilian workers,<sup>1</sup> March 2018—continued**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	6	94
1 to 49 workers .....	6	94
50 to 99 workers .....	5	95
100 workers or more .....	5	95
100 to 499 workers .....	4	96
500 workers or more .....	5	95
<b>Geographic areas</b>		
Northeast .....	6	94
New England .....	10	90
Middle Atlantic .....	4	96
South .....	6	94
South Atlantic .....	5	95
East South Central .....	7	93
West South Central .....	6	94
Midwest .....	4	96
East North Central .....	5	95
West North Central .....	4	96
West .....	4	96
Mountain .....	4	96
Pacific .....	4	96

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>2</sup> 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. 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 18. Life insurance plans: Method of benefit payment, civilian workers,<sup>1</sup> March 2018**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers .....	56	2	38	3	1
<b>Worker characteristics</b>					
Management, professional, and related .....	61	2	32	2	2
Management, business, and financial .....	68	2	27	1	1
Professional and related .....	58	2	35	3	2
Teachers .....	34	2	56	4	4
Primary, secondary, and special education school teachers .....	28	2	62	3	5
Registered nurses .....	78	—	17	—	—
Service .....	49	1	46	3	1
Protective service .....	39	1	53	5	2
Sales and office .....	59	3	35	2	1
Sales and related .....	59	4	35	2	1
Office and administrative support .....	59	2	35	3	1
Natural resources, construction, and maintenance .....	39	1	56	3	1
Construction, extraction, farming, fishing, and forestry .....	18	—	77	4	—
Installation, maintenance, and repair .....	54	1	41	3	1
Production, transportation, and material moving .....	50	2	43	5	1
Production .....	48	—	45	5	—
Transportation and material moving .....	52	2	41	5	1
Full time .....	56	2	38	3	1
Part time .....	49	4	42	6	1
Union .....	39	2	50	8	1
Nonunion .....	60	2	35	2	1
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	46	1	49	3	1
Lowest 10 percent .....	32	—	63	4	—
Second 25 percent .....	52	2	42	2	1
Third 25 percent .....	56	2	38	4	1
Highest 25 percent .....	62	2	32	3	1
Highest 10 percent .....	65	2	28	2	2
<b>Establishment characteristics</b>					
Service-providing industries .....	57	2	37	3	1
Education and health services .....	54	2	39	3	2
Educational services .....	38	2	53	4	4
Elementary and secondary schools .....	29	2	61	3	4
Junior colleges, colleges, and universities .....	54	3	36	5	3
Health care and social assistance .....	67	—	28	3	—
Hospitals .....	81	—	16	2	—
Public administration .....	35	2	53	7	3

See footnotes at end of table.

**Table 18. Life insurance plans: Method of benefit payment, civilian workers,<sup>1</sup> March 2018—continued**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers .....	47	1	49	1	1
1 to 49 workers .....	48	1	48	1	1
50 to 99 workers .....	45	—	51	2	—
100 workers or more .....	61	2	32	4	1
100 to 499 workers .....	57	3	35	3	1
500 workers or more .....	64	2	29	4	1
<b>Geographic areas</b>					
Northeast .....	62	2	30	5	1
New England .....	60	—	33	4	—
Middle Atlantic .....	63	2	29	6	1
South .....	57	2	36	2	2
South Atlantic .....	60	3	32	2	3
East South Central .....	57	—	34	5	—
West South Central .....	53	1	45	1	1
Midwest .....	54	1	41	3	1
East North Central .....	54	1	42	2	( <sup>3</sup> )
West North Central .....	56	1	37	4	1
West .....	50	1	46	2	1
Mountain .....	54	—	42	2	—
Pacific .....	48	2	48	2	1

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>2</sup> 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.

<sup>3</sup> Less than 0.5.

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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,<sup>1</sup> March 2018**

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

Characteristics	Multiple of annual earnings amounts <sup>2</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers .....	( <sup>3</sup> )	64	9	22	4	1.3	1.0
<b>Worker characteristics</b>							
Management, professional, and related .....	( <sup>3</sup> )	61	10	25	5	1.4	1.0
Management, business, and financial .....	1	58	8	27	6	1.4	1.0
Professional and related .....	–	62	11	23	–	1.4	1.0
Teachers .....	–	49	21	23	–	1.5	1.3
Primary, secondary, and special education school teachers .....	–	49	25	21	5	1.5	1.3
Registered nurses .....	–	82	8	8	–	1.1	1.0
Service .....	–	73	8	16	–	1.3	1.0
Protective service .....	–	65	9	18	8	1.4	1.0
Sales and office .....	1	66	9	20	4	1.3	1.0
Sales and related .....	–	71	9	18	–	1.3	1.0
Office and administrative support .....	1	64	9	21	5	1.4	1.0
Natural resources, construction, and maintenance	–	64	8	23	–	1.4	1.0
Construction, extraction, farming, fishing, and forestry .....	–	68	–	18	–	1.3	1.0
Installation, maintenance, and repair .....	–	64	7	24	–	1.4	1.0
Production, transportation, and material moving ...	–	64	11	22	–	1.3	1.0
Production .....	–	58	8	31	–	1.4	1.0
Transportation and material moving .....	–	70	13	14	–	1.2	1.0
Full time .....	( <sup>3</sup> )	64	10	22	4	1.3	1.0
Part time .....	–	71	7	21	–	1.3	1.0
Union .....	–	65	14	16	–	1.3	1.0
Nonunion .....	1	64	9	23	4	1.3	1.0
Average wage within the following categories: <sup>4</sup>							
Lowest 25 percent .....	–	75	8	16	–	1.2	1.0
Lowest 10 percent .....	–	73	5	20	–	1.3	1.0
Second 25 percent .....	1	68	9	18	4	1.3	1.0
Third 25 percent .....	1	62	10	23	4	1.4	1.0
Highest 25 percent .....	( <sup>3</sup> )	60	9	26	4	1.4	1.0
Highest 10 percent .....	–	57	9	28	–	1.4	1.0
<b>Establishment characteristics</b>							
Service-providing industries .....	1	66	10	20	4	1.3	1.0
Education and health services .....	–	67	11	17	–	1.3	1.0
Educational services .....	–	49	19	24	–	1.5	1.0
Elementary and secondary schools .....	–	48	23	24	6	1.5	1.3
Junior colleges, colleges, and universities .....	–	49	15	25	–	1.4	1.0
Health care and social assistance .....	–	75	8	14	–	1.2	1.0
Hospitals .....	–	78	11	10	1	1.2	1.0
Public administration .....	–	55	17	22	6	1.4	1.0

See footnotes at end of table.

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,<sup>1</sup> March 2018—continued**

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

Characteristics	Multiple of annual earnings amounts <sup>2</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers .....	1	63	11	21	4	1.3	1.0
1 to 49 workers .....	1	63	10	22	4	1.3	1.0
50 to 99 workers .....	—	61	12	20	—	1.4	1.0
100 workers or more .....	—	65	9	23	—	1.3	1.0
100 to 499 workers .....	—	64	8	23	—	1.4	1.0
500 workers or more .....	—	65	9	22	—	1.3	1.0
<b>Geographic areas</b>							
Northeast .....	—	62	14	21	—	1.3	1.0
New England .....	—	61	13	23	—	1.3	1.0
Middle Atlantic .....	—	62	14	20	—	1.3	1.0
South .....	1	64	8	24	4	1.3	1.0
South Atlantic .....	1	65	9	22	3	1.3	1.0
East South Central .....	—	65	6	24	5	1.4	1.0
West South Central .....	—	60	8	28	—	1.4	1.0
Midwest .....	—	67	10	20	—	1.3	1.0
East North Central .....	—	68	9	19	4	1.3	1.0
West North Central .....	—	64	—	20	5	1.3	1.0
West .....	( <sup>3</sup> )	64	7	24	5	1.4	1.0
Mountain .....	—	71	7	21	—	1.3	1.0
Pacific .....	—	60	7	26	—	1.4	1.0

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>2</sup> Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

<sup>3</sup> Less than 0.5.

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,<sup>1</sup> March 2018**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>2</sup>					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
<b>Worker characteristics</b>							
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: <sup>3</sup>							
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
<b>Establishment characteristics</b>							
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,<sup>1</sup> March 2018—continued**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>2</sup>					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
<b>Geographic areas</b>							
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

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>2</sup> 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.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> March 2018**

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts <sup>3</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$10,000	\$10,000	\$20,000	\$40,000	\$50,000
<b>Worker characteristics</b>					
Management, professional, and related .....	–	15,000	25,000	50,000	50,000
Management, business, and financial .....	10,000	15,000	25,000	50,000	50,000
Professional and related .....	6,000	15,000	25,000	50,000	50,000
Teachers .....	6,000	15,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers .....	–	15,000	25,000	50,000	50,000
Registered nurses .....	5,000	10,000	–	50,000	–
Service .....	5,000	10,000	15,000	25,000	50,000
Protective service .....	5,000	10,000	15,000	–	50,000
Sales and office .....	10,000	–	20,000	–	50,000
Sales and related .....	10,000	15,000	20,000	25,000	50,000
Office and administrative support .....	10,000	–	20,000	50,000	50,000
Natural resources, construction, and maintenance .....	10,000	10,000	20,000	–	50,000
Construction, extraction, farming, fishing, and forestry .....	–	10,000	20,000	25,000	50,000
Installation, maintenance, and repair .....	10,000	15,000	20,000	35,000	50,000
Production, transportation, and material moving .....	10,000	15,000	20,000	25,000	50,000
Production .....	10,000	15,000	20,000	25,000	50,000
Transportation and material moving .....	10,000	15,000	20,000	25,000	40,000
Full time .....	10,000	12,000	20,000	40,000	50,000
Part time .....	5,000	5,000	15,000	–	50,000
Union .....	5,000	10,000	20,000	41,116	50,000
Nonunion .....	10,000	15,000	20,000	–	50,000
Average wage within the following categories: <sup>4</sup>					
Lowest 25 percent .....	5,000	10,000	15,000	20,000	25,000
Lowest 10 percent .....	5,000	10,000	15,000	15,000	25,000
Second 25 percent .....	10,000	15,000	20,000	25,000	50,000
Third 25 percent .....	10,000	12,500	20,000	40,000	50,000
Highest 25 percent .....	6,000	15,000	25,000	50,000	50,000
Highest 10 percent .....	5,000	–	25,000	50,000	50,000
<b>Establishment characteristics</b>					
Service-providing industries .....	–	10,000	20,000	40,000	50,000
Education and health services .....	6,000	10,000	25,000	50,000	50,000
Educational services .....	6,000	–	25,000	50,000	50,000
Elementary and secondary schools .....	–	15,000	25,000	50,000	50,000
Junior colleges, colleges, and universities .....	5,000	–	25,000	50,000	50,000
Health care and social assistance .....	–	10,000	20,000	–	50,000
Hospitals .....	5,000	10,000	–	50,000	–
Public administration .....	5,000	10,000	20,000	35,000	50,000

See footnotes at end of table.

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> civilian workers,<sup>2</sup> March 2018—continued**

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts <sup>3</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers .....	\$10,000	\$15,000	\$20,000	\$40,000	\$50,000
1 to 49 workers .....	10,000	—	20,000	40,000	50,000
50 to 99 workers .....	10,000	15,000	20,000	40,000	50,000
100 workers or more .....	6,000	10,000	20,000	40,000	50,000
100 to 499 workers .....	10,000	—	20,000	30,000	50,000
500 workers or more .....	5,000	10,000	20,000	40,000	50,000
<b>Geographic areas</b>					
Northeast .....	5,000	10,000	21,000	50,000	50,000
New England .....	5,000	10,000	20,000	—	50,000
Middle Atlantic .....	6,000	10,000	25,000	50,000	50,000
South .....	10,000	10,000	20,000	25,000	50,000
South Atlantic .....	10,000	—	20,000	25,000	50,000
East South Central .....	10,000	15,000	20,000	—	50,000
West South Central .....	—	10,000	—	—	50,000
Midwest .....	10,000	15,000	20,000	35,000	50,000
East North Central .....	10,000	15,000	20,000	35,000	50,000
West North Central .....	10,000	15,000	25,000	—	50,000
West .....	5,000	10,000	20,000	50,000	50,000
Mountain .....	10,000	15,000	25,000	50,000	50,000
Pacific .....	5,000	10,000	20,000	40,000	50,000

<sup>1</sup> Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

<sup>2</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>3</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

<sup>4</sup> 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: 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 22. Short-term disability plans: Method of funding, civilian workers,<sup>1</sup> March 2018**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured <sup>2</sup>	Commercially insured	Legally required	Other
All workers .....	42	43	15	( <sup>3</sup> )
<b>Worker characteristics</b>				
Management, professional, and related .....	45	43	12	( <sup>3</sup> )
Management, business, and financial .....	47	42	—	—
Professional and related .....	44	44	—	—
Teachers .....	48	37	—	—
Primary, secondary, and special education school teachers .....	46	44	—	—
Registered nurses .....	39	51	10	—
Service .....	—	39	33	—
Protective service .....	34	42	—	—
Sales and office .....	46	38	—	—
Sales and related .....	50	35	15	—
Office and administrative support .....	45	39	—	—
Natural resources, construction, and maintenance	35	50	—	—
Construction, extraction, farming, fishing, and forestry .....	26	56	—	—
Installation, maintenance, and repair .....	40	47	—	—
Production, transportation, and material moving ...	41	49	—	—
Production .....	47	47	—	—
Transportation and material moving .....	34	52	14	—
Full time .....	43	44	12	( <sup>3</sup> )
Part time .....	—	30	43	—
Union .....	36	48	—	—
Nonunion .....	43	42	15	( <sup>3</sup> )
Average wage within the following categories: <sup>4</sup>				
Lowest 25 percent .....	33	37	—	—
Lowest 10 percent .....	33	33	34	—
Second 25 percent .....	40	44	16	( <sup>3</sup> )
Third 25 percent .....	42	46	12	( <sup>3</sup> )
Highest 25 percent .....	46	42	12	( <sup>3</sup> )
Highest 10 percent .....	47	41	—	—
<b>Establishment characteristics</b>				
Service-providing industries .....	41	41	17	( <sup>3</sup> )
Education and health services .....	33	50	—	—
Educational services .....	47	38	—	—
Elementary and secondary schools .....	41	47	—	—
Junior colleges, colleges, and universities	60	26	14	—
Health care and social assistance .....	26	56	—	—
Hospitals .....	39	50	11	—
Public administration .....	38	48	—	—

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, civilian workers,<sup>1</sup> March 2018—continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured <sup>2</sup>	Commercially insured	Legally required	Other
1 to 99 workers .....	31	46	23	( <sup>3</sup> )
1 to 49 workers .....	31	43	26	( <sup>3</sup> )
50 to 99 workers .....	29	52	—	—
100 workers or more .....	49	41	10	( <sup>3</sup> )
100 to 499 workers .....	45	44	11	( <sup>3</sup> )
500 workers or more .....	53	38	9	( <sup>3</sup> )
<b>Geographic areas</b>				
Northeast .....	22	31	46	( <sup>3</sup> )
New England .....	36	62	—	—
Middle Atlantic .....	—	26	54	—
South .....	51	49	—	—
South Atlantic .....	49	51	—	—
East South Central .....	54	45	—	—
West South Central .....	53	47	—	—
Midwest .....	55	45	—	( <sup>3</sup> )
East North Central .....	54	45	—	( <sup>3</sup> )
West North Central .....	56	44	—	—
West .....	41	50	—	—
Mountain .....	37	63	—	—
Pacific .....	44	42	—	—

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>2</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>3</sup> Less than 0.5.

<sup>4</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> March 2018**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	15	85
<b>Worker characteristics</b>		
Management, professional, and related .....	12	88
Management, business, and financial .....	12	88
Professional and related .....	12	88
Teachers .....	12	88
Primary, secondary, and special education school teachers .....	13	87
Registered nurses .....	16	84
Service .....	29	71
Protective service .....	28	72
Sales and office .....	16	84
Sales and related .....	18	82
Office and administrative support .....	16	84
Natural resources, construction, and maintenance .....	12	88
Construction, extraction, farming, fishing, and forestry .....	12	88
Installation, maintenance, and repair .....	12	88
Production, transportation, and material moving .....	11	89
Production .....	7	92
Transportation and material moving .....	15	85
Full time .....	13	87
Part time .....	38	62
Union .....	15	85
Nonunion .....	15	85
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	29	71
Lowest 10 percent .....	35	65
Second 25 percent .....	16	84
Third 25 percent .....	11	89
Highest 25 percent .....	12	88
Highest 10 percent .....	13	87
<b>Establishment characteristics</b>		
Goods-producing industries .....	9	91
Service-providing industries .....	17	83
Education and health services .....	17	83
Educational services .....	12	88
Elementary and secondary schools .....	15	85
Junior colleges, colleges, and universities .....	7	93
Health care and social assistance .....	19	81
Hospitals .....	16	84
Public administration .....	15	85

See footnotes at end of table.

**Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> March 2018—continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	20	80
1 to 49 workers .....	21	79
50 to 99 workers .....	19	81
100 workers or more .....	12	88
100 to 499 workers .....	14	86
500 workers or more .....	10	90
<b>Geographic areas</b>		
Northeast .....	37	63
New England .....	4	96
Middle Atlantic .....	43	57
South .....	4	96
South Atlantic .....	4	96
West South Central .....	4	96
Midwest .....	5	95
East North Central .....	4	96
West North Central .....	7	93
West .....	9	91
Mountain .....	4	96
Pacific .....	13	87

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>2</sup> 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. 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup>  
March 2018**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers .....	5	2	73	20	( <sup>2</sup> )
<b>Worker characteristics</b>					
Management, professional, and related .....	1	1	72	26	1
Management, business, and financial .....	2	—	62	35	—
Professional and related .....	1	1	77	20	1
Teachers .....	—	—	83	12	4
Primary, secondary, and special education school teachers .....	—	—	82	10	6
Registered nurses .....	—	—	93	5	—
Service .....	5	—	88	6	—
Protective service .....	—	—	88	7	—
Sales and office .....	2	1	72	23	1
Sales and related .....	4	—	72	22	—
Office and administrative support .....	2	1	73	24	( <sup>2</sup> )
Natural resources, construction, and maintenance .....	16	—	63	16	—
Construction, extraction, farming, fishing, and forestry .....	35	5	54	—	—
Installation, maintenance, and repair .....	4	4	68	24	—
Production, transportation, and material moving ...	13	—	68	13	—
Production .....	17	—	60	17	—
Transportation and material moving .....	9	—	76	9	—
Full time .....	5	2	71	21	( <sup>2</sup> )
Part time .....	—	3	86	9	—
Union .....	16	9	63	11	1
Nonunion .....	3	1	75	22	( <sup>2</sup> )
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	5	—	83	10	—
Lowest 10 percent .....	—	2	82	—	—
Second 25 percent .....	7	1	76	15	( <sup>2</sup> )
Third 25 percent .....	5	4	72	19	( <sup>2</sup> )
Highest 25 percent .....	3	2	67	28	1
Highest 10 percent .....	1	1	66	31	1
<b>Establishment characteristics</b>					
Goods-producing industries .....	16	4	61	18	( <sup>2</sup> )
Service-providing industries .....	2	2	75	20	( <sup>2</sup> )
Education and health services .....	2	—	89	8	—
Educational services .....	—	—	83	14	3
Elementary and secondary schools .....	—	—	85	10	4
Junior colleges, colleges, and universities .....	1	—	77	21	—
Health care and social assistance .....	2	—	92	6	—
Hospitals .....	—	—	91	6	—
Public administration .....	—	—	94	6	—

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup>  
March 2018—continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers .....	5	1	78	15	( <sup>2</sup> )
1 to 49 workers .....	5	1	78	15	1
50 to 99 workers .....	6	1	78	15	—
100 workers or more .....	5	3	69	22	( <sup>2</sup> )
100 to 499 workers .....	6	2	72	20	( <sup>2</sup> )
500 workers or more .....	4	4	66	25	1
<b>Geographic areas</b>					
Northeast .....	2	—	84	12	—
New England .....	5	—	69	24	—
Middle Atlantic .....	2	—	87	10	—
South .....	4	3	67	26	( <sup>2</sup> )
South Atlantic .....	4	2	68	25	1
East South Central .....	—	6	64	22	—
West South Central .....	4	2	66	29	—
Midwest .....	10	—	65	22	—
East North Central .....	10	—	64	23	—
West North Central .....	11	—	66	21	—
West .....	3	2	74	19	1
Mountain .....	4	—	76	17	—
Pacific .....	3	2	73	20	2

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 25. Short-term disability plans: Duration of benefits, civilian workers,<sup>1</sup> March 2018**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks <sup>2</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	93	12	20	26	26	26	7
<b>Worker characteristics</b>							
Management, professional, and related .....	94	12	18	26	26	26	6
Management, business, and financial .....	96	12	18	26	26	26	4
Professional and related .....	92	12	18	26	26	26	8
Teachers .....	92	12	–	26	26	52	8
Primary, secondary, and special education school teachers .....	90	12	13	26	26	52	10
Registered nurses .....	93	12	18	26	26	26	7
Service .....	96	13	21	26	26	26	4
Protective service .....	95	12	–	26	26	26	5
Sales and office .....	93	12	18	26	26	26	7
Sales and related .....	91	12	–	26	26	26	9
Office and administrative support .....	94	12	20	26	26	26	6
Natural resources, construction, and maintenance .....	91	13	25	26	26	–	9
Construction, extraction, farming, fishing, and forestry .....	93	13	26	26	26	–	7
Installation, maintenance, and repair .....	90	13	25	26	26	52	10
Production, transportation, and material moving ...	92	13	21	26	26	26	8
Transportation and material moving .....	94	13	25	26	26	26	6
Full time .....	93	12	18	26	26	26	7
Part time .....	96	13	26	26	26	26	4
Union .....	89	13	26	26	26	26	11
Nonunion .....	94	12	18	26	26	26	6
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	95	12	21	26	26	26	5
Lowest 10 percent .....	94	12	–	26	26	–	6
Second 25 percent .....	95	12	21	26	26	26	5
Third 25 percent .....	93	12	18	26	26	26	7
Highest 25 percent .....	92	12	21	26	26	26	8
Highest 10 percent .....	92	12	24	26	26	26	8
<b>Establishment characteristics</b>							
Service-providing industries .....	94	12	20	26	26	26	6
Education and health services .....	94	12	18	26	26	26	6
Educational services .....	90	12	22	26	26	52	10
Elementary and secondary schools .....	86	12	13	26	26	52	14
Health care and social assistance .....	96	12	–	26	26	26	4
Hospitals .....	92	12	18	26	26	26	8
Public administration .....	88	–	25	26	26	52	12

See footnotes at end of table.

**Table 25. Short-term disability plans: Duration of benefits, civilian workers,<sup>1</sup> March 2018—continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks <sup>2</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	95	12	18	26	26	26	5
1 to 49 workers .....	96	12	20	26	26	26	4
50 to 99 workers .....	94	12	—	26	26	26	6
100 workers or more .....	92	12	21	26	26	26	8
100 to 499 workers .....	95	12	—	26	26	26	5
500 workers or more .....	90	12	25	26	26	26	10
<b>Geographic areas</b>							
Northeast .....	95	—	26	26	26	26	5
New England .....	96	12	—	26	26	26	4
Middle Atlantic .....	94	25	26	26	26	26	6
South .....	93	12	13	26	26	26	7
South Atlantic .....	94	12	13	26	26	26	6
West South Central .....	94	11	13	26	26	26	6
Midwest .....	91	12	13	26	26	26	9
East North Central .....	90	12	13	26	26	26	10
West North Central .....	95	12	13	26	26	26	5
West .....	95	12	—	26	26	26	5
Mountain .....	95	11	13	21	26	26	5
Pacific .....	94	13	25	26	26	26	6

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>2</sup> 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.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> March 2018**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers .....	1	25	2	39	20	14	61.8	60.0
<b>Worker characteristics</b>								
Management, professional, and related .....	1	20	2	40	21	17	63.5	60.0
Management, business, and financial .....	—	15	—	41	24	17	64.1	60.0
Professional and related .....	—	22	—	40	19	17	63.2	60.0
Teachers .....	—	35	—	17	29	15	63.1	60.0
Primary, secondary, and special education school teachers .....	—	33	—	17	36	12	62.9	60.0
Registered nurses .....	—	26	—	49	18	—	58.8	60.0
Service .....	—	37	—	34	20	7	58.7	60.0
Protective service .....	—	33	—	31	—	9	60.2	60.0
Sales and office .....	1	30	2	38	18	11	60.9	60.0
Sales and related .....	—	35	—	37	14	12	60.9	60.0
Office and administrative support .....	1	28	3	38	19	11	60.8	60.0
Natural resources, construction, and maintenance	—	25	—	37	23	11	61.1	60.0
Construction, extraction, farming, fishing, and forestry .....	—	37	—	26	27	—	59.0	60.0
Installation, maintenance, and repair .....	—	19	—	43	21	13	62.2	60.0
Production, transportation, and material moving ...	—	20	—	44	17	17	62.6	60.0
Production .....	—	16	—	42	16	22	63.3	60.0
Transportation and material moving .....	—	22	—	45	19	12	62.0	60.0
Full time .....	1	24	2	41	18	15	62.1	60.0
Part time .....	—	38	—	25	28	5	59.2	60.0
Union .....	1	29	4	30	27	9	60.3	60.0
Nonunion .....	1	25	1	41	18	15	62.1	60.0
Average wage within the following categories: <sup>2</sup>								
Lowest 25 percent .....	—	40	—	33	18	7	58.4	60.0
Lowest 10 percent .....	—	35	—	29	25	9	59.5	60.0
Second 25 percent .....	1	28	2	40	19	11	60.4	60.0
Third 25 percent .....	1	21	1	44	19	15	62.3	60.0
Highest 25 percent .....	1	19	2	38	22	19	64.2	60.0
Highest 10 percent .....	—	19	—	37	21	21	65.3	60.0
<b>Establishment characteristics</b>								
Goods-producing industries .....	2	16	1	41	18	22	63.9	60.0
Service-providing industries .....	( <sup>3</sup> )	27	2	39	20	12	61.4	60.0
Education and health services .....	—	26	—	44	19	9	60.4	60.0
Educational services .....	—	37	—	18	23	15	62.0	60.0
Elementary and secondary schools .....	—	41	3	14	31	10	61.1	60.0
Junior colleges, colleges, and universities	—	28	—	24	13	23	64.4	60.0
Health care and social assistance .....	—	20	—	55	18	6	59.7	60.0
Hospitals .....	—	26	—	51	15	5	58.8	60.0
Public administration .....	—	38	—	27	25	8	59.1	60.0

See footnotes at end of table.

**Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> March 2018—continued**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers .....	( <sup>3</sup> )	25	2	38	23	12	61.9	60.0
1 to 49 workers .....	—	27	—	36	23	11	61.4	60.0
50 to 99 workers .....	—	21	—	42	22	13	63.1	60.0
100 workers or more .....	1	25	2	40	17	15	61.7	60.0
100 to 499 workers .....	2	25	1	41	17	15	61.0	60.0
500 workers or more .....	( <sup>3</sup> )	25	2	39	18	15	62.4	60.0
<b>Geographic areas</b>								
Northeast .....	—	37	—	22	34	6	60.3	60.0
New England .....	—	8	—	52	23	13	63.4	60.0
Middle Atlantic .....	—	41	—	18	36	5	59.8	60.0
South .....	—	22	—	51	9	17	62.4	60.0
South Atlantic .....	1	25	—	47	9	18	61.6	60.0
East South Central .....	—	15	—	49	—	—	65.5	60.0
West South Central .....	—	17	—	60	8	14	62.5	60.0
Midwest .....	—	20	—	49	12	18	62.7	60.0
East North Central .....	—	21	—	49	11	18	62.4	60.0
West North Central .....	—	16	—	50	13	19	63.5	60.0
West .....	—	15	—	42	17	17	62.8	60.0
Mountain .....	—	13	2	49	—	21	62.9	60.0
Pacific .....	—	16	—	37	18	15	62.7	60.0

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>2</sup> 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.

<sup>3</sup> Less than 0.5.

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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> March 2018**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	76	\$170	\$230	\$633	\$1,500	\$2,500	24
<b>Worker characteristics</b>							
Management, professional, and related .....	74	170	500	750	2,000	2,500	26
Management, business, and financial .....	76	170	559	1,000	2,000	2,500	24
Professional and related .....	73	170	500	700	2,000	2,500	27
Teachers .....	82	170	200	615	750	–	18
Primary, secondary, and special education school teachers .....	86	200	–	692	808	1,000	14
Registered nurses .....	67	215	577	–	2,325	3,000	33
Service .....	75	170	170	500	637	1,662	25
Protective service .....	82	170	170	600	–	2,500	18
Sales and office .....	80	170	200	633	1,500	2,500	20
Sales and related .....	85	170	200	500	1,385	–	15
Office and administrative support .....	79	170	200	637	1,500	2,500	21
Natural resources, construction, and maintenance .....	77	170	260	595	1,000	2,000	23
Construction, extraction, farming, fishing, and forestry .....	81	170	–	500	750	–	19
Installation, maintenance, and repair .....	75	170	350	600	1,250	2,500	25
Production, transportation, and material moving .....	72	170	350	584	1,000	1,730	28
Production .....	66	170	300	633	1,500	2,500	34
Transportation and material moving .....	78	170	–	500	1,000	1,500	22
Full time .....	74	170	275	637	1,500	2,500	26
Part time .....	86	170	170	500	633	700	14
Union .....	80	170	200	500	633	1,150	20
Nonunion .....	75	170	300	645	1,500	2,500	25
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	82	170	170	500	645	1,730	18
Second 25 percent .....	77	170	200	615	1,167	2,325	23
Third 25 percent .....	74	170	462	692	1,500	2,500	26
Highest 25 percent .....	73	170	450	700	2,000	2,500	27
Highest 10 percent .....	73	170	–	831	2,000	2,500	27
<b>Establishment characteristics</b>							
Goods-producing industries .....	71	170	350	700	1,500	2,500	29
Service-providing industries .....	77	170	200	633	1,500	2,500	23
Education and health services .....	72	170	250	637	1,500	2,500	28
Educational services .....	74	170	185	595	692	–	26
Elementary and secondary schools .....	79	170	200	604	692	1,000	21
Junior colleges, colleges, and universities .....	62	170	185	595	692	1,500	38
Health care and social assistance .....	71	170	500	692	2,000	2,500	29
Hospitals .....	73	185	595	1,000	2,350	3,000	27
Public administration .....	71	135	200	576	–	1,500	29

See footnotes at end of table.

**Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> March 2018—continued**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	78	\$170	\$200	\$615	\$1,000	\$2,000	22
1 to 49 workers .....	77	170	170	615	1,000	2,000	23
50 to 99 workers .....	79	170	300	615	1,000	2,000	21
100 workers or more .....	74	170	260	675	1,730	2,500	26
100 to 499 workers .....	77	170	275	633	1,500	2,500	23
500 workers or more .....	71	170	—	692	2,076	3,000	29
<b>Geographic areas</b>							
Northeast .....	90	170	170	500	633	1,200	10
New England .....	76	200	500	700	1,500	2,500	24
Middle Atlantic .....	92	170	170	—	633	808	8
South .....	68	200	500	1,000	2,000	2,500	32
South Atlantic .....	71	200	500	1,000	2,000	2,500	29
East South Central .....	57	200	500	1,000	1,500	2,423	43
West South Central .....	67	—	550	—	2,500	2,771	33
Midwest .....	62	—	500	1,000	—	2,500	38
East North Central .....	61	200	500	1,000	—	2,500	39
West North Central .....	63	275	500	1,000	2,157	—	37
West .....	77	185	570	1,000	2,000	2,500	23
Mountain .....	70	—	1,000	1,385	2,000	2,310	30
Pacific .....	82	185	—	—	2,300	3,000	18

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>2</sup> 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.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> March 2018**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	8	92
<b>Worker characteristics</b>		
Management, professional, and related .....	8	92
Management, business, and financial .....	6	94
Professional and related .....	9	91
Teachers .....	20	80
Primary, secondary, and special education school teachers .....	24	76
Registered nurses .....	4	96
Service .....	8	92
Sales and office .....	7	93
Sales and related .....	7	93
Office and administrative support .....	7	93
Natural resources, construction, and maintenance	9	91
Construction, extraction, farming, fishing, and forestry .....	5	95
Installation, maintenance, and repair .....	10	90
Production, transportation, and material moving ...	7	93
Production .....	5	95
Transportation and material moving .....	9	91
Full time .....	8	92
Part time .....	6	94
Union .....	12	88
Nonunion .....	7	93
Average wage within the following categories: <sup>2</sup>		
Lowest 25 percent .....	12	88
Second 25 percent .....	7	93
Third 25 percent .....	7	93
Highest 25 percent .....	8	92
Highest 10 percent .....	8	92
<b>Establishment characteristics</b>		
Goods-producing industries .....	6	94
Service-providing industries .....	8	92
Education and health services .....	9	91
Educational services .....	17	83
Elementary and secondary schools .....	20	80
Junior colleges, colleges, and universities .....	12	88
Health care and social assistance .....	5	95
Hospitals .....	5	95
Public administration .....	15	85

See footnotes at end of table.

**Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,<sup>1</sup> March 2018—continued**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers .....	7	93
1 to 49 workers .....	5	95
50 to 99 workers .....	10	90
100 workers or more .....	8	92
100 to 499 workers .....	8	92
500 workers or more .....	8	92
<b>Geographic areas</b>		
Northeast .....	8	92
New England .....	4	96
Middle Atlantic .....	9	91
South .....	8	92
South Atlantic .....	9	91
West South Central .....	5	95
Midwest .....	9	91
East North Central .....	10	90
West North Central .....	6	94
West .....	6	94
Mountain .....	9	91
Pacific .....	3	97

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>2</sup> 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. 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 29. Long-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> March 2018**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers .....	95	3	2	( <sup>2</sup> )
<b>Worker characteristics</b>				
Management, professional, and related .....	96	4	( <sup>2</sup> )	( <sup>2</sup> )
Management, business, and financial .....	96	4	—	—
Professional and related .....	95	4	1	( <sup>2</sup> )
Teachers .....	95	2	2	1
Primary, secondary, and special education school teachers .....	95	2	2	1
Registered nurses .....	97	—	—	—
Service .....	97	2	—	—
Protective service .....	96	—	—	—
Sales and office .....	97	2	—	—
Sales and related .....	96	3	—	—
Office and administrative support .....	98	2	—	—
Natural resources, construction, and maintenance .....	87	3	8	1
Installation, maintenance, and repair .....	94	4	—	—
Production, transportation, and material moving ...	89	4	6	1
Production .....	86	5	7	1
Transportation and material moving .....	93	3	—	—
Full time .....	95	3	1	( <sup>2</sup> )
Part time .....	95	4	—	—
Union .....	89	2	8	2
Nonunion .....	96	4	—	—
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	96	4	—	—
Second 25 percent .....	97	2	—	—
Third 25 percent .....	94	3	3	( <sup>2</sup> )
Highest 25 percent .....	94	4	1	( <sup>2</sup> )
Highest 10 percent .....	93	6	1	( <sup>2</sup> )
<b>Establishment characteristics</b>				
Goods-producing industries .....	86	8	6	1
Service-providing industries .....	97	2	1	( <sup>2</sup> )
Education and health services .....	97	2	1	( <sup>2</sup> )
Educational services .....	96	2	1	1
Elementary and secondary schools .....	96	1	2	1
Junior colleges, colleges, and universities .....	97	3	—	—
Health care and social assistance .....	98	—	—	—
Hospitals .....	98	—	—	—
Public administration .....	98	2	—	—

See footnotes at end of table.

**Table 29. Long-term disability plans: Method of benefit payment, civilian workers,<sup>1</sup> March 2018—continued**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers .....	95	3	1	( <sup>2</sup> )
1 to 49 workers .....	95	3	—	—
50 to 99 workers .....	96	—	1	—
100 workers or more .....	94	4	2	( <sup>2</sup> )
100 to 499 workers .....	96	3	1	( <sup>2</sup> )
500 workers or more .....	93	4	2	( <sup>2</sup> )
<b>Geographic areas</b>				
Northeast .....	95	3	—	—
New England .....	98	—	2	—
Middle Atlantic .....	94	5	—	—
South .....	95	4	—	—
South Atlantic .....	98	2	—	—
East South Central .....	90	7	—	—
West South Central .....	93	7	—	—
Midwest .....	92	4	4	( <sup>2</sup> )
East North Central .....	92	4	4	( <sup>2</sup> )
West North Central .....	92	4	—	—
West .....	98	1	—	—
Mountain .....	98	1	—	—
Pacific .....	97	—	—	1

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> March 2018**

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers .....	25	60	8	6	1	58.1	60.0
<b>Worker characteristics</b>							
Management, professional, and related .....	25	57	10	7	1	58.2	60.0
Management, business, and financial .....	22	64	7	6	1	58.3	60.0
Professional and related .....	26	54	11	8	1	58.2	60.0
Teachers .....	13	44	24	15	3	60.8	60.0
Primary, secondary, and special education school teachers .....	16	34	26	20	4	60.9	60.0
Registered nurses .....	41	54	3	—	—	55.7	60.0
Service .....	28	58	7	6	1	57.9	60.0
Protective service .....	26	47	—	15	—	59.2	60.0
Sales and office .....	27	61	5	6	1	57.6	60.0
Sales and related .....	24	66	—	5	—	57.7	60.0
Office and administrative support .....	28	60	5	7	1	57.6	60.0
Natural resources, construction, and maintenance .....	20	66	9	—	—	58.8	60.0
Installation, maintenance, and repair .....	23	67	6	—	—	58.0	60.0
Production, transportation, and material moving ...	24	66	5	4	1	58.0	60.0
Production .....	26	61	7	—	—	58.0	60.0
Transportation and material moving .....	22	71	3	—	—	58.0	60.0
Full time .....	25	60	8	6	1	58.1	60.0
Part time .....	28	57	8	5	2	58.0	60.0
Union .....	28	51	8	11	2	58.4	60.0
Nonunion .....	25	61	8	5	1	58.0	60.0
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	26	62	6	5	1	57.7	60.0
Second 25 percent .....	27	61	6	5	1	57.7	60.0
Third 25 percent .....	24	61	8	6	1	58.2	60.0
Highest 25 percent .....	25	57	9	8	1	58.3	60.0
Highest 10 percent .....	24	58	9	8	1	58.3	60.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	24	57	13	—	—	58.6	60.0
Service-providing industries .....	26	60	7	6	1	58.0	60.0
Education and health services .....	27	55	11	6	1	58.0	60.0
Educational services .....	12	48	21	15	3	60.8	60.0
Elementary and secondary schools .....	14	37	25	21	4	61.3	60.0
Junior colleges, colleges, and universities .....	10	63	17	7	2	60.1	60.0
Health care and social assistance .....	35	59	4	1	—	56.4	60.0
Hospitals .....	43	52	2	3	—	55.3	60.0
Public administration .....	20	44	13	20	2	60.3	60.0

See footnotes at end of table.

**Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,<sup>1</sup> March 2018—continued**

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers .....	21	62	10	7	1	58.8	60.0
1 to 49 workers .....	22	64	7	6	1	58.4	60.0
50 to 99 workers .....	19	56	15	8	2	59.6	60.0
100 workers or more .....	28	59	7	6	1	57.6	60.0
100 to 499 workers .....	22	65	6	6	1	58.4	60.0
500 workers or more .....	32	54	8	6	( <sup>3</sup> )	57.0	60.0
<b>Geographic areas</b>							
Northeast .....	24	67	3	5	( <sup>3</sup> )	57.9	60.0
New England .....	22	67	6	—	—	58.2	60.0
Middle Atlantic .....	25	68	—	5	—	57.8	60.0
South .....	27	60	9	4	( <sup>3</sup> )	57.6	60.0
South Atlantic .....	26	58	12	4	1	57.8	60.0
East South Central .....	23	69	—	4	—	57.9	60.0
West South Central .....	31	60	—	4	—	57.0	60.0
Midwest .....	26	60	6	7	2	58.0	60.0
East North Central .....	28	58	6	8	1	57.7	60.0
West North Central .....	21	64	6	6	2	58.6	60.0
West .....	24	53	13	10	( <sup>3</sup> )	58.9	60.0
Mountain .....	19	59	—	13	—	59.7	60.0
Pacific .....	27	49	15	—	—	58.4	60.0

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>2</sup> 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.

<sup>3</sup> Less than 0.5.

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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> March 2018**

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	88	\$3,500	\$5,000	\$8,000	\$10,900	\$15,000	12
<b>Worker characteristics</b>							
Management, professional, and related .....	88	3,900	5,000	8,000	12,000	17,500	12
Management, business, and financial .....	89	5,000	6,000	10,000	15,000	20,000	11
Professional and related .....	87	3,900	5,000	7,500	10,500	15,000	13
Teachers .....	77	1,900	3,900	5,000	7,500	10,000	23
Primary, secondary, and special education school teachers .....	73	1,500	3,900	5,000	6,111	10,000	27
Registered nurses .....	86	–	5,000	7,500	10,000	15,000	14
Service .....	89	–	5,000	6,667	10,000	12,500	11
Protective service .....	74	3,102	5,000	5,000	6,500	12,000	26
Sales and office .....	89	3,900	5,000	8,000	12,500	20,000	11
Sales and related .....	87	5,000	5,000	9,000	12,000	20,000	13
Office and administrative support .....	89	3,900	5,000	8,000	12,500	20,000	11
Natural resources, construction, and maintenance .....	86	–	5,000	7,000	10,000	15,000	14
Installation, maintenance, and repair .....	88	3,000	5,000	6,000	10,000	15,000	12
Production, transportation, and material moving ...	88	–	5,000	7,000	10,000	15,000	12
Production .....	87	3,000	5,000	7,000	10,000	15,000	13
Transportation and material moving .....	88	–	5,000	7,000	10,000	15,000	12
Full time .....	88	3,500	5,000	8,000	11,000	15,000	12
Part time .....	82	4,500	5,000	6,500	10,000	–	18
Union .....	78	3,000	4,000	5,000	10,000	12,000	22
Nonunion .....	90	4,000	5,000	8,000	12,000	16,000	10
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	91	–	5,000	7,000	10,000	15,000	9
Second 25 percent .....	89	3,166	5,000	7,000	10,000	15,000	11
Third 25 percent .....	89	–	5,000	7,500	10,000	15,000	11
Highest 25 percent .....	87	3,900	5,000	10,000	12,500	20,000	13
Highest 10 percent .....	88	4,000	6,000	10,000	13,000	20,000	12
<b>Establishment characteristics</b>							
Goods-producing industries .....	91	–	5,000	10,000	12,500	–	9
Service-providing industries .....	88	–	5,000	7,500	10,000	15,000	12
Education and health services .....	88	–	5,000	6,000	10,000	15,000	12
Educational services .....	79	2,000	4,000	5,000	9,200	13,000	21
Elementary and secondary schools .....	74	1,500	3,900	5,000	7,000	9,450	26
Junior colleges, colleges, and universities .....	84	3,000	5,000	7,000	10,000	20,000	16
Health care and social assistance .....	94	4,000	5,000	6,000	10,000	15,000	6
Hospitals .....	91	3,000	5,000	8,000	12,000	15,000	9
Public administration .....	67	3,102	4,000	5,000	6,250	10,000	33

See footnotes at end of table.

**Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,<sup>1</sup> March 2018—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 <sup>2</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	90	\$4,000	\$5,000	\$7,000	\$10,000	\$15,000	10
1 to 49 workers .....	90	4,000	5,000	7,500	10,000	15,000	10
50 to 99 workers .....	91	3,900	5,000	6,250	10,000	15,000	9
100 workers or more .....	87	3,102	5,000	8,000	12,000	16,000	13
100 to 499 workers .....	89	3,500	5,000	7,500	10,000	15,000	11
500 workers or more .....	86	3,000	5,000	10,000	15,000	20,000	14
<b>Geographic areas</b>							
Northeast .....	93	3,000	5,000	8,000	10,000	15,000	7
New England .....	92	—	5,000	7,500	—	15,000	8
Middle Atlantic .....	93	3,000	5,000	8,000	10,000	15,000	7
South .....	91	3,900	5,000	7,500	12,000	15,000	9
South Atlantic .....	91	3,900	5,000	7,500	12,000	16,000	9
East South Central .....	88	—	5,000	7,000	10,000	15,000	12
West South Central .....	92	4,000	5,000	10,000	12,000	15,000	8
Midwest .....	81	—	5,000	7,000	11,250	15,000	19
East North Central .....	79	—	5,000	6,000	10,000	15,000	21
West North Central .....	85	4,800	5,000	7,500	12,500	20,000	15
West .....	89	4,000	5,000	8,000	10,500	15,000	11
Mountain .....	85	5,000	6,000	8,000	10,500	15,000	15
Pacific .....	92	4,000	5,000	8,500	10,000	—	8

<sup>1</sup> Includes workers in private industry and state and local government. See Technical Note for further explanation.

<sup>2</sup> 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.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2018**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	57	55	98	42	41	97	34	33	97
<b>Worker characteristics</b>									
Management, professional, and related .....	78	77	99	56	56	99	59	57	97
Management, business, and financial .....	82	82	99	65	64	98	64	62	96
Professional and related .....	75	74	99	51	51	99	56	55	98
Service .....	30	29	95	23	23	98	12	11	97
Protective service .....	43	41	95	27	26	96	7	7	96
Sales and office .....	54	53	98	41	39	96	32	31	96
Sales and related .....	42	40	96	33	31	93	19	17	92
Office and administrative support .....	63	62	99	46	45	98	41	40	98
Natural resources, construction, and maintenance	53	52	98	35	35	98	24	23	96
Construction, extraction, farming, fishing, and forestry .....	44	43	98	29	28	100	14	14	98
Installation, maintenance, and repair .....	62	60	98	42	41	97	33	32	96
Production, transportation, and material moving .....	64	62	97	47	45	96	30	28	96
Production .....	66	65	98	50	50	99	33	32	97
Transportation and material moving .....	61	59	95	44	41	94	26	25	95
Full time .....	72	70	98	51	50	98	44	42	97
Part time .....	14	12	89	16	15	93	4	4	96
Union .....	85	82	96	69	66	95	38	37	97
Nonunion .....	54	53	98	39	38	98	33	32	97
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	24	22	93	18	17	94	7	6	91
Lowest 10 percent .....	15	13	86	11	10	93	4	3	87
Second 25 percent .....	58	57	97	42	40	97	29	28	97
Third 25 percent .....	72	71	99	52	51	98	45	44	97
Highest 25 percent .....	83	82	99	63	62	99	63	61	97
Highest 10 percent .....	85	85	99	67	66	98	68	65	96
<b>Establishment characteristics</b>									
Goods-producing industries .....	69	68	98	52	51	99	37	36	97
Construction .....	43	42	97	29	28	98	14	14	98
Manufacturing .....	81	80	99	63	62	99	47	45	97
Service-providing industries .....	54	53	98	40	38	97	33	32	97
Trade, transportation, and utilities .....	56	54	96	41	39	93	24	22	93
Wholesale trade .....	72	71	99	51	49	97	44	42	97
Retail trade .....	42	40	94	33	30	91	10	9	87
Transportation and warehousing .....	76	72	95	55	51	94	35	33	94
Utilities .....	93	93	100	46	46	99	88	87	98

See footnotes at end of table.

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> private industry workers, March 2018—continued**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information .....	88	86	99	80	79	99	73	72	99
Financial activities .....	80	79	99	64	64	99	65	62	96
Finance and insurance .....	91	91	99	75	74	99	77	73	96
Credit intermediation and related activities .....	92	92	99	75	73	98	83	78	94
Insurance carriers and related activities .....	88	88	100	71	71	100	69	68	97
Real estate and rental and leasing .....	48	47	99	35	34	97	30	28	95
Professional and business services .....	55	54	97	44	43	98	38	37	97
Professional and technical services .....	70	69	98	58	58	99	54	53	97
Administrative and waste services .....	33	31	93	22	22	99	14	14	98
Education and health services .....	64	64	99	37	37	99	46	45	98
Educational services .....	68	67	99	46	46	100	61	58	96
Junior colleges, colleges, and universities .....	88	87	99	53	53	99	80	77	96
Health care and social assistance .....	64	63	100	36	35	98	43	43	98
Leisure and hospitality .....	22	20	95	18	18	98	5	5	95
Accommodation and food services .....	20	18	94	17	17	98	3	3	91
Other services .....	31	30	98	26	25	97	18	17	95
1 to 99 workers .....	40	40	98	31	30	98	24	23	97
1 to 49 workers .....	35	35	98	28	28	98	21	21	97
50 to 99 workers .....	56	54	97	37	37	98	30	29	97
100 workers or more .....	76	74	98	55	53	97	46	44	97
100 to 499 workers .....	70	69	97	50	48	96	37	36	97
500 workers or more .....	84	83	98	63	61	98	59	57	97
<b>Geographic areas</b>									
Northeast .....	56	55	98	68	67	98	35	34	97
New England .....	61	60	98	46	45	97	39	38	98
Middle Atlantic .....	54	54	99	75	74	99	34	32	96
South .....	58	56	97	35	33	96	33	32	96
South Atlantic .....	57	56	98	36	34	96	34	32	96
East South Central .....	57	55	96	35	34	96	35	34	95
West South Central .....	58	57	97	33	32	97	32	30	96
Midwest .....	59	58	97	43	42	97	36	35	97
East North Central .....	60	58	97	45	44	97	36	35	97
West North Central .....	58	57	98	39	38	98	36	35	98
West .....	53	52	98	29	29	98	31	30	98
Mountain .....	58	57	99	35	34	98	35	35	98
Pacific .....	51	50	98	27	26	98	29	28	97

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation.

<sup>2</sup> 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: 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 17. Life insurance plans: Employee contribution requirement, private industry workers, March 2018**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	4	96
<b>Worker characteristics</b>		
Management, professional, and related .....	3	97
Management, business, and financial .....	3	97
Professional and related .....	3	97
Service .....	5	95
Sales and office .....	5	95
Sales and related .....	7	93
Office and administrative support .....	4	96
Natural resources, construction, and maintenance:		
Construction, extraction, farming, fishing, and forestry .....	5	95
Production, transportation, and material moving ...	5	95
Production .....	5	95
Transportation and material moving .....	5	95
Full time .....	4	96
Part time .....	3	97
Union .....	1	99
Nonunion .....	4	96
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	5	95
Lowest 10 percent .....	5	95
Second 25 percent .....	5	95
Third 25 percent .....	4	96
Highest 25 percent .....	3	97
Highest 10 percent .....	3	97
<b>Establishment characteristics</b>		
Goods-producing industries:		
Construction .....	8	92
Service-providing industries .....	3	97
Trade, transportation, and utilities .....	5	95
Wholesale trade .....	4	96
Retail trade .....	7	93
Transportation and warehousing .....	5	95
Financial activities .....	3	97
Finance and insurance .....	3	97
Credit intermediation and related activities .....	2	98
Insurance carriers and related activities ....	4	96
Professional and business services .....	3	97
Education and health services .....	1	99

See footnotes at end of table.

**Table 17. Life insurance plans: Employee contribution requirement, private industry workers, March 2018—continued**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Educational services .....	3	97
Junior colleges, colleges, and universities	3	97
Health care and social assistance .....	1	99
1 to 99 workers .....	5	95
1 to 49 workers .....	6	94
50 to 99 workers .....	4	96
100 workers or more .....	3	97
100 to 499 workers .....	4	96
500 workers or more .....	3	97
<b>Geographic areas</b>		
Northeast .....	4	96
Middle Atlantic .....	4	96
South .....	5	95
South Atlantic .....	4	96
East South Central .....	6	94
West South Central .....	5	95
Midwest .....	3	97
East North Central .....	3	97
West North Central .....	4	96
West .....	4	96
Mountain .....	3	97
Pacific .....	4	96

<sup>1</sup> 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. 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 18. Life insurance plans: Method of benefit payment, private industry workers, March 2018**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers .....	61	2	35	2	1
<b>Worker characteristics</b>					
Management, professional, and related .....	71	2	24	1	1
Management, business, and financial .....	73	2	24	1	1
Professional and related .....	70	2	25	2	1
Service .....	53	—	43	2	—
Protective service .....	48	—	52	—	—
Sales and office .....	62	3	33	2	( <sup>1</sup> )
Sales and related .....	59	—	35	2	—
Office and administrative support .....	63	2	32	2	( <sup>1</sup> )
Natural resources, construction, and maintenance:					
Construction, extraction, farming, fishing, and forestry .....	15	1	80	4	—
Production, transportation, and material moving .....	51	—	43	4	—
Production .....	48	—	45	5	—
Transportation and material moving .....	54	—	41	3	—
Full time .....	61	2	35	2	1
Part time .....	51	—	39	6	—
Union .....	46	—	43	8	—
Nonunion .....	63	2	33	1	1
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	45	2	50	3	( <sup>1</sup> )
Lowest 10 percent .....	37	—	58	4	—
Second 25 percent .....	56	2	40	2	( <sup>1</sup> )
Third 25 percent .....	60	2	35	3	1
Highest 25 percent .....	70	2	25	2	1
Highest 10 percent .....	74	2	20	1	2
<b>Establishment characteristics</b>					
Goods-producing industries:					
Construction .....	18	—	79	2	—
Service-providing industries .....	63	2	32	2	1
Trade, transportation, and utilities .....	55	3	38	4	1
Wholesale trade .....	49	2	44	3	2
Retail trade .....	52	5	38	5	1
Transportation and warehousing .....	61	—	34	—	—
Utilities .....	70	7	22	—	—
Information .....	84	—	—	—	—
Financial activities .....	79	2	18	1	( <sup>1</sup> )
Finance and insurance .....	83	2	14	1	( <sup>1</sup> )
Credit intermediation and related activities .....	85	—	12	—	—
Insurance carriers and related activities .....	83	1	15	—	—
Real estate and rental and leasing .....	59	—	40	—	—
Professional and business services .....	62	3	34	—	—
Professional and technical services .....	60	—	36	—	—

See footnotes at end of table.

**Table 18. Life insurance plans: Method of benefit payment, private industry workers, March 2018—continued**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Administrative and waste services .....	45	—	50	2	—
Education and health services .....	67	—	28	3	—
Educational services .....	63	—	32	2	—
Junior colleges, colleges, and universities .....	73	—	22	3	—
Health care and social assistance .....	68	—	28	3	—
Leisure and hospitality .....	42	—	58	—	—
Accommodation and food services .....	35	—	65	—	—
Other services .....	50	—	50	—	—
1 to 99 workers .....	50	1	48	1	1
1 to 49 workers .....	51	—	46	1	—
50 to 99 workers .....	47	—	50	2	—
100 workers or more .....	67	2	27	3	1
100 to 499 workers .....	61	3	33	3	1
500 workers or more .....	76	1	19	3	1
<b>Geographic areas</b>					
Northeast .....	69	2	25	4	1
New England .....	68	—	24	4	—
Middle Atlantic .....	69	2	25	4	1
South .....	61	2	34	2	1
South Atlantic .....	62	3	32	—	—
East South Central .....	60	—	32	3	—
West South Central .....	61	—	37	1	—
Midwest .....	57	1	39	3	1
East North Central .....	56	—	40	2	—
West North Central .....	60	—	35	4	—
West .....	56	2	40	1	1
Mountain .....	58	—	39	1	—
Pacific .....	55	2	41	1	1

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2018**

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

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers .....	1	66	8	22	4	1.3	1.0
<b>Worker characteristics</b>							
Management, professional, and related .....	( <sup>2</sup> )	63	7	25	4	1.4	1.0
Management, business, and financial .....	1	59	7	27	6	1.4	1.0
Professional and related .....	–	65	8	23	–	1.3	1.0
Service .....	–	79	5	15	–	1.2	1.0
Protective service .....	–	90	–	5	–	1.1	1.0
Sales and office .....	1	67	8	20	4	1.3	1.0
Sales and related .....	–	72	9	18	–	1.3	1.0
Office and administrative support .....	1	65	8	21	5	1.3	1.0
Natural resources, construction, and maintenance:							
Construction, extraction, farming, fishing, and forestry .....	–	72	–	14	–	1.2	1.0
Production, transportation, and material moving ...	–	65	10	22	–	1.3	1.0
Production .....	–	58	7	31	–	1.4	1.0
Transportation and material moving .....	–	71	13	14	–	1.2	1.0
Full time .....	1	66	8	22	4	1.3	1.0
Part time .....	–	73	6	20	–	1.2	1.0
Union .....	–	75	4	17	–	1.3	1.0
Nonunion .....	1	65	8	23	4	1.3	1.0
Average wage within the following categories: <sup>3</sup>							
Lowest 25 percent .....	–	75	7	16	–	1.2	1.0
Lowest 10 percent .....	–	77	4	–	–	1.2	1.0
Second 25 percent .....	( <sup>2</sup> )	73	8	15	4	1.3	1.0
Third 25 percent .....	1	63	9	23	4	1.4	1.0
Highest 25 percent .....	( <sup>2</sup> )	62	7	26	4	1.4	1.0
Highest 10 percent .....	–	59	7	29	–	1.4	1.0
<b>Establishment characteristics</b>							
Goods-producing industries:							
Construction .....	–	63	–	–	–	1.4	1.0
Service-providing industries							
Trade, transportation, and utilities .....	1	69	8	20	3	1.3	1.0
Wholesale trade .....	–	68	12	18	–	1.3	1.0
Retail trade .....	–	54	20	23	–	1.4	1.0
Transportation and warehousing .....	–	78	7	15	–	1.2	1.0
Utilities .....	–	65	–	17	2	1.3	1.0
Information .....	–	63	–	29	3	1.4	1.0
Information .....	–	59	–	25	8	1.4	1.0
Financial activities .....	1	66	6	23	5	1.3	1.0
Finance and insurance .....	1	65	5	23	5	1.4	1.0
Credit intermediation and related activities .....	–	67	–	20	7	1.4	1.0
Insurance carriers and related activities ....	–	63	–	28	4	1.4	1.0
Real estate and rental and leasing .....	–	72	–	–	–	1.2	1.0
Professional and business services .....	–	65	6	23	5	1.3	1.0
Professional and technical services .....	–	64	7	24	5	1.4	1.0

See footnotes at end of table.

