

Table 30. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2019

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	89	\$3,900	\$5,000	\$8,000	\$12,000	\$16,000	11
Worker characteristics							
Management, professional, and related	88	4,000	5,000	10,000	13,000	20,000	12
Management, business, and financial	88	5,000	6,000	10,000	15,000	20,000	12
Professional and related	88	3,900	5,000	8,000	12,500	20,000	12
Teachers	75	1,900	3,900	5,000	8,000	11,000	25
Primary, secondary, and special education school teachers	71	1,500	3,900	5,000	6,111	9,450	29
Registered nurses	90	–	5,000	8,333	12,500	15,000	10
Service	90	3,000	5,000	6,000	10,000	15,000	10
Protective service	77	3,102	5,000	5,000	7,500	12,500	23
Sales and office	89	4,000	5,000	9,000	12,500	20,000	11
Sales and related	90	5,000	5,000	8,000	12,500	20,000	10
Office and administrative support	88	3,900	5,000	10,000	12,500	20,000	12
Natural resources, construction, and maintenance	88	–	5,000	7,000	10,000	15,000	12
Installation, maintenance, and repair	90	3,000	5,000	7,500	10,000	15,000	10
Production, transportation, and material moving ...	90	–	5,000	7,000	10,000	15,000	10
Transportation and material moving	92	–	5,000	7,000	10,000	15,000	8
Full time	89	3,900	5,000	8,000	12,000	16,000	11
Part time	82	–	5,000	7,000	10,000	20,000	18
Union	80	2,500	4,000	5,000	10,000	12,000	20
Nonunion	90	4,000	5,000	10,000	12,500	20,000	10
Average wage within the following categories: ³							
Second 25 percent	89	3,500	5,000	7,000	10,000	15,000	11
Third 25 percent	90	3,500	5,000	7,500	–	15,000	10
Highest 25 percent	88	4,000	6,000	10,000	15,000	20,000	12
Highest 10 percent	90	5,000	6,000	10,000	15,000	20,000	10
Establishment characteristics							
Goods-producing industries	91	5,000	5,000	10,000	15,000	15,000	9
Service-providing industries	88	–	5,000	8,000	12,000	–	12
Education and health services	88	3,000	5,000	6,000	10,000	15,000	12
Educational services	77	–	3,900	5,000	9,200	13,000	23
Elementary and secondary schools	71	1,500	3,900	5,000	6,500	10,000	29
Junior colleges, colleges, and universities	83	3,000	5,000	7,000	10,000	15,000	17
Health care and social assistance	95	–	5,000	6,000	10,000	15,000	5
Hospitals	92	3,000	5,000	10,000	12,500	15,000	8
Public administration	66	3,102	4,000	5,000	6,250	10,000	34

See footnotes at end of table.

Table 30. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2019—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 ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	91	\$4,000	\$5,000	\$7,500	\$12,000	—	9
1 to 49 workers	91	4,000	5,000	8,000	12,500	\$20,000	9
50 to 99 workers	91	—	5,000	7,000	10,000	15,000	9
100 workers or more	87	—	5,000	10,000	12,500	—	13
100 to 499 workers	90	3,900	5,000	8,000	10,000	15,000	10
500 workers or more	85	3,102	5,000	10,000	15,000	20,000	15
Geographic areas							
Northeast	91	—	5,000	10,000	12,500	—	9
Middle Atlantic	92	3,000	5,000	10,000	12,500	—	8
South	91	3,900	5,000	8,000	12,000	15,000	9
South Atlantic	93	3,900	5,000	8,000	12,000	15,000	7
East South Central	88	4,000	5,000	6,000	10,000	15,000	12
West South Central	90	4,000	5,000	10,000	15,000	—	10
Midwest	81	—	5,000	7,000	10,000	15,000	19
East North Central	80	3,500	5,000	7,000	10,000	15,000	20
West North Central	84	—	5,000	7,500	12,500	16,000	16
West	91	4,000	6,000	10,000	13,000	20,000	9
Mountain	86	4,500	6,000	8,500	15,000	15,000	14
Pacific	93	3,500	6,000	10,000	13,000	20,000	7

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

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

³ Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

Note: Because of rounding, sums of individual items may not equal totals. Dash indicates no workers in this category or data did not meet publication criteria. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

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