

**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.