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, March 2018—continued**

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

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Administrative and waste services .....	—	63	6	25	—	1.4	1.0
Education and health services .....	—	74	7	15	—	1.2	1.0
Educational services .....	—	59	9	23	—	1.4	1.0
Junior colleges, colleges, and universities .....	—	56	11	22	—	1.3	1.0
Health care and social assistance .....	—	77	7	14	—	1.2	1.0
Leisure and hospitality .....	—	80	—	—	—	1.2	1.0
Accommodation and food services .....	—	93	—	—	—	1.0	1.0
Other services .....	—	51	—	38	—	1.5	—
1 to 99 workers .....	1	63	10	22	4	1.3	1.0
1 to 49 workers .....	1	63	10	22	4	1.3	1.0
50 to 99 workers .....	—	62	11	21	—	1.3	1.0
100 workers or more .....	—	67	7	22	—	1.3	1.0
100 to 499 workers .....	—	66	7	22	—	1.3	1.0
500 workers or more .....	—	68	7	22	—	1.3	1.0
<b>Geographic areas</b>							
Northeast .....	—	65	10	22	—	1.3	1.0
New England .....	—	62	12	23	—	1.3	1.0
Middle Atlantic .....	—	66	9	22	—	1.3	1.0
South .....	1	66	7	23	4	1.3	1.0
South Atlantic .....	2	68	8	20	3	1.3	1.0
East South Central .....	—	67	6	21	6	1.4	1.0
West South Central .....	—	60	8	27	—	1.4	1.0
Midwest .....	—	69	8	19	—	1.3	1.0
East North Central .....	—	70	9	18	3	1.3	1.0
West North Central .....	—	67	—	21	5	1.3	1.0
West .....	( <sup>2</sup> )	64	6	24	5	1.4	1.0
Mountain .....	—	73	6	19	—	1.3	1.0
Pacific .....	—	59	6	27	—	1.4	1.0

<sup>1</sup> Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, March 2018**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	80	\$50,000	\$50,000	\$250,000	\$500,000	\$1,000,000	20
<b>Worker characteristics</b>							
Management, professional, and related .....	81	50,000	100,000	300,000	–	1,500,000	19
Management, business, and financial .....	80	50,000	100,000	300,000	750,000	–	20
Professional and related .....	82	50,000	100,000	300,000	1,000,000	1,500,000	18
Service .....	83	–	50,000	–	500,000	1,000,000	17
Sales and office .....	83	50,000	50,000	200,000	500,000	–	17
Sales and related .....	86	50,000	50,000	–	500,000	–	14
Office and administrative support .....	82	50,000	–	200,000	500,000	–	18
Natural resources, construction, and maintenance:							
Construction, extraction, farming, fishing, and forestry .....	74	50,000	–	–	–	1,000,000	26
Production, transportation, and material moving ...	70	50,000	50,000	150,000	500,000	1,000,000	30
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 .....	80	50,000	50,000	250,000	500,000	1,000,000	20
Part time .....	71	50,000	100,000	–	–	–	29
Union .....	70	50,000	70,000	–	500,000	–	30
Nonunion .....	81	50,000	50,000	250,000	–	–	19
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	80	50,000	50,000	–	–	–	20
Second 25 percent .....	80	50,000	50,000	150,000	500,000	1,000,000	20
Third 25 percent .....	78	50,000	70,000	200,000	500,000	1,000,000	22
Highest 25 percent .....	80	50,000	100,000	300,000	1,000,000	2,000,000	20
Highest 10 percent .....	80	50,000	–	300,000	1,000,000	2,000,000	20
<b>Establishment characteristics</b>							
Goods-producing industries:							
Construction .....	72	50,000	50,000	–	–	–	28
Service-providing industries .....	82	50,000	50,000	200,000	500,000	–	18
Trade, transportation, and utilities .....	77	50,000	50,000	100,000	400,000	1,000,000	23
Wholesale trade .....	86	50,000	50,000	200,000	400,000	1,000,000	14
Retail trade .....	75	50,000	50,000	50,000	500,000	1,000,000	25
Transportation and warehousing .....	74	50,000	50,000	100,000	250,000	500,000	26
Utilities .....	63	50,000	–	300,000	750,000	1,000,000	37
Information .....	81	50,000	200,000	–	2,000,000	–	19
Financial activities .....	84	50,000	100,000	300,000	650,000	2,000,000	16
Finance and insurance .....	83	50,000	100,000	300,000	750,000	2,000,000	17
Credit intermediation and related activities .....	88	50,000	–	250,000	650,000	2,000,000	12
Insurance carriers and related activities ....	71	100,000	–	500,000	1,000,000	2,000,000	29
Professional and business services .....	82	50,000	–	300,000	1,000,000	2,000,000	18
Education and health services .....	82	50,000	100,000	250,000	500,000	1,000,000	18
Educational services .....	90	50,000	50,000	200,000	400,000	500,000	10
Junior colleges, colleges, and universities .....	91	50,000	50,000	200,000	500,000	500,000	9
Health care and social assistance .....	81	50,000	100,000	250,000	–	1,000,000	19
Leisure and hospitality .....	92	20,000	–	–	–	1,000,000	8

See footnotes at end of table.

**Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, March 2018—continued**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	81	\$50,000	\$50,000	\$150,000	\$500,000	\$1,000,000	19
1 to 49 workers .....	83	50,000	50,000	150,000	500,000	—	17
50 to 99 workers .....	76	50,000	—	150,000	500,000	—	24
100 workers or more .....	79	50,000	—	300,000	750,000	—	21
100 to 499 workers .....	79	50,000	50,000	200,000	500,000	—	21
500 workers or more .....	80	50,000	—	400,000	1,000,000	—	20
<b>Geographic areas</b>							
Northeast .....	77	50,000	—	200,000	500,000	1,000,000	23
New England .....	79	50,000	100,000	200,000	500,000	1,000,000	21
Middle Atlantic .....	76	50,000	—	250,000	500,000	1,000,000	24
South .....	82	50,000	50,000	250,000	—	—	18
South Atlantic .....	85	50,000	50,000	250,000	750,000	2,000,000	15
East South Central .....	77	50,000	50,000	250,000	—	1,000,000	23
West South Central .....	81	50,000	—	200,000	500,000	—	19
Midwest .....	78	50,000	50,000	250,000	500,000	—	22
East North Central .....	81	50,000	—	250,000	—	—	19
West North Central .....	72	50,000	50,000	200,000	500,000	1,000,000	28
West .....	80	50,000	—	220,000	850,000	1,000,000	20
Mountain .....	79	50,000	—	—	1,000,000	1,000,000	21
Pacific .....	81	50,000	50,000	200,000	—	—	19

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> private industry workers, March 2018**

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$10,000	\$12,000	\$20,000	\$35,000	\$50,000
<b>Worker characteristics</b>					
Management, professional, and related .....	10,000	15,000	25,000	50,000	50,000
Management, business, and financial .....	10,000	15,000	25,000	50,000	50,000
Professional and related .....	10,000	15,000	25,000	50,000	50,000
Service .....	5,000	10,000	15,000	15,000	25,000
Protective service .....	5,000	–	10,000	–	–
Sales and office .....	10,000	–	20,000	–	50,000
Sales and related .....	10,000	15,000	20,000	25,000	50,000
Office and administrative support .....	10,000	–	20,000	50,000	50,000
Natural resources, construction, and maintenance:					
Construction, extraction, farming, fishing, and forestry .....	–	10,000	20,000	25,000	50,000
Production, transportation, and material moving ...	10,000	15,000	20,000	25,000	50,000
Production .....	10,000	15,000	20,000	25,000	50,000
Transportation and material moving .....	10,000	15,000	20,000	25,000	40,000
Full time .....	10,000	15,000	20,000	35,000	50,000
Part time .....	5,000	5,000	–	25,000	50,000
Union .....	5,000	10,000	20,000	35,000	50,000
Nonunion .....	10,000	15,000	20,000	–	50,000
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	5,000	10,000	15,000	20,000	25,000
Lowest 10 percent .....	5,000	10,000	15,000	–	25,000
Second 25 percent .....	10,000	15,000	20,000	25,000	50,000
Third 25 percent .....	10,000	15,000	20,000	40,000	50,000
Highest 25 percent .....	10,000	15,000	25,000	50,000	50,000
Highest 10 percent .....	–	–	25,000	50,000	–
<b>Establishment characteristics</b>					
Goods-producing industries:					
Construction .....	10,000	10,000	20,000	25,000	50,000
Service-providing industries .....	10,000	–	20,000	40,000	50,000
Trade, transportation, and utilities .....	10,000	–	20,000	25,000	50,000
Wholesale trade .....	10,000	15,000	20,000	25,000	50,000
Retail trade .....	5,000	10,000	20,000	20,000	–
Transportation and warehousing .....	10,000	–	20,000	40,000	50,000
Utilities .....	10,000	–	–	50,000	50,000
Financial activities .....	–	15,000	25,000	50,000	50,000
Finance and insurance .....	15,000	25,000	50,000	50,000	50,000
Credit intermediation and related activities .....	–	20,000	30,000	50,000	–
Insurance carriers and related activities ....	15,000	25,000	–	50,000	50,000
Real estate and rental and leasing .....	10,000	15,000	15,000	25,000	50,000
Professional and business services .....	10,000	–	25,000	50,000	50,000
Professional and technical services .....	15,000	25,000	–	50,000	–

See footnotes at end of table.

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> private industry workers, March 2018—continued**

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Administrative and waste services .....	—	\$10,000	\$20,000	—	\$50,000
Education and health services .....	\$10,000	10,000	20,000	—	50,000
Educational services .....	10,000	15,000	25,000	\$50,000	50,000
Junior colleges, colleges, and universities	10,000	10,000	25,000	50,000	50,000
Health care and social assistance .....	10,000	10,000	—	—	50,000
Leisure and hospitality .....	—	10,000	15,000	15,000	—
Accommodation and food services .....	—	10,000	15,000	15,000	15,000
Other services .....	—	—	—	—	50,000
1 to 99 workers .....	10,000	15,000	20,000	—	50,000
1 to 49 workers .....	10,000	—	20,000	—	50,000
50 to 99 workers .....	10,000	15,000	20,000	—	50,000
100 workers or more .....	10,000	10,000	20,000	35,000	50,000
100 to 499 workers .....	10,000	—	20,000	—	50,000
500 workers or more .....	—	10,000	20,000	50,000	50,000
<b>Geographic areas</b>					
Northeast .....	10,000	15,000	25,000	50,000	50,000
New England .....	10,000	15,000	25,000	—	—
Middle Atlantic .....	10,000	—	25,000	50,000	50,000
South .....	10,000	15,000	20,000	25,000	50,000
South Atlantic .....	10,000	—	15,000	25,000	50,000
East South Central .....	10,000	15,000	—	—	50,000
West South Central .....	10,000	15,000	20,000	—	50,000
Midwest .....	10,000	—	20,000	—	50,000
East North Central .....	10,000	—	20,000	25,000	50,000
West North Central .....	10,000	15,000	20,000	—	50,000
West .....	6,000	10,000	20,000	—	50,000
Mountain .....	10,000	—	20,000	—	50,000
Pacific .....	5,000	10,000	20,000	—	50,000

<sup>1</sup> Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

<sup>2</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

<sup>3</sup> 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: 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 22. Short-term disability plans: Method of funding, private industry workers, March 2018**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
All workers .....	41	43	16	( <sup>2</sup> )
<b>Worker characteristics</b>				
Management, professional, and related .....	45	43	12	( <sup>2</sup> )
Management, business, and financial .....	47	41	—	—
Professional and related .....	43	44	—	—
Service .....	—	37	36	—
Protective service .....	36	—	37	—
Sales and office .....	46	38	—	—
Sales and related .....	50	35	15	—
Office and administrative support .....	45	39	—	—
Natural resources, construction, and maintenance	34	50	—	—
Construction, extraction, farming, fishing, and forestry .....	25	56	—	—
Installation, maintenance, and repair .....	40	47	—	—
Production, transportation, and material moving ...	40	50	10	—
Production .....	47	47	6	—
Transportation and material moving .....	33	52	14	—
Full time .....	43	44	13	( <sup>2</sup> )
Part time .....	—	29	44	—
Union .....	35	49	—	—
Nonunion .....	42	42	16	( <sup>2</sup> )
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	33	37	—	—
Lowest 10 percent .....	28	36	37	—
Second 25 percent .....	39	43	—	—
Third 25 percent .....	42	46	12	( <sup>2</sup> )
Highest 25 percent .....	46	42	12	( <sup>2</sup> )
Highest 10 percent .....	47	41	12	( <sup>2</sup> )
<b>Establishment characteristics</b>				
Service-providing industries .....	41	41	18	( <sup>2</sup> )
Trade, transportation, and utilities .....	42	40	—	—
Wholesale trade .....	36	45	19	—
Retail trade .....	47	31	22	—
Transportation and warehousing .....	37	50	—	—
Utilities .....	50	46	—	—
Information .....	66	30	4	—
Financial activities .....	64	27	—	—
Finance and insurance .....	70	25	—	—
Credit intermediation and related activities	74	21	—	—
Insurance carriers and related activities ....	69	27	—	—
Real estate and rental and leasing .....	25	39	37	—
Professional and business services .....	37	45	—	—
Professional and technical services .....	32	50	—	—
Administrative and waste services .....	35	—	33	—
Education and health services .....	27	54	—	—
Educational services .....	43	37	—	—
Junior colleges, colleges, and universities	60	27	13	—
Health care and social assistance .....	24	57	—	—
Leisure and hospitality .....	34	31	35	—
Accommodation and food services .....	38	24	38	—

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, private industry workers, March 2018—continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
<b>Establishment characteristics</b>				
Other services .....	31	40	28	—
1 to 99 workers .....	30	46	24	( <sup>2</sup> )
1 to 49 workers .....	30	43	26	( <sup>2</sup> )
50 to 99 workers .....	28	53	19	—
100 workers or more .....	49	41	10	( <sup>2</sup> )
100 to 499 workers .....	45	45	11	( <sup>2</sup> )
500 workers or more .....	54	36	9	( <sup>2</sup> )
<b>Geographic areas</b>				
Northeast .....	—	30	47	—
New England .....	35	63	—	—
Middle Atlantic .....	—	24	56	—
South .....	49	51	—	—
South Atlantic .....	45	55	—	—
East South Central .....	55	44	—	—
West South Central .....	54	46	—	—
Midwest .....	55	44	—	( <sup>2</sup> )
East North Central .....	55	45	—	( <sup>2</sup> )
West North Central .....	56	43	—	—
West .....	40	50	10	—
Mountain .....	38	62	—	—
Pacific .....	42	43	15	—

<sup>1</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, March 2018**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	15	85
<b>Worker characteristics</b>		
Management, professional, and related .....	12	88
Management, business, and financial .....	12	88
Professional and related .....	12	88
Service .....	31	69
Protective service .....	43	57
Sales and office .....	17	83
Sales and related .....	18	82
Office and administrative support .....	16	84
Natural resources, construction, and maintenance .....	12	88
Construction, extraction, farming, fishing, and forestry .....	12	88
Installation, maintenance, and repair .....	12	88
Production, transportation, and material moving .....	11	89
Production .....	7	92
Transportation and material moving .....	16	84
Full time .....	13	87
Part time .....	39	61
Union .....	14	86
Nonunion .....	16	84
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	29	71
Lowest 10 percent .....	39	61
Second 25 percent .....	18	82
Third 25 percent .....	12	88
Highest 25 percent .....	11	89
Highest 10 percent .....	13	87
<b>Establishment characteristics</b>		
Goods-producing industries .....	9	91
Construction .....	16	84
Manufacturing .....	7	93
Service-providing industries .....	17	83
Trade, transportation, and utilities .....	20	80
Wholesale trade .....	21	79
Retail trade .....	24	76
Information .....	6	94
Financial activities .....	9	91
Finance and insurance .....	5	95
Credit intermediation and related activities .....	6	94
Insurance carriers and related activities .....	5	95
Real estate and rental and leasing .....	29	71
Professional and business services .....	17	83
Professional and technical services .....	13	87
Administrative and waste services .....	34	66
Education and health services .....	18	82
Educational services .....	11	89
Junior colleges, colleges, and universities .....	6	94
Health care and social assistance .....	19	81

See footnotes at end of table.

**Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, March 2018—continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Leisure and hospitality .....	28	72
Accommodation and food services .....	30	70
Other services .....	21	79
1 to 99 workers .....	21	79
1 to 49 workers .....	21	79
50 to 99 workers .....	19	81
100 workers or more .....	12	88
100 to 499 workers .....	13	87
500 workers or more .....	10	90
<b>Geographic areas</b>		
Northeast .....	37	63
New England .....	4	96
Middle Atlantic .....	44	56
South .....	4	95
South Atlantic .....	4	96
West South Central .....	4	96
Midwest .....	5	95
East North Central .....	4	96
West North Central .....	7	93
West .....	10	90
Mountain .....	4	96
Pacific .....	13	87

<sup>1</sup> 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. 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 24. Short-term disability plans: Method of benefit payment, private industry workers, March 2018**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers .....	5	2	71	21	( <sup>1</sup> )
<b>Worker characteristics</b>					
Management, professional, and related .....	1	1	70	28	( <sup>1</sup> )
Management, business, and financial .....	2	—	61	36	—
Professional and related .....	—	1	76	22	—
Service .....	6	1	87	6	—
Protective service .....	—	—	78	—	—
Sales and office .....	2	1	71	25	1
Sales and related .....	4	—	72	22	—
Office and administrative support .....	2	—	71	26	—
Natural resources, construction, and maintenance	18	—	61	17	—
Construction, extraction, farming, fishing, and forestry .....	38	5	51	—	—
Installation, maintenance, and repair .....	4	4	67	25	—
Production, transportation, and material moving ...	13	—	68	13	—
Production .....	17	—	60	17	—
Transportation and material moving .....	10	—	76	9	—
Full time .....	6	2	69	22	( <sup>1</sup> )
Part time .....	—	3	86	9	—
Union .....	21	12	55	—	—
Nonunion .....	3	1	74	22	( <sup>1</sup> )
Average wage within the following categories: <sup>2</sup>					
Lowest 25 percent .....	5	—	82	10	—
Lowest 10 percent .....	—	3	83	8	—
Second 25 percent .....	7	1	76	15	( <sup>1</sup> )
Third 25 percent .....	6	3	70	20	( <sup>1</sup> )
Highest 25 percent .....	4	3	64	29	( <sup>1</sup> )
Highest 10 percent .....	2	1	64	33	( <sup>1</sup> )
<b>Establishment characteristics</b>					
Goods-producing industries .....	16	4	62	18	( <sup>1</sup> )
Construction .....	31	—	58	8	—
Manufacturing .....	13	—	62	20	—
Service-providing industries .....	3	2	74	22	( <sup>1</sup> )
Trade, transportation, and utilities .....	5	4	76	14	1
Wholesale trade .....	6	—	76	16	—
Retail trade .....	—	3	79	14	—
Transportation and warehousing .....	9	—	74	9	—
Information .....	—	—	37	62	—
Financial activities .....	—	1	49	50	—
Finance and insurance .....	—	1	43	56	—
Credit intermediation and related activities	—	—	32	67	—
Insurance carriers and related activities ....	—	—	55	44	—
Real estate and rental and leasing .....	—	—	89	7	—
Professional and business services .....	—	—	74	24	—
Professional and technical services .....	—	—	81	19	—
Administrative and waste services .....	—	—	82	—	—
Education and health services .....	2	—	90	8	—
Educational services .....	1	—	80	19	—
Junior colleges, colleges, and universities	1	—	75	23	—

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, private industry workers, March 2018—continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Health care and social assistance .....	2	—	92	5	—
Leisure and hospitality .....	10	—	85	—	—
Accommodation and food services .....	8	—	88	—	—
Other services .....	—	—	82	—	—
1 to 99 workers .....	5	—	78	16	—
1 to 49 workers .....	5	—	78	16	—
50 to 99 workers .....	6	1	78	15	—
100 workers or more .....	6	3	67	24	( <sup>1</sup> )
100 to 499 workers .....	6	—	70	21	—
500 workers or more .....	5	5	62	28	( <sup>1</sup> )
<b>Geographic areas</b>					
Northeast .....	3	—	84	13	—
New England .....	5	—	70	24	—
Middle Atlantic .....	2	—	86	11	—
South .....	5	3	64	27	( <sup>1</sup> )
South Atlantic .....	5	3	66	26	1
East South Central .....	—	—	62	23	—
West South Central .....	4	2	64	31	—
Midwest .....	11	—	64	22	—
East North Central .....	11	—	63	23	—
West North Central .....	11	—	65	21	—
West .....	4	3	71	22	1
Mountain .....	5	—	73	19	—
Pacific .....	3	3	70	23	1

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 25. Short-term disability plans: Duration of benefits, private industry workers, March 2018**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	94	12	20	26	26	26	6
<b>Worker characteristics</b>							
Management, professional, and related .....	94	12	18	26	26	26	6
Management, business, and financial .....	96	12	–	26	26	26	4
Professional and related .....	93	12	18	26	26	26	7
Service .....	98	13	–	26	26	26	2
Sales and office .....	94	12	18	26	26	26	6
Sales and related .....	91	12	–	26	26	26	9
Office and administrative support .....	95	12	18	26	26	26	5
Natural resources, construction, and maintenance .....	92	13	26	26	26	–	8
Construction, extraction, farming, fishing, and forestry .....	95	13	26	26	26	–	5
Installation, maintenance, and repair .....	90	13	25	26	26	52	10
Production, transportation, and material moving .....	92	13	21	26	26	26	8
Transportation and material moving .....	95	13	25	26	26	26	5
Full time .....	94	12	18	26	26	26	6
Part time .....	97	13	26	26	26	26	3
Union .....	90	13	26	26	26	26	10
Nonunion .....	95	12	18	26	26	26	5
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	95	12	–	26	26	26	5
Lowest 10 percent .....	95	12	–	26	26	–	5
Second 25 percent .....	96	12	24	26	26	26	4
Third 25 percent .....	94	12	–	26	26	26	6
Highest 25 percent .....	92	12	21	26	26	26	8
Highest 10 percent .....	92	12	24	26	26	26	8
<b>Establishment characteristics</b>							
Goods-producing industries:							
Construction .....	98	12	13	26	26	26	2
Service-providing industries							
Trade, transportation, and utilities .....	93	12	21	26	26	26	7
Wholesale trade .....	92	12	13	26	26	26	8
Retail trade .....	93	12	–	26	26	26	7
Transportation and warehousing .....	93	21	26	26	26	26	7
Information .....	90	12	25	26	26	52	10
Financial activities							
Finance and insurance .....	94	13	25	26	26	26	6
Credit intermediation and related activities .....	94	13	25	26	26	26	6
Credit intermediation and related activities .....	93	12	26	26	26	26	7
Insurance carriers and related activities .....	97	13	24	26	26	26	3
Professional and business services							
Professional and business services .....	95	12	13	26	26	26	5
Professional and technical services .....	94	12	13	26	26	26	6
Education and health services							
Education and health services .....	97	12	–	26	26	26	3
Educational services .....	94	12	24	26	26	26	6
Health care and social assistance .....	97	12	–	26	26	26	3
Accommodation and food services .....	100	13	26	26	26	–	–

See footnotes at end of table.

**Table 25. Short-term disability plans: Duration of benefits, private industry workers, March 2018—continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers .....	95	12	—	26	26	26	5
1 to 49 workers .....	96	12	—	26	26	26	4
50 to 99 workers .....	94	12	13	26	26	26	6
100 workers or more .....	93	12	21	26	26	26	7
100 to 499 workers .....	95	12	13	26	26	26	5
500 workers or more .....	91	13	25	26	26	26	9
<b>Geographic areas</b>							
Northeast .....	95	—	26	26	26	26	5
New England .....	96	12	—	26	26	26	4
Middle Atlantic .....	94	25	26	26	26	26	6
South Atlantic .....	94	12	13	26	26	26	6
West South Central .....	94	11	13	26	26	26	6
Midwest .....	94	12	13	26	26	26	6
East North Central .....	94	12	13	26	26	26	6
West North Central .....	95	12	13	26	26	26	5
West .....	95	12	13	26	26	26	5
Mountain .....	95	11	13	21	26	26	5
Pacific .....	95	13	25	26	26	26	5

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2018**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers .....	1	24	1	41	19	14	62.0	60.0
<b>Worker characteristics</b>								
Management, professional, and related .....	—	17	—	44	20	19	64.0	60.0
Management, business, and financial .....	—	14	—	43	24	18	64.6	60.0
Professional and related .....	—	18	—	44	18	19	63.7	60.0
Service .....	—	38	—	35	19	6	58.4	60.0
Sales and office .....	1	29	2	39	17	12	61.0	60.0
Sales and related .....	—	35	—	37	14	12	61.0	60.0
Office and administrative support .....	1	27	2	40	19	11	61.0	60.0
Natural resources, construction, and maintenance .....	—	25	—	38	23	11	60.9	60.0
Construction, extraction, farming, fishing, and forestry .....	—	38	—	26	28	—	58.7	60.0
Installation, maintenance, and repair .....	—	18	—	44	21	12	62.0	60.0
Production, transportation, and material moving .....	—	19	—	44	17	17	62.7	60.0
Production .....	—	16	—	42	16	22	63.3	60.0
Transportation and material moving .....	—	22	—	46	19	12	62.1	60.0
Full time .....	1	22	1	43	18	15	62.3	60.0
Part time .....	—	37	—	26	30	5	59.4	60.0
Union .....	—	30	—	36	22	9	59.7	60.0
Nonunion .....	1	23	1	42	19	15	62.3	60.0
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	—	37	—	34	19	7	58.8	60.0
Lowest 10 percent .....	—	34	—	24	27	12	60.2	60.0
Second 25 percent .....	1	30	2	39	18	10	60.1	60.0
Third 25 percent .....	1	20	1	46	18	15	62.4	60.0
Highest 25 percent .....	1	17	( <sup>2</sup> )	41	20	20	64.6	60.0
Highest 10 percent .....	—	18	—	39	19	22	65.8	60.0
<b>Establishment characteristics</b>								
Goods-producing industries:								
Construction .....	—	30	—	34	24	6	58.8	60.0
Service-providing industries ( <sup>2</sup> )								
Trade, transportation, and utilities .....	—	30	—	39	19	10	61.2	60.0
Wholesale trade .....	—	15	—	51	23	10	63.4	60.0
Retail trade .....	—	43	—	31	17	7	58.2	60.0
Transportation and warehousing .....	—	23	—	44	—	14	64.0	60.0
Information .....	—	18	—	51	—	20	62.4	60.0
Financial activities								
Finance and insurance .....	—	21	—	37	13	28	66.3	60.0
Credit intermediation and related activities .....	—	36	—	37	13	14	61.5	60.0
Insurance carriers and related activities .....	—	15	—	41	16	27	65.7	60.0
Real estate and rental and leasing .....	—	40	—	35	—	—	59.4	60.0
Professional and business services .....	—	14	—	37	26	21	64.9	60.0
Professional and technical services .....	—	15	—	39	18	25	65.4	60.0
Administrative and waste services .....	—	17	—	36	33	—	63.2	60.0
Education and health services								
Educational services .....	—	22	—	51	18	8	60.3	60.0
Educational services .....	—	35	—	28	19	18	63.4	60.0
Junior colleges, colleges, and universities .....	—	23	—	38	10	29	67.0	60.0
Health care and social assistance .....	—	20	—	55	18	6	59.8	60.0

See footnotes at end of table.

**Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, March 2018—continued**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Leisure and hospitality .....	—	51	—	31	12	—	55.6	50.0
Accommodation and food services .....	—	53	—	28	13	—	55.7	50.0
Other services .....	—	33	—	24	29	7	59.5	60.0
1 to 99 workers .....	( <sup>2</sup> )	24	2	39	23	12	62.2	60.0
1 to 49 workers .....	—	26	—	37	23	11	61.6	60.0
50 to 99 workers .....	—	19	—	44	23	13	63.5	60.0
100 workers or more .....	1	24	( <sup>2</sup> )	43	16	16	61.9	60.0
100 to 499 workers .....	—	24	—	42	16	16	61.3	60.0
500 workers or more .....	—	24	—	44	15	16	62.6	60.0
<b>Geographic areas</b>								
Northeast .....	—	37	—	23	32	6	60.1	60.0
New England .....	—	8	—	53	23	12	63.1	60.0
Middle Atlantic .....	—	42	—	19	34	6	59.7	60.0
South .....	—	18	—	55	9	18	62.7	60.0
South Atlantic .....	1	19	—	53	9	18	62.3	60.0
East South Central .....	—	16	—	48	—	—	65.1	60.0
West South Central .....	—	16	—	61	8	—	62.3	60.0
Midwest .....	—	17	—	53	11	18	63.0	60.0
East North Central .....	—	17	—	53	11	18	62.8	60.0
West North Central .....	—	17	—	50	12	19	63.5	60.0
West .....	—	14	—	42	17	20	63.6	60.0
Mountain .....	—	14	—	46	—	24	63.2	60.0
Pacific .....	—	13	—	39	19	18	63.9	60.0

<sup>1</sup> 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.

<sup>2</sup> Less than 0.5.

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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, March 2018**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	76	\$170	\$250	\$633	\$1,500	\$2,500	24
<b>Worker characteristics</b>							
Management, professional, and related .....	73	170	500	1,000	2,300	3,000	27
Management, business, and financial .....	77	170	559	1,000	2,000	2,889	23
Professional and related .....	71	170	500	1,000	2,309	3,000	29
Service .....	75	170	170	500	637	1,500	25
Sales and office .....	81	170	200	633	1,500	2,500	19
Sales and related .....	85	170	200	500	1,400	–	15
Office and administrative support .....	80	170	200	700	1,666	2,500	20
Natural resources, construction, and maintenance .....	78	170	260	594	1,000	2,000	22
Installation, maintenance, and repair .....	75	170	350	600	1,300	2,500	25
Production, transportation, and material moving ...	73	170	350	584	1,000	1,730	27
Production .....	66	170	300	633	1,500	2,500	34
Transportation and material moving .....	79	170	–	500	1,000	1,500	21
Full time .....	74	170	300	677	1,500	2,500	26
Part time .....	88	170	170	500	633	–	12
Union .....	81	170	230	500	624	1,400	19
Nonunion .....	75	170	275	637	1,500	2,500	25
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	81	170	170	500	637	1,666	19
Second 25 percent .....	78	170	200	595	1,150	2,309	22
Third 25 percent .....	75	170	500	750	1,500	2,500	25
Highest 25 percent .....	72	170	500	1,000	2,000	2,500	28
Highest 10 percent .....	72	170	559	1,000	2,300	2,889	28
<b>Establishment characteristics</b>							
Goods-producing industries .....	71	170	350	700	1,400	2,500	29
Construction .....	92	170	–	570	750	1,500	8
Manufacturing .....	65	200	400	–	1,500	3,000	35
Service-providing industries .....	77	170	200	633	1,500	2,500	23
Trade, transportation, and utilities .....	84	170	200	500	1,000	2,308	16
Wholesale trade .....	82	170	500	636	1,250	2,308	18
Retail trade .....	89	170	200	–	–	2,500	11
Transportation and warehousing .....	77	170	–	500	615	1,500	23
Information .....	75	170	1,150	1,965	2,300	2,500	25
Financial activities .....	64	170	615	1,000	2,500	5,000	36
Finance and insurance .....	57	–	1,000	1,385	3,000	5,770	43
Credit intermediation and related activities .....	67	170	–	1,250	2,769	8,077	33
Insurance carriers and related activities ....	52	–	1,000	1,250	2,500	–	48
Professional and business services .....	82	170	559	–	2,000	2,500	18
Professional and technical services .....	79	170	500	1,000	2,000	2,500	21
Education and health services .....	71	170	350	637	2,000	2,500	29
Educational services .....	69	170	170	595	1,000	2,000	31
Junior colleges, colleges, and universities .....	43	170	170	600	1,500	2,000	57
Health care and social assistance .....	71	170	500	692	2,000	2,500	29

See footnotes at end of table.

**Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, March 2018—continued**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Leisure and hospitality .....	76	\$170	\$170	\$315	\$637	\$1,500	24
Other services .....	76	170	—	637	1,000	1,500	24
1 to 99 workers .....	78	170	200	615	1,000	2,000	22
1 to 49 workers .....	78	170	170	615	1,067	2,000	22
50 to 99 workers .....	79	170	300	615	1,000	2,000	21
100 workers or more .....	74	170	300	692	2,000	3,000	26
100 to 499 workers .....	77	170	250	633	1,500	2,500	23
500 workers or more .....	70	170	500	—	2,350	3,000	30
<b>Geographic areas</b>							
Northeast .....	89	170	170	500	637	1,500	11
New England .....	77	200	500	700	1,500	2,500	23
Middle Atlantic .....	91	170	170	500	633	1,000	9
South .....	66	200	500	1,000	2,300	2,889	34
South Atlantic .....	69	200	500	1,000	2,300	3,000	31
East South Central .....	56	200	500	1,000	1,500	2,500	44
West South Central .....	66	250	600	1,500	2,500	2,889	34
Midwest .....	65	—	500	1,000	2,000	2,500	35
East North Central .....	66	200	500	1,000	—	2,500	34
West North Central .....	63	275	500	1,000	2,157	—	37
West .....	77	250	594	1,000	2,300	3,000	23
Mountain .....	69	—	—	1,200	2,000	2,500	31
Pacific .....	82	220	584	1,000	2,310	3,500	18

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, March 2018**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	6	94
<b>Worker characteristics</b>		
Management, professional, and related .....	5	95
Management, business, and financial .....	5	95
Professional and related .....	5	95
Service .....	6	94
Sales and office .....	7	93
Sales and related .....	7	93
Office and administrative support .....	6	94
Natural resources, construction, and maintenance .....	8	92
Construction, extraction, farming, fishing, and forestry .....	4	96
Installation, maintenance, and repair .....	10	90
Production, transportation, and material moving ...	6	94
Production .....	5	95
Transportation and material moving .....	9	91
Full time .....	6	94
Part time .....	3	97
Union .....	8	92
Nonunion .....	6	94
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	10	90
Second 25 percent .....	6	94
Third 25 percent .....	5	95
Highest 25 percent .....	6	94
Highest 10 percent .....	7	93
<b>Establishment characteristics</b>		
Goods-producing industries .....	6	94
Construction .....	5	95
Manufacturing .....	6	94
Service-providing industries .....	6	94
Trade, transportation, and utilities .....	11	89
Wholesale trade .....	7	93
Retail trade .....	14	86
Transportation and warehousing .....	12	88
Utilities .....	16	84

See footnotes at end of table.

**Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, March 2018—continued**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Financial activities .....	4	96
Finance and insurance .....	2	98
Credit intermediation and related activities .....	2	98
Insurance carriers and related activities ....	2	98
Professional and business services .....	6	94
Professional and technical services .....	7	93
Education and health services .....	5	95
Educational services .....	9	91
Junior colleges, colleges, and universities .....	12	88
Health care and social assistance .....	4	96
1 to 99 workers .....	5	95
1 to 49 workers .....	4	96
50 to 99 workers .....	7	93
100 workers or more .....	6	94
100 to 499 workers .....	6	94
500 workers or more .....	6	94
<b>Geographic areas</b>		
Northeast .....	7	93
New England .....	3	97
Middle Atlantic .....	9	91
South .....	7	93
South Atlantic .....	7	93
West South Central .....	5	95
Midwest .....	5	95
East North Central .....	5	95
West North Central .....	6	94
West .....	3	97
Mountain .....	4	96
Pacific .....	3	97

<sup>1</sup> 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. 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 29. Long-term disability plans: Method of benefit payment, private industry workers, March 2018**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers .....	94	4	2	( <sup>1</sup> )
<b>Worker characteristics</b>				
Management, professional, and related .....	95	4	—	—
Management, business, and financial .....	95	4	—	—
Professional and related .....	95	4	—	—
Service .....	97	—	—	—
Protective service .....	89	—	—	—
Sales and office .....	97	2	—	—
Sales and related .....	96	3	—	—
Office and administrative support .....	98	2	—	—
Natural resources, construction, and maintenance .....	86	4	9	2
Installation, maintenance, and repair .....	94	4	—	—
Production, transportation, and material moving ...	89	4	6	1
Production .....	86	5	8	1
Transportation and material moving .....	93	3	—	—
Full time .....	94	4	2	( <sup>1</sup> )
Part time .....	94	4	—	—
Union .....	82	2	13	2
Nonunion .....	96	4	—	—
Average wage within the following categories: <sup>2</sup>				
Lowest 25 percent .....	94	5	—	—
Second 25 percent .....	97	2	—	—
Third 25 percent .....	95	3	2	( <sup>1</sup> )
Highest 25 percent .....	93	5	2	( <sup>1</sup> )
Highest 10 percent .....	93	7	—	—
<b>Establishment characteristics</b>				
Goods-producing industries .....	85	8	6	1
Construction .....	77	—	20	—
Manufacturing .....	88	7	4	1
Service-providing industries .....	96	3	1	( <sup>1</sup> )
Trade, transportation, and utilities .....	93	5	2	1
Wholesale trade .....	95	3	—	—
Retail trade .....	92	7	—	—
Transportation and warehousing .....	92	5	—	—
Utilities .....	89	6	—	5

See footnotes at end of table.

