

**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.