**Table 29. Long-term disability plans: Method of benefit payment, private industry workers, March 2018—continued**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information .....	95	4	—	—
Financial activities .....	99	1	—	—
Finance and insurance .....	99	1	—	—
Credit intermediation and related activities .....	99	1	—	—
Insurance carriers and related activities .....	99	—	—	—
Real estate and rental and leasing .....	98	—	—	—
Professional and business services .....	96	—	—	—
Professional and technical services .....	98	—	—	—
Education and health services .....	98	2	—	—
Educational services .....	97	2	—	—
Junior colleges, colleges, and universities .....	96	4	—	—
Health care and social assistance .....	98	—	—	—
Leisure and hospitality .....	95	—	—	—
Accommodation and food services .....	89	—	—	—
Other services .....	99	—	—	—
1 to 99 workers .....	95	3	1	( <sup>1</sup> )
1 to 49 workers .....	95	4	—	—
50 to 99 workers .....	96	—	—	—
100 workers or more .....	94	4	2	( <sup>1</sup> )
100 to 499 workers .....	96	3	1	( <sup>1</sup> )
500 workers or more .....	92	5	—	—
<b>Geographic areas</b>				
Northeast .....	95	4	—	—
New England .....	98	—	2	—
Middle Atlantic .....	94	5	—	—
South .....	94	5	—	—
South Atlantic .....	97	3	—	—
East South Central .....	89	8	—	—
West South Central .....	92	7	—	—
Midwest .....	91	4	5	( <sup>1</sup> )
East North Central .....	91	3	5	( <sup>1</sup> )
West North Central .....	91	4	—	—
West .....	98	2	—	—
Mountain .....	98	2	—	—
Pacific .....	97	—	—	( <sup>1</sup> )

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2018**

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers .....	27	63	5	4	1	57.6	60.0
<b>Worker characteristics</b>							
Management, professional, and related .....	27	62	7	5	( <sup>1</sup> )	57.7	60.0
Management, business, and financial .....	22	67	6	5	1	58.1	60.0
Professional and related .....	30	58	7	5	( <sup>1</sup> )	57.4	60.0
Service .....	31	62	—	2	—	57.1	60.0
Protective service .....	30	59	—	—	—	57.7	60.0
Sales and office .....	28	63	3	5	1	57.3	60.0
Sales and related .....	24	66	—	5	—	57.7	60.0
Office and administrative support .....	29	62	3	5	1	57.2	60.0
Natural resources, construction, and maintenance .....	21	68	8	—	—	58.6	60.0
Installation, maintenance, and repair .....	24	69	5	—	—	57.7	60.0
Production, transportation, and material moving ...	25	67	5	3	1	57.9	60.0
Production .....	26	61	7	—	—	58.0	60.0
Transportation and material moving .....	23	73	—	1	—	57.7	60.0
Full time .....	27	63	6	4	1	57.7	60.0
Part time .....	29	63	—	4	—	57.3	60.0
Union .....	33	60	5	—	—	57.3	60.0
Nonunion .....	26	63	6	4	1	57.7	60.0
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	27	67	—	3	—	57.3	60.0
Second 25 percent .....	29	63	4	4	1	57.2	60.0
Third 25 percent .....	26	65	6	4	1	57.7	60.0
Highest 25 percent .....	26	62	7	5	( <sup>1</sup> )	57.8	60.0
Highest 10 percent .....	26	60	8	6	( <sup>1</sup> )	57.9	60.0
<b>Establishment characteristics</b>							
Goods-producing industries .....	24	58	13	—	—	58.5	60.0
Construction .....	—	71	—	—	—	58.6	60.0
Manufacturing .....	25	55	13	—	—	58.6	60.0
Service-providing industries .....	27	64	4	4	( <sup>1</sup> )	57.5	60.0
Trade, transportation, and utilities .....	23	69	4	4	1	57.9	60.0
Wholesale trade .....	21	73	2	3	2	57.8	60.0
Retail trade .....	19	70	—	7	—	58.5	60.0
Transportation and warehousing .....	26	70	—	—	—	57.6	60.0
Utilities .....	33	39	17	—	—	58.4	60.0

See footnotes at end of table.

**Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, March 2018—continued**

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Information .....	28	62	5	—	—	57.3	60.0
Financial activities .....	32	58	—	5	—	57.2	60.0
Finance and insurance .....	36	55	—	6	—	56.9	60.0
Credit intermediation and related activities .....	35	55	—	7	—	57.1	60.0
Insurance carriers and related activities .....	38	53	6	3	—	56.4	60.0
Real estate and rental and leasing .....	—	83	—	—	—	59.7	60.0
Professional and business services .....	24	67	—	5	—	57.6	60.0
Professional and technical services .....	28	60	—	7	—	57.1	60.0
Education and health services .....	31	62	4	—	—	57.0	60.0
Educational services .....	—	73	10	11	—	61.0	60.0
Junior colleges, colleges, and universities .....	—	76	7	8	—	60.8	60.0
Health care and social assistance .....	37	59	—	—	—	56.2	60.0
Leisure and hospitality .....	—	72	—	—	—	57.4	60.0
Other services .....	—	79	—	—	—	60.3	60.0
1 to 99 workers .....	22	65	7	5	1	58.4	60.0
1 to 49 workers .....	23	67	5	4	1	58.2	60.0
50 to 99 workers .....	20	63	—	5	—	58.9	60.0
100 workers or more .....	30	62	5	4	( <sup>1</sup> )	57.2	60.0
100 to 499 workers .....	23	69	—	4	—	58.0	60.0
500 workers or more .....	36	55	5	—	—	56.4	60.0
<b>Geographic areas</b>							
Northeast .....	25	68	2	4	( <sup>1</sup> )	57.7	60.0
New England .....	22	68	5	—	—	58.1	60.0
Middle Atlantic .....	26	69	—	4	—	57.6	60.0
South .....	30	63	3	4	1	57.0	60.0
South Atlantic .....	29	63	3	4	1	57.0	60.0
East South Central .....	25	69	—	4	—	57.5	60.0
West South Central .....	33	59	4	—	—	56.7	60.0
Midwest .....	23	66	6	4	( <sup>1</sup> )	58.0	60.0
East North Central .....	24	67	5	—	—	57.7	60.0
West North Central .....	22	66	6	—	—	58.4	60.0
West .....	27	55	12	—	—	58.2	60.0
Mountain .....	22	64	—	3	—	58.8	60.0
Pacific .....	30	50	14	—	—	57.9	60.0

<sup>1</sup> Less than 0.5.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, March 2018**

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	91	\$4,000	\$5,000	\$8,000	\$12,000	–	9
<b>Worker characteristics</b>							
Management, professional, and related .....	91	4,000	6,000	10,000	15,000	\$20,000	9
Management, business, and financial .....	91	5,000	6,000	10,000	15,000	20,833	9
Professional and related .....	92	4,000	5,000	8,500	12,500	16,000	8
Service .....	96	4,000	5,000	7,500	10,000	15,000	4
Sales and office .....	91	4,000	5,000	9,500	15,000	20,000	9
Sales and related .....	87	5,000	5,000	10,000	12,000	20,000	13
Office and administrative support .....	92	4,000	5,000	9,500	15,000	20,000	8
Natural resources, construction, and maintenance .....	88	–	5,000	7,000	10,000	15,000	12
Installation, maintenance, and repair .....	89	–	5,000	7,000	10,000	15,000	11
Production, transportation, and material moving ...	89	–	5,000	7,000	10,000	15,000	11
Production .....	88	3,000	5,000	7,000	10,000	15,000	12
Transportation and material moving .....	90	–	5,000	7,000	10,000	15,000	10
Full time .....	91	4,000	5,000	8,500	12,000	16,000	9
Part time .....	88	4,500	5,000	6,667	10,000	20,000	12
Union .....	85	3,000	–	6,000	10,000	15,000	15
Nonunion .....	92	4,500	5,000	9,000	12,500	17,333	8
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	95	4,000	5,000	7,500	10,000	15,000	5
Second 25 percent .....	91	–	5,000	7,500	10,000	15,000	9
Third 25 percent .....	92	4,000	5,000	8,000	12,000	15,000	8
Highest 25 percent .....	90	4,000	6,000	10,000	15,000	20,000	10
Highest 10 percent .....	89	5,000	6,000	10,000	15,000	20,000	11
<b>Establishment characteristics</b>							
Goods-producing industries .....	91	–	5,000	10,000	12,500	–	9
Manufacturing .....	90	–	5,000	10,000	12,500	15,000	10
Service-providing industries .....	91	4,000	5,000	8,000	12,000	17,000	9
Trade, transportation, and utilities .....	87	–	5,000	7,000	10,000	15,000	13
Wholesale trade .....	86	3,000	5,000	7,000	10,000	15,000	14
Utilities .....	65	–	6,000	12,000	15,000	15,000	35

See footnotes at end of table.

**Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, March 2018—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 <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information .....	96	\$4,000	\$5,000	\$10,000	\$15,000	\$20,000	4
Financial activities .....	87	5,000	10,000	12,000	20,833	30,000	13
Finance and insurance .....	85	5,400	10,000	12,500	20,833	30,000	15
Credit intermediation and related activities	89	6,000	10,000	15,000	20,833	30,000	11
Insurance carriers and related activities ....	77	5,000	10,000	—	17,333	30,000	23
Professional and business services .....	90	—	6,000	10,000	15,000	20,000	10
Professional and technical services .....	93	5,000	6,667	10,000	15,000	20,000	7
Education and health services .....	95	4,000	5,000	6,000	10,000	15,000	5
Educational services .....	93	3,900	5,000	7,500	10,000	20,000	7
Junior colleges, colleges, and universities	91	4,000	6,000	8,500	12,000	20,000	9
Health care and social assistance .....	95	4,000	5,000	6,000	10,000	15,000	5
Accommodation and food services .....	100	5,000	—	—	10,000	10,000	—
1 to 99 workers .....	92	4,000	5,000	7,500	10,000	15,000	8
1 to 49 workers .....	91	4,000	5,000	7,500	10,000	—	9
50 to 99 workers .....	95	4,000	5,000	7,000	10,000	15,000	5
100 workers or more .....	90	—	5,000	10,000	13,500	20,000	10
100 to 499 workers .....	91	3,500	5,000	8,000	10,000	15,000	9
500 workers or more .....	89	—	6,000	10,000	15,000	20,000	11
<b>Geographic areas</b>							
Northeast .....	94	3,000	5,000	8,000	—	15,000	6
New England .....	93	—	5,000	7,500	—	15,000	7
Middle Atlantic .....	94	3,000	5,000	8,333	10,000	17,333	6
South .....	91	4,000	5,000	10,000	15,000	20,000	9
South Atlantic .....	91	—	6,000	10,000	15,000	20,000	9
East South Central .....	88	—	5,000	7,000	10,000	15,000	12
West South Central .....	92	4,000	5,000	10,000	13,500	—	8
Midwest .....	88	—	5,000	7,500	12,000	15,000	12
East North Central .....	87	—	5,000	7,000	11,000	15,000	13
West North Central .....	90	—	5,000	8,000	12,500	20,000	10
West .....	92	4,500	6,000	10,000	12,000	20,000	8
Mountain .....	91	5,000	6,000	10,000	12,000	—	9
Pacific .....	93	4,000	6,000	10,000	12,000	20,000	7

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2018**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers .....	81	80	98	26	25	96	38	37	98
<b>Worker characteristics</b>									
Management, professional, and related .....	83	81	98	25	24	95	41	40	97
Professional and related .....	82	80	98	25	24	95	40	39	97
Teachers .....	82	80	98	22	21	95	40	39	97
Primary, secondary, and special education school teachers .....	87	86	98	21	20	95	39	39	98
Service .....	75	74	97	25	25	98	31	31	98
Protective service .....	86	84	98	29	29	99	32	32	100
Sales and office .....	82	80	97	29	28	98	38	38	98
Office and administrative support .....	82	80	97	29	28	98	38	37	98
Natural resources, construction, and maintenance .....	89	88	99	33	32	96	40	38	96
Production, transportation, and material moving .....	80	78	98	29	26	92	33	32	96
Full time .....	91	89	98	28	27	96	42	41	98
Part time .....	24	23	95	15	14	97	14	13	93
Union .....	89	87	98	27	26	98	38	38	98
Nonunion .....	75	73	97	26	25	94	38	37	97
Average wage within the following categories: <sup>2</sup>									
Lowest 25 percent .....	65	63	97	20	19	94	30	29	97
Lowest 10 percent .....	52	50	96	17	16	93	23	22	96
Second 25 percent .....	87	85	97	30	29	97	40	39	98
Third 25 percent .....	87	86	98	27	25	96	42	41	98
Highest 25 percent .....	88	86	98	29	28	98	42	41	97
Highest 10 percent .....	84	82	97	33	33	99	37	36	97
<b>Establishment characteristics</b>									
Service-providing industries .....	82	80	98	26	25	96	38	37	98
Education and health services .....	82	80	97	24	23	95	40	39	97
Educational services .....	81	79	98	23	22	94	38	37	97
Elementary and secondary schools .....	79	78	98	21	20	95	35	34	97
Junior colleges, colleges, and universities .....	86	83	96	28	26	93	48	46	96
Health care and social assistance .....	87	84	96	32	31	96	52	50	97
Hospitals .....	87	83	95	43	42	97	63	61	98
Public administration .....	83	81	98	30	30	99	35	34	98
1 to 99 workers .....	74	73	99	22	21	96	35	35	99
1 to 49 workers .....	69	68	99	24	23	95	32	32	99
50 to 99 workers .....	79	78	99	19	19	97	38	37	98
100 workers or more .....	84	81	97	28	27	96	39	38	97
100 to 499 workers .....	79	76	97	22	22	97	36	35	98
500 workers or more .....	86	84	97	30	29	96	41	40	97

See footnotes at end of table.

**Table 16. Insurance benefits: Access, participation, and take-up rates,<sup>1</sup> State and local government workers, March 2018—continued**

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government .....	90	87	96	30	28	95	38	37	97
Local government .....	79	77	98	25	24	97	38	37	98
<b>Geographic areas</b>									
Northeast .....	82	80	97	33	33	100	16	16	99
New England .....	82	75	92	11	11	100	17	16	99
Middle Atlantic .....	82	81	99	40	40	100	16	15	98
South .....	82	80	97	23	22	94	34	33	96
South Atlantic .....	85	82	97	33	31	93	45	43	96
East South Central .....	74	72	96	—	—	—	32	31	97
West South Central .....	83	81	97	13	13	97	17	17	99
Midwest .....	81	79	98	24	22	93	58	57	99
East North Central .....	81	78	97	34	31	93	64	63	99
West North Central .....	81	80	100	6	6	98	46	46	99
West .....	80	79	99	28	28	99	46	44	97
Mountain .....	82	82	100	29	28	98	62	60	96
Pacific .....	79	78	98	28	28	100	38	37	97

<sup>1</sup> The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation.

<sup>2</sup> 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: 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, March 2018**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	10	90
<b>Worker characteristics</b>		
Management, professional, and related .....	10	90
Professional and related .....	11	89
Teachers .....	11	89
Primary, secondary, and special education school teachers .....	10	90
Service .....	9	91
Protective service .....	7	93
Sales and office .....	10	90
Office and administrative support .....	9	91
Natural resources, construction, and maintenance .....	7	93
Full time .....	10	90
Part time .....	13	87
Union .....	9	91
Nonunion .....	11	89
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	11	89
Lowest 10 percent .....	13	87
Second 25 percent .....	8	92
Third 25 percent .....	8	92
Highest 25 percent .....	12	88
Highest 10 percent .....	11	89
<b>Establishment characteristics</b>		
Service-providing industries .....	10	90
Education and health services .....	11	89
Educational services .....	11	89
Elementary and secondary schools .....	10	90
Junior colleges, colleges, and universities .....	14	86
Health care and social assistance .....	12	88
Hospitals .....	10	90
Public administration .....	7	93
1 to 99 workers .....	9	91
1 to 49 workers .....	9	91
50 to 99 workers .....	9	91
100 workers or more .....	10	90
100 to 499 workers .....	8	92
500 workers or more .....	11	89

See footnotes at end of table.

**Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, March 2018—continued**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
State government .....	13	87
Local government .....	9	91
<b>Geographic areas</b>		
Northeast .....	14	86
New England .....	42	58
Middle Atlantic .....	5	95
South .....	10	90
South Atlantic .....	10	90
East South Central .....	12	88
West South Central .....	8	92
Midwest .....	11	89
East North Central .....	14	86
West North Central .....	6	94
West .....	5	95
Mountain .....	8	92
Pacific .....	4	96

<sup>1</sup> 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. 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 18. Life insurance plans: Method of benefit payment, State and local government workers, March 2018**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers .....	36	2	53	6	3
<b>Worker characteristics</b>					
Management, professional, and related .....	34	3	54	5	4
Professional and related .....	34	2	55	5	4
Teachers .....	29	2	59	5	5
Primary, secondary, and special education school teachers .....	27	2	63	4	5
Service .....	37	2	53	6	2
Protective service .....	36	2	53	7	2
Sales and office .....	38	2	50	6	4
Office and administrative support .....	39	2	50	6	4
Natural resources, construction, and maintenance .....	36	—	53	7	—
Production, transportation, and material moving ...	36	—	44	17	—
Full time .....	36	2	53	6	3
Part time .....	32	—	59	—	3
Union .....	32	1	58	8	1
Nonunion .....	39	3	48	4	6
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	37	2	54	3	5
Lowest 10 percent .....	38	1	54	4	3
Second 25 percent .....	39	2	51	6	3
Third 25 percent .....	35	2	52	7	4
Highest 25 percent .....	33	3	55	7	2
Highest 10 percent .....	30	2	59	7	1
<b>Establishment characteristics</b>					
Service-providing industries .....	36	2	53	6	3
Education and health services .....	35	2	54	4	4
Educational services .....	31	2	58	4	4
Elementary and secondary schools .....	27	2	63	3	5
Junior colleges, colleges, and universities .....	43	4	43	7	3
Health care and social assistance .....	57	—	35	4	—
Hospitals .....	65	—	28	—	—
Public administration .....	35	2	53	7	3
1 to 99 workers .....	28	3	62	2	5
1 to 49 workers .....	18	—	70	3	—
50 to 99 workers .....	37	—	55	—	3
100 workers or more .....	37	2	51	7	3
100 to 499 workers .....	34	3	53	6	4
500 workers or more .....	39	2	49	7	3

See footnotes at end of table.

**Table 18. Life insurance plans: Method of benefit payment, State and local government workers, March 2018—continued**

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
State government .....	39	3	46	7	5
Local government .....	34	2	56	5	3
<b>Geographic areas</b>					
Northeast .....	33	—	52	12	—
New England .....	19	—	74	—	—
Middle Atlantic .....	37	—	45	14	—
South .....	40	3	46	4	8
South Atlantic .....	51	5	29	2	14
East South Central .....	44	—	39	12	—
West South Central .....	21	—	74	4	—
Midwest .....	41	2	50	5	1
East North Central .....	42	—	52	4	—
West North Central .....	38	—	48	7	—
West .....	26	1	68	4	1
Mountain .....	40	—	56	—	—
Pacific .....	18	1	74	5	1

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2018**

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

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers .....	—	50	20	24	6	1.5	1.1
<b>Worker characteristics</b>							
Management, professional, and related .....	—	48	23	23	6	1.5	1.3
Professional and related .....	—	49	23	22	6	1.5	1.3
Teachers .....	—	46	25	21	8	1.5	1.3
Primary, secondary, and special education school teachers .....	—	48	28	19	5	1.5	1.3
Service .....	—	52	18	20	9	1.5	1.0
Protective service .....	—	52	—	24	—	1.6	—
Sales and office .....	—	51	19	27	3	1.4	—
Office and administrative support .....	—	51	19	27	3	1.4	—
Natural resources, construction, and maintenance .....	—	55	11	32	—	1.4	1.0
Production, transportation, and material moving ...	—	49	—	28	—	1.4	1.3
Full time .....	—	50	20	24	6	1.5	1.1
Part time .....	—	48	20	29	—	1.5	—
Union .....	—	50	28	15	8	1.5	1.1
Nonunion .....	—	50	14	32	4	1.5	—
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	—	54	20	23	3	1.4	1.0
Lowest 10 percent .....	—	54	22	22	—	1.4	1.0
Second 25 percent .....	—	49	20	25	5	1.5	—
Third 25 percent .....	—	52	19	25	4	1.4	1.0
Highest 25 percent .....	—	45	22	23	10	1.6	1.5
Highest 10 percent .....	—	42	22	25	11	1.6	1.5
<b>Establishment characteristics</b>							
Service-providing industries .....	—	50	21	24	6	1.5	1.1
Education and health services .....	—	47	23	23	7	1.5	1.4
Educational services .....	—	43	24	25	7	1.5	1.5
Elementary and secondary schools .....	—	44	26	24	6	1.5	1.5
Junior colleges, colleges, and universities .....	—	43	19	28	11	1.6	1.5
Health care and social assistance .....	—	58	20	—	4	1.4	1.0
Hospitals .....	—	62	17	—	—	1.4	1.0
Public administration .....	—	55	17	22	6	1.4	1.0
1 to 99 workers .....	—	59	17	18	6	1.4	1.0
1 to 49 workers .....	—	65	—	—	—	1.4	1.0
50 to 99 workers .....	—	56	22	—	—	1.4	1.0
100 workers or more .....	—	48	21	25	6	1.5	1.3
100 to 499 workers .....	—	41	27	28	5	1.5	1.5
500 workers or more .....	—	51	19	24	6	1.5	1.0

See footnotes at end of table.

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, March 2018—continued**

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

Characteristics	Multiple of annual earnings amounts <sup>1</sup>					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government .....	—	52	21	19	8	1.4	1.0
Local government .....	—	49	20	26	5	1.5	1.3
<b>Geographic areas</b>							
Northeast .....	—	35	45	8	12	1.6	1.5
New England .....	—	51	—	—	—	1.5	—
Middle Atlantic .....	—	32	48	7	13	1.6	1.5
South .....	—	51	13	33	3	1.5	1.0
South Atlantic .....	—	51	14	31	4	1.5	1.0
East South Central .....	—	52	—	41	—	1.5	—
West South Central .....	—	52	—	30	—	1.5	—
Midwest .....	—	49	22	21	7	1.4	1.1
East North Central .....	—	52	12	27	9	1.5	1.0
West North Central .....	—	44	44	11	—	1.3	—
West .....	—	62	11	22	—	1.4	1.0
Mountain .....	—	54	—	32	—	1.4	1.0
Pacific .....	—	71	—	—	—	1.4	1.0

<sup>1</sup> Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, March 2018**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	59	\$50,000	\$50,000	\$150,000	\$300,000	\$500,000	41
<b>Worker characteristics</b>							
Management, professional, and related .....	56	50,000	50,000	150,000	300,000	500,000	44
Professional and related .....	55	50,000	50,000	150,000	300,000	500,000	45
Teachers .....	49	50,000	50,000	120,000	250,000	400,000	51
Primary, secondary, and special education school teachers .....	45	50,000	50,000	–	250,000	–	55
Service .....	55	50,000	50,000	150,000	250,000	500,000	45
Protective service .....	58	40,000	–	150,000	250,000	500,000	42
Sales and office .....	65	40,000	50,000	–	250,000	500,000	35
Office and administrative support .....	65	40,000	50,000	–	250,000	500,000	35
Natural resources, construction, and maintenance .....	71	50,000	100,000	–	300,000	–	29
Production, transportation, and material moving ...	68	50,000	50,000	–	–	500,000	32
Full time .....	60	50,000	50,000	150,000	300,000	500,000	40
Part time .....	34	50,000	50,000	50,000	–	500,000	66
Union .....	58	40,000	50,000	130,000	250,000	500,000	42
Nonunion .....	59	50,000	50,000	150,000	325,000	500,000	41
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	62	–	50,000	–	300,000	500,000	38
Lowest 10 percent .....	59	50,000	–	–	–	500,000	41
Second 25 percent .....	63	50,000	50,000	150,000	300,000	500,000	37
Third 25 percent .....	57	50,000	50,000	150,000	300,000	500,000	43
Highest 25 percent .....	53	50,000	50,000	150,000	250,000	500,000	47
Highest 10 percent .....	54	50,000	50,000	–	250,000	450,000	46
<b>Establishment characteristics</b>							
Service-providing industries .....	58	50,000	50,000	150,000	300,000	500,000	42
Education and health services .....	55	50,000	50,000	–	300,000	500,000	45
Educational services .....	52	50,000	50,000	–	250,000	400,000	48
Elementary and secondary schools .....	47	50,000	50,000	–	250,000	–	53
Junior colleges, colleges, and universities .....	63	50,000	50,000	100,000	250,000	400,000	37
Health care and social assistance .....	64	–	50,000	–	500,000	500,000	36
Hospitals .....	67	50,000	–	250,000	500,000	500,000	33
Public administration .....	61	40,000	–	150,000	300,000	500,000	39
1 to 99 workers .....	45	40,000	–	100,000	250,000	500,000	55
1 to 49 workers .....	65	40,000	–	150,000	–	–	35
50 to 99 workers .....	37	–	–	–	250,000	–	63
100 workers or more .....	61	50,000	50,000	150,000	300,000	500,000	39
100 to 499 workers .....	56	40,000	50,000	–	200,000	350,000	44
500 workers or more .....	64	50,000	50,000	150,000	300,000	500,000	36

See footnotes at end of table.

**Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, March 2018—continued**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	61	\$40,000	\$50,000	—	\$200,000	\$400,000	39
Local government .....	58	50,000	50,000	—	300,000	500,000	42
<b>Geographic areas</b>							
Northeast .....	33	40,000	40,000	\$40,000	—	—	67
New England .....	33	50,000	—	—	—	500,000	67
Middle Atlantic .....	33	40,000	40,000	40,000	—	—	67
South .....	62	50,000	—	150,000	300,000	500,000	38
South Atlantic .....	56	50,000	100,000	200,000	325,000	500,000	44
West South Central .....	69	50,000	50,000	—	—	—	31
Midwest .....	55	50,000	50,000	200,000	250,000	500,000	45
East North Central .....	59	50,000	50,000	—	200,000	—	41
West North Central .....	47	—	—	200,000	500,000	500,000	53
West .....	82	50,000	50,000	150,000	300,000	500,000	18
Mountain .....	80	50,000	100,000	175,000	300,000	500,000	20

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> State and local government workers, March 2018**

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$5,000	\$10,000	\$25,000	\$50,000	\$50,000
<b>Worker characteristics</b>					
Management, professional, and related .....	5,000	10,000	25,000	50,000	50,000
Professional and related .....	5,000	10,000	25,000	50,000	50,000
Teachers .....	6,000	–	25,000	50,000	50,000
Primary, secondary, and special education school teachers .....	–	–	25,000	50,000	50,000
Service .....	5,000	10,000	20,000	40,000	50,000
Protective service .....	5,000	10,000	20,000	50,000	–
Sales and office .....	5,000	10,000	20,000	–	50,000
Office and administrative support .....	5,000	10,000	20,000	–	50,000
Natural resources, construction, and maintenance .....	–	10,000	–	–	50,000
Production, transportation, and material moving ...	–	10,000	20,000	30,000	50,000
Full time .....	5,000	10,000	25,000	50,000	50,000
Part time .....	–	10,000	25,000	50,000	50,000
Union .....	5,000	10,000	25,000	50,000	50,000
Nonunion .....	5,000	10,000	20,000	–	50,000
Average wage within the following categories: <sup>3</sup>					
Lowest 25 percent .....	5,000	10,000	20,000	30,000	50,000
Lowest 10 percent .....	5,000	10,000	–	25,000	50,000
Second 25 percent .....	5,000	10,000	25,000	40,000	50,000
Third 25 percent .....	5,000	10,000	20,000	50,000	50,000
Highest 25 percent .....	5,000	10,000	30,000	50,000	50,000
Highest 10 percent .....	5,000	–	25,000	50,000	50,000
<b>Establishment characteristics</b>					
Service-providing industries .....	5,000	10,000	25,000	50,000	50,000
Education and health services .....	5,000	10,000	25,000	50,000	50,000
Educational services .....	6,000	10,000	25,000	50,000	50,000
Elementary and secondary schools .....	6,000	–	25,000	50,000	50,000
Junior colleges, colleges, and universities .....	5,000	–	25,000	40,000	50,000
Health care and social assistance .....	5,000	–	25,000	50,000	50,000
Hospitals .....	5,000	–	25,000	50,000	50,000
Public administration .....	5,000	10,000	20,000	35,000	50,000
1 to 99 workers .....	–	10,000	25,000	50,000	50,000
1 to 49 workers .....	5,000	10,000	20,000	50,000	50,000
50 to 99 workers .....	10,000	20,000	30,000	50,000	50,000
100 workers or more .....	5,000	10,000	20,000	40,000	50,000
100 to 499 workers .....	–	15,000	25,000	50,000	50,000
500 workers or more .....	5,000	10,000	20,000	40,000	50,000

See footnotes at end of table.

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> State and local government workers, March 2018—continued**

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government .....	\$5,000	\$5,000	\$20,000	\$30,000	\$50,000
Local government .....	6,000	—	25,000	50,000	50,000
<b>Geographic areas</b>					
Northeast .....	5,000	6,000	20,000	50,000	50,000
New England .....	5,000	5,000	—	40,000	50,000
Middle Atlantic .....	5,000	6,000	20,000	50,000	50,000
South .....	5,000	10,000	—	25,000	—
South Atlantic .....	10,000	—	20,000	25,000	—
East South Central .....	10,000	15,000	20,000	—	50,000
West South Central .....	5,000	—	—	20,000	40,000
Midwest .....	10,000	20,000	30,000	50,000	50,000
East North Central .....	—	25,000	30,000	50,000	50,000
West North Central .....	10,000	20,000	25,000	50,000	50,000
West .....	5,000	15,000	25,000	50,000	50,000
Mountain .....	15,000	25,000	48,000	50,000	57,000
Pacific .....	5,000	10,000	25,000	50,000	50,000

<sup>1</sup> Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

<sup>2</sup> The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

<sup>3</sup> 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: 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 22. Short-term disability plans: Method of funding, State and local government workers, March 2018**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
All workers .....	46	43	—	—
<b>Worker characteristics</b>				
Management, professional, and related .....	49	41	—	—
Professional and related .....	50	40	—	—
Teachers .....	54	34	—	—
Primary, secondary, and special education school teachers .....	52	41	—	—
Service .....	36	49	—	—
Protective service .....	33	54	—	—
Sales and office .....	45	44	—	—
Office and administrative support .....	45	45	—	—
Natural resources, construction, and maintenance	41	49	—	—
Production, transportation, and material moving ...	54	40	—	—
Full time .....	47	44	9	( <sup>2</sup> )
Part time .....	31	36	—	—
Union .....	37	45	16	1
Nonunion .....	53	42	—	—
Average wage within the following categories: <sup>3</sup>				
Lowest 25 percent .....	40	47	—	—
Lowest 10 percent .....	29	52	—	—
Second 25 percent .....	42	48	—	—
Third 25 percent .....	53	37	—	—
Highest 25 percent .....	45	43	—	—
Highest 10 percent .....	45	43	—	—
<b>Establishment characteristics</b>				
Service-providing industries .....	46	43	—	—
Education and health services .....	50	40	—	—
Educational services .....	49	39	—	—
Elementary and secondary schools .....	44	46	—	—
Junior colleges, colleges, and universities	59	24	—	—
Health care and social assistance .....	52	45	—	—
Hospitals .....	56	44	—	—
Public administration .....	38	48	—	—
1 to 99 workers .....	52	36	—	—
1 to 49 workers .....	61	26	—	—
50 to 99 workers .....	41	47	—	—
100 workers or more .....	44	45	—	—
100 to 499 workers .....	43	42	—	—
500 workers or more .....	44	46	—	—

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, State and local government workers, March 2018—continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured <sup>1</sup>	Commercially insured	Legally required	Other
State government .....	65	23	—	—
Local government .....	38	52	9	1
<b>Geographic areas</b>				
Northeast .....	—	44	37	—
New England .....	60	40	—	—
Middle Atlantic .....	—	44	40	—
South .....	65	35	—	—
South Atlantic .....	74	26	—	—
East South Central .....	—	60	—	—
West South Central .....	40	60	—	—
Midwest .....	47	52	—	—
East North Central .....	47	51	—	—
West North Central .....	45	55	—	—
West .....	47	47	—	—
Mountain .....	33	67	—	—
Pacific .....	53	38	—	—

<sup>1</sup> Employer assumes all risks and expenses of providing the benefit.

<sup>2</sup> Less than 0.5.

<sup>3</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, March 2018**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	13	87
<b>Worker characteristics</b>		
Management, professional, and related .....	11	89
Professional and related .....	11	89
Teachers .....	13	87
Primary, secondary, and special education school teachers .....	12	88
Service .....	18	82
Protective service .....	18	82
Sales and office .....	14	86
Office and administrative support .....	14	86
Natural resources, construction, and maintenance	6	94
Production, transportation, and material moving ...	12	88
Full time .....	11	89
Part time .....	26	74
Union .....	17	83
Nonunion .....	9	91
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	11	89
Lowest 10 percent .....	11	89
Second 25 percent .....	12	88
Third 25 percent .....	12	88
Highest 25 percent .....	15	85
Highest 10 percent .....	13	87
<b>Establishment characteristics</b>		
Service-providing industries .....	13	87
Education and health services .....	12	88
Educational services .....	12	88
Elementary and secondary schools .....	14	86
Junior colleges, colleges, and universities	9	91
Public administration .....	15	85
1 to 99 workers .....	6	94
100 workers or more .....	14	86
100 to 499 workers .....	20	80
500 workers or more .....	12	88

See footnotes at end of table.

**Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, March 2018—continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
State government .....	10	90
Local government .....	14	86
<b>Geographic areas</b>		
Northeast .....	34	66
Middle Atlantic .....	37	63
South .....	4	96
South Atlantic .....	5	95
Midwest .....	7	93
East North Central .....	7	93
West .....	7	93

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, March 2018**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers .....	—	—	88	9	2
<b>Worker characteristics</b>					
Management, professional, and related .....	—	—	85	10	3
Professional and related .....	—	—	86	10	4
Teachers .....	—	—	82	11	6
Primary, secondary, and special education school teachers .....	—	—	83	9	7
Service .....	—	—	94	5	—
Protective service .....	—	—	95	4	—
Sales and office .....	—	—	91	7	—
Office and administrative support .....	—	—	92	7	—
Natural resources, construction, and maintenance .....	—	—	89	8	—
Production, transportation, and material moving .....	—	—	73	—	—
Full time .....	—	—	88	9	2
Part time .....	—	—	86	9	—
Union .....	—	—	86	8	3
Nonunion .....	—	—	89	9	—
Average wage within the following categories: <sup>1</sup>					
Lowest 25 percent .....	—	—	92	7	—
Lowest 10 percent .....	—	—	95	3	—
Second 25 percent .....	—	—	89	8	—
Third 25 percent .....	—	—	89	9	—
Highest 25 percent .....	—	—	83	11	4
Highest 10 percent .....	—	—	80	16	—
<b>Establishment characteristics</b>					
Service-providing industries .....	—	—	88	9	2
Education and health services .....	—	—	86	10	4
Educational services .....	—	—	85	10	4
Elementary and secondary schools .....	—	—	88	7	4
Junior colleges, colleges, and universities .....	—	—	79	20	—
Health care and social assistance .....	—	—	88	9	—
Hospitals .....	—	—	88	8	—
Public administration .....	—	—	94	6	—
1 to 99 workers .....	—	—	85	—	—
1 to 49 workers .....	—	—	88	—	—
50 to 99 workers .....	—	—	83	—	—
100 workers or more .....	—	—	88	9	2
100 to 499 workers .....	—	—	89	8	—
500 workers or more .....	—	—	88	9	2

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, March 2018—continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government .....	—	—	86	11	—
Local government .....	—	—	88	8	2
<b>Geographic areas</b>					
Northeast .....	—	—	94	—	—
New England .....	—	—	63	—	—
Middle Atlantic .....	—	—	97	—	—
South .....	—	—	86	12	—
South Atlantic .....	—	—	82	15	—
East South Central .....	—	—	97	—	—
West South Central .....	—	—	92	—	—
Midwest .....	—	—	77	19	—
East North Central .....	—	—	75	21	—
West .....	—	—	92	2	6
Mountain .....	—	—	94	6	—
Pacific .....	—	—	91	—	8

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 25. Short-term disability plans: Duration of benefits, State and local government workers, March 2018**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	87	12	21	26	26	52	13
<b>Worker characteristics</b>							
Management, professional, and related .....	88	12	21	26	26	52	12
Professional and related .....	88	12	20	26	26	52	12
Teachers .....	91	12	–	26	–	52	9
Primary, secondary, and special education school teachers .....	88	12	13	26	–	52	12
Service .....	89	13	22	26	26	–	11
Protective service .....	94	13	22	26	26	–	6
Sales and office .....	84	–	25	26	26	52	16
Office and administrative support .....	83	–	26	26	26	52	17
Natural resources, construction, and maintenance .....	87	12	–	26	–	52	13
Production, transportation, and material moving ...	68	12	20	26	26	–	32
Full time .....	87	12	21	26	26	52	13
Part time .....	79	–	26	26	26	–	21
Union .....	85	12	24	26	26	26	15
Nonunion .....	88	12	21	26	52	52	12
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	83	12	20	26	–	52	17
Second 25 percent .....	88	12	22	26	26	52	12
Third 25 percent .....	87	12	22	26	–	52	13
Highest 25 percent .....	88	13	21	26	26	–	12
Highest 10 percent .....	92	12	25	26	26	–	8
<b>Establishment characteristics</b>							
Service-providing industries .....	87	12	21	26	26	52	13
Education and health services .....	86	12	20	26	26	52	14
Educational services .....	88	12	20	26	–	52	12
Elementary and secondary schools .....	83	12	13	26	–	52	17
Public administration .....	88	–	25	26	26	52	12
1 to 99 workers .....	88	16	25	26	–	52	12
100 workers or more .....	87	12	21	26	26	52	13
100 to 499 workers .....	86	–	21	26	26	52	14
500 workers or more .....	87	12	21	26	26	52	13

See footnotes at end of table.

**Table 25. Short-term disability plans: Duration of benefits, State and local government workers, March 2018—continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks <sup>1</sup>					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	95	21	26	26	—	52	5
Local government .....	84	12	18	26	26	52	16
<b>Geographic areas</b>							
Northeast .....	93	26	26	26	26	26	7
Middle Atlantic .....	93	26	26	26	26	26	7
Midwest .....	57	12	13	26	26	52	43
East North Central .....	53	12	16	26	26	52	47
West .....	91	—	20	26	26	26	9

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2018**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers .....	—	35	—	24	24	10	60.2	60.0
<b>Worker characteristics</b>								
Management, professional, and related .....	—	36	—	21	25	10	60.5	60.0
Professional and related .....	—	36	—	22	26	11	61.0	60.0
Teachers .....	—	37	—	13	32	13	62.5	60.0
Primary, secondary, and special education school teachers .....	—	35	—	15	36	12	62.8	60.0
Service .....	—	32	—	33	22	10	59.9	60.0
Protective service .....	—	30	—	33	23	11	60.3	60.0
Sales and office .....	—	37	9	22	25	—	59.0	60.0
Office and administrative support .....	—	37	9	21	25	—	59.1	60.0
Natural resources, construction, and maintenance .....	—	32	—	29	19	—	62.6	60.0
Production, transportation, and material moving .....	—	43	—	33	—	—	58.9	60.0
Full time .....	—	34	—	25	24	10	60.5	60.0
Part time .....	—	57	8	13	—	8	56.5	50.0
Union .....	—	27	10	19	35	8	61.4	60.0
Nonunion .....	—	42	—	29	14	12	59.2	60.0
Average wage within the following categories: <sup>1</sup>								
Lowest 25 percent .....	—	46	—	32	13	9	58.0	60.0
Lowest 10 percent .....	—	38	—	35	19	—	59.1	60.0
Second 25 percent .....	—	33	—	25	25	10	60.3	60.0
Third 25 percent .....	—	39	—	23	24	11	60.5	60.0
Highest 25 percent .....	—	27	12	19	31	—	61.6	60.0
Highest 10 percent .....	—	24	15	16	35	—	62.0	60.0
<b>Establishment characteristics</b>								
Service-providing industries .....	—	36	—	24	24	10	60.1	60.0
Education and health services .....	—	36	—	19	23	11	60.7	60.0
Educational services .....	—	39	—	13	26	13	61.2	60.0
Elementary and secondary schools .....	—	42	4	14	30	10	60.9	60.0
Junior colleges, colleges, and universities .....	—	33	21	—	17	17	61.7	55.0
Health care and social assistance .....	—	—	—	46	—	6	58.7	60.0
Hospitals .....	—	—	—	41	—	—	58.1	60.0
Public administration .....	—	38	—	27	25	8	59.1	60.0
1 to 99 workers .....	—	48	—	26	16	—	57.6	60.0
1 to 49 workers .....	—	52	—	26	—	—	56.7	50.0
50 to 99 workers .....	—	42	—	26	21	—	58.8	60.0
100 workers or more .....	—	33	—	24	25	10	60.8	60.0
100 to 499 workers .....	—	41	—	29	24	4	58.1	60.0
500 workers or more .....	—	29	—	22	26	13	61.8	60.0

See footnotes at end of table.

**Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2018—continued**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government .....	—	33	14	28	14	—	59.8	60.0
Local government .....	—	37	3	23	27	10	60.3	60.0
<b>Geographic areas</b>								
Northeast .....	—	26	—	9	53	6	61.8	67.0
Middle Atlantic .....	—	27	—	7	55	—	61.2	67.0
South .....	—	48	—	27	10	15	60.4	60.0
South Atlantic .....	—	62	—	—	8	13	58.1	50.0
West South Central .....	—	—	—	50	—	—	63.9	60.0
Midwest .....	—	48	—	17	17	19	60.0	60.0
East North Central .....	—	52	—	15	15	19	59.7	50.0
West .....	—	22	19	41	15	3	58.5	60.0
Mountain .....	—	—	—	67	23	—	61.0	60.0
Pacific .....	—	29	28	28	12	3	57.3	58.0

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, March 2018**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	74	\$170	\$200	\$604	\$800	\$1,500	26
<b>Worker characteristics</b>							
Management, professional, and related .....	78	170	200	615	723	1,160	22
Professional and related .....	79	170	200	615	720	1,150	21
Teachers .....	84	185	225	692	692	1,000	16
Primary, secondary, and special education school teachers .....	84	200	225	692	692	1,000	16
Service .....	74	170	200	600	1,000	–	26
Protective service .....	77	135	200	570	1,000	2,300	23
Sales and office .....	71	170	200	600	692	1,270	29
Office and administrative support .....	70	170	200	595	692	1,270	30
Natural resources, construction, and maintenance .....	62	170	–	692	1,000	1,500	38
Production, transportation, and material moving ...	59	170	170	–	692	1,000	41
Full time .....	75	170	200	615	808	1,500	25
Part time .....	70	170	170	185	615	731	30
Union .....	77	135	185	225	633	1,000	23
Nonunion .....	72	185	500	692	1,000	1,500	28
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	70	170	–	692	923	1,500	30
Lowest 10 percent .....	75	170	–	576	1,000	1,500	25
Second 25 percent .....	72	170	200	580	800	1,500	28
Third 25 percent .....	76	170	–	692	923	1,500	24
Highest 25 percent .....	78	170	185	–	692	1,000	22
Highest 10 percent .....	82	135	185	200	633	831	18
<b>Establishment characteristics</b>							
Service-providing industries .....	74	170	200	604	750	1,500	26
Education and health services .....	76	185	200	633	808	1,160	24
Educational services .....	77	170	200	615	692	1,000	23
Elementary and secondary schools .....	75	170	200	615	692	1,000	25
Junior colleges, colleges, and universities .....	81	185	185	595	692	923	19
Health care and social assistance .....	75	185	–	923	–	–	25
Public administration .....	71	135	200	576	–	1,500	29
1 to 99 workers .....	72	135	170	576	692	1,270	28
1 to 49 workers .....	66	135	135	–	692	–	34
50 to 99 workers .....	80	135	–	633	–	1,270	20
100 workers or more .....	75	170	200	615	808	1,500	25
100 to 499 workers .....	73	170	–	692	1,000	1,000	27
500 workers or more .....	75	170	200	576	750	1,500	25

See footnotes at end of table.

**Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, March 2018—continued**

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	81	\$135	\$185	\$595	\$692	—	19
Local government .....	72	170	200	604	1,000	\$1,500	28
<b>Geographic areas</b>							
Northeast .....	93	170	170	200	604	637	7
Middle Atlantic .....	96	170	170	200	604	633	4
South .....	78	500	576	692	692	1,000	22
South Atlantic .....	81	500	692	692	692	—	19
Midwest .....	30	—	500	923	1,270	1,500	70
East North Central .....	25	—	580	923	1,000	1,500	75
West .....	80	135	185	594	1,385	2,310	20
Mountain .....	78	—	1,000	1,500	2,310	2,310	22
Pacific .....	81	135	135	185	—	1,000	19

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, March 2018**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers .....	17	83
<b>Worker characteristics</b>		
Management, professional, and related .....	19	81
Professional and related .....	20	80
Teachers .....	24	76
Primary, secondary, and special education school teachers .....	28	72
Service .....	14	86
Sales and office .....	14	86
Office and administrative support .....	14	86
Natural resources, construction, and maintenance .....	13	87
Full time .....	17	83
Part time .....	19	81
Union .....	16	84
Nonunion .....	18	82
Average wage within the following categories: <sup>1</sup>		
Lowest 25 percent .....	18	82
Lowest 10 percent .....	22	78
Second 25 percent .....	12	88
Third 25 percent .....	18	82
Highest 25 percent .....	20	80
Highest 10 percent .....	17	83
<b>Establishment characteristics</b>		
Service-providing industries .....	17	83
Education and health services .....	19	81
Educational services .....	21	79
Elementary and secondary schools .....	24	76
Junior colleges, colleges, and universities .....	13	87
Health care and social assistance .....	13	87
Public administration .....	15	85
1 to 99 workers .....	22	78
1 to 49 workers .....	17	83
50 to 99 workers .....	26	74
100 workers or more .....	16	84
100 to 499 workers .....	20	80
500 workers or more .....	14	86

See footnotes at end of table.

**Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, March 2018—continued**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
State government .....	18	82
Local government .....	17	83
<b>Geographic areas</b>		
South .....	14	86
South Atlantic .....	19	81
Midwest .....	24	76
East North Central .....	32	68
West North Central .....	4	96
West .....	14	86
Mountain .....	27	73

<sup>1</sup> 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. 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, March 2018**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers .....	97	2	1	1
<b>Worker characteristics</b>				
Management, professional, and related .....	97	1	1	1
Professional and related .....	96	1	1	1
Teachers .....	95	1	2	1
Primary, secondary, and special education school teachers .....	94	1	3	2
Service .....	97	—	—	—
Protective service .....	97	—	—	—
Sales and office .....	98	2	—	—
Office and administrative support .....	98	2	—	—
Natural resources, construction, and maintenance .....	98	—	—	—
Production, transportation, and material moving .....	96	—	—	—
Full time .....	97	2	1	1
Part time .....	96	—	—	—
Union .....	96	1	2	1
Nonunion .....	98	2	—	—
Average wage within the following categories: <sup>1</sup>				
Lowest 25 percent .....	98	—	—	—
Lowest 10 percent .....	100	—	—	—
Second 25 percent .....	97	2	—	—
Third 25 percent .....	98	1	—	—
Highest 25 percent .....	95	2	3	1
Highest 10 percent .....	94	—	4	—
<b>Establishment characteristics</b>				
Service-providing industries .....	97	2	1	1
Education and health services .....	96	2	1	1
Educational services .....	96	2	2	1
Elementary and secondary schools .....	95	1	2	2
Junior colleges, colleges, and universities .....	97	—	—	—
Health care and social assistance .....	99	—	—	—
Hospitals .....	98	—	—	—
Public administration .....	98	2	—	—
1 to 99 workers .....	96	1	3	—
1 to 49 workers .....	96	2	—	—
50 to 99 workers .....	95	—	4	—
100 workers or more .....	97	2	—	—
100 to 499 workers .....	96	2	—	—
500 workers or more .....	98	1	—	—

See footnotes at end of table.

**Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, March 2018—continued**

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government .....	97	3	—	—
Local government .....	97	1	1	1
<b>Geographic areas</b>				
Northeast .....	92	—	8	—
New England .....	100	—	—	—
Middle Atlantic .....	89	—	—	—
South .....	100	—	—	—
South Atlantic .....	100	—	—	—
East South Central .....	99	—	—	—
West South Central .....	99	—	—	—
Midwest .....	95	4	—	—
East North Central .....	95	5	—	—
West North Central .....	97	2	—	—
West .....	97	—	—	2
Mountain .....	100	—	—	—
Pacific .....	95	—	—	4

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2018**

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers .....	18	42	20	17	2	60.2	60.0
<b>Worker characteristics</b>							
Management, professional, and related .....	18	39	23	18	3	60.3	60.0
Professional and related .....	17	39	24	17	3	60.4	60.0
Teachers .....	17	32	28	19	4	60.8	62.0
Primary, secondary, and special education school teachers .....	18	26	28	23	5	61.0	63.0
Service .....	22	48	13	14	3	59.7	60.0
Protective service .....	25	46	—	17	—	59.4	60.0
Sales and office .....	16	47	19	17	1	60.4	60.0
Office and administrative support .....	16	46	19	17	1	60.5	60.0
Natural resources, construction, and maintenance .....	17	49	—	18	—	60.2	60.0
Production, transportation, and material moving ...	—	51	—	—	—	61.1	60.0
Full time .....	18	43	20	17	2	60.2	60.0
Part time .....	25	34	23	—	—	60.5	60.0
Union .....	23	42	11	20	4	59.5	60.0
Nonunion .....	14	42	28	15	1	60.8	60.0
Average wage within the following categories: <sup>1</sup>							
Lowest 25 percent .....	17	45	23	14	2	60.3	60.0
Lowest 10 percent .....	17	44	22	—	—	60.1	60.0
Second 25 percent .....	18	47	17	16	1	59.7	60.0
Third 25 percent .....	17	39	23	19	2	60.5	60.0
Highest 25 percent .....	19	41	18	18	4	60.2	60.0
Highest 10 percent .....	—	45	19	17	—	60.3	60.0
<b>Establishment characteristics</b>							
Service-providing industries .....	18	42	20	17	2	60.2	60.0
Education and health services .....	17	40	25	15	3	60.2	60.0
Educational services .....	17	37	27	16	3	60.6	60.0
Elementary and secondary schools .....	17	29	28	22	4	61.3	63.0
Junior colleges, colleges, and universities .....	14	53	27	—	—	59.6	60.0
Health care and social assistance .....	—	57	14	—	—	58.0	60.0
Hospitals .....	—	61	12	—	—	57.7	60.0
Public administration .....	20	44	13	20	2	60.3	60.0
1 to 99 workers .....	13	25	34	25	4	62.7	65.0
1 to 49 workers .....	13	30	27	30	—	61.8	65.0
50 to 99 workers .....	—	20	39	21	—	63.4	65.0
100 workers or more .....	19	47	17	15	2	59.6	60.0
100 to 499 workers .....	17	38	20	22	4	61.0	60.0
500 workers or more .....	20	51	16	12	1	59.0	60.0

See footnotes at end of table.

**Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, March 2018—continued**

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government .....	—	42	30	15	—	60.4	60.0
Local government .....	19	43	17	18	3	60.2	60.0
<b>Geographic areas</b>							
Northeast .....	—	55	15	14	—	60.1	60.0
New England .....	—	48	—	—	—	59.3	60.0
Middle Atlantic .....	—	58	—	13	—	60.5	60.0
South .....	9	47	38	—	—	61.0	60.0
South Atlantic .....	—	34	52	5	—	61.5	62.0
East South Central .....	—	69	15	—	—	60.2	60.0
West South Central .....	—	75	6	9	—	59.8	60.0
Midwest .....	35	32	8	18	7	58.1	60.0
East North Central .....	43	22	8	21	6	57.6	60.0
West North Central .....	15	59	—	—	9	59.2	60.0
West .....	—	45	14	31	—	61.9	60.0
Mountain .....	5	42	—	44	—	63.0	66.0
Pacific .....	13	48	18	—	—	61.0	60.0

<sup>1</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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

**Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, March 2018**

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	73	\$2,400	\$3,900	\$5,000	\$7,500	\$10,000	27
<b>Worker characteristics</b>							
Management, professional, and related .....	73	–	3,900	5,000	7,500	10,000	27
Professional and related .....	74	1,500	3,900	5,000	7,200	10,000	26
Teachers .....	72	–	3,900	5,000	6,000	9,450	28
Primary, secondary, and special education school teachers .....	69	–	3,900	5,000	6,000	8,000	31
Service .....	72	–	3,900	5,000	6,000	10,000	28
Protective service .....	72	3,000	–	5,000	6,000	10,000	28
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	8,000	10,000	27
Natural resources, construction, and maintenance .....	72	3,000	4,000	5,000	8,000	10,000	28
Production, transportation, and material moving ...	67	3,900	5,000	5,000	6,000	10,000	33
Full time .....	73	–	3,900	5,000	7,500	10,000	27
Part time .....	61	2,500	–	6,000	7,500	10,000	39
Union .....	70	3,000	5,000	5,000	7,500	10,000	30
Nonunion .....	76	800	3,900	5,000	7,000	10,000	24
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	69	1,000	3,900	5,000	6,111	10,000	31
Lowest 10 percent .....	68	800	–	5,000	7,000	10,000	32
Second 25 percent .....	74	2,500	3,900	5,000	7,500	10,000	26
Third 25 percent .....	74	1,500	3,900	5,000	7,000	10,000	26
Highest 25 percent .....	73	3,102	5,000	5,000	8,000	10,000	27
Highest 10 percent .....	75	3,000	5,000	5,000	7,500	10,000	25
<b>Establishment characteristics</b>							
Service-providing industries .....	73	–	3,900	5,000	7,500	10,000	27
Education and health services .....	74	1,500	3,900	5,000	7,500	10,000	26
Educational services .....	72	1,500	3,900	5,000	7,000	10,000	28
Elementary and secondary schools .....	69	–	3,900	5,000	6,000	8,250	31
Junior colleges, colleges, and universities .....	79	–	4,000	6,000	10,000	15,000	21
Health care and social assistance .....	83	–	5,000	–	10,000	–	17
Public administration .....	67	3,102	4,000	5,000	6,250	10,000	33
1 to 99 workers .....	70	800	3,900	5,000	6,250	10,000	30
1 to 49 workers .....	70	2,500	3,900	5,000	6,000	10,000	30
50 to 99 workers .....	70	800	–	5,000	7,500	10,000	30
100 workers or more .....	74	2,500	3,900	5,000	7,500	10,000	26
100 to 499 workers .....	72	3,000	3,900	5,000	6,000	10,000	28
500 workers or more .....	74	–	4,000	5,000	8,000	10,000	26

See footnotes at end of table.

**Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, March 2018—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 <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	75	—	\$3,900	\$5,000	\$7,500	\$15,000	25
Local government .....	72	\$2,500	3,900	5,000	7,000	10,000	28
<b>Geographic areas</b>							
Northeast .....	80	2,500	5,000	5,000	—	13,000	20
Middle Atlantic .....	79	2,500	5,000	5,000	6,500	—	21
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 .....	51	—	5,000	5,000	7,500	11,667	49
East North Central .....	48	—	5,000	5,000	7,500	11,667	52
West North Central .....	61	5,000	5,000	5,000	7,500	—	39
West .....	77	3,102	5,000	6,000	8,000	10,000	23
Mountain .....	65	4,000	5,000	6,000	8,333	—	35
Pacific .....	86	3,000	4,000	6,000	8,000	10,000	14

<sup>1</sup> 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.

<sup>2</sup> 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](http://www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm).

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