## Table 16. Life insurance plans: Flat-dollar amount benefit formulas,1 private industryworkers, National Compensation Survey, March 2008

	Flat dollar amounts <sup>2</sup>					
Characteristics	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	\$6,000	\$10,000	\$15,000	\$25,000	\$50,000	
Worker characteristics						
Management, professional, and related Management, business, and financial Professional and related Service Sales and office Sales and related Office and administrative support Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry Installation, maintenance, and repair Production, transportation, and material moving Production Transportation and material moving	$\begin{array}{c} 10,000\\ 10,000\\ 5,000\\ 5,000\\ 5,000\\ 10,000\\ 10,000\\ 7,500\\ 10,000\\ 10,000\\ 10,000\\ 10,000\\ 5,000\\ \end{array}$	$\begin{array}{c} 10,000\\ 10,000\\ 10,000\\ 10,000\\ 10,000\\ 10,000\\ 10,000\\ 10,000\\ 10,000\\ 10,000\\ 10,000\\ 10,000\\ 10,000\\ 10,000\\ 10,000\\ \end{array}$	20,000 20,000 10,000 15,000 15,000 15,000 15,000 15,000 15,000 15,000 15,000 15,000	50,000 50,000 15,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000 25,000	50,000 50,000 30,000 50,000 40,000 50,000 50,000 50,000 46,000 46,000 45,000	
Full time Part time Union Nonunion	10,000 5,000 5,000 10,000	10,000 5,000 10,000 10,000	15,000 10,000 15,000 15,000	25,000 15,000 26,000 25,000	50,000 20,000 50,000 50,000	
Establishment characteristics						
Goods-producing industries Construction Manufacturing	10,000 7,500 10,000	10,000 10,000 10,500	20,000 15,000 20,000	25,000 25,000 25,000	50,000 50,000 50,000	

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

See footnotes at end of table.

## Table 16. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> private industry workers, National Compensation Survey, March 2008—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	
Service-providing industries	\$5,000	\$10,000	\$15,000	\$25,000	\$50,000	
Trade, transportation, and utilities	5,000	10,000	15,000	25,000	50,000	
Wholesale trade	10,000	15,000	20,000	30,000	50,000	
Retail trade	5,000	10,000	10,000	20,000	25,000	
Transportation and warehousing	10,000	10,000	15,000	25,000	50,000	
Utilities	10,000	10,000	20,000	45,000	50,000	
Information	1,000	10,000	15,000	25,000	50,000	
Financial activities	10,000	15.000	25,000	50,000	50,000	
Finance and insurance	10,000	15,000	30,000	50,000	50,000	
Credit intermediation and related activities	10,000	20,000	50,000	50,000	75,000	
Insurance carriers and related activities	10,000	15,000	20,000	50,000	50,000	
Real estate and rental and leasing	10,000	10,000	20,000	40,000	50,000	
Professional and business services	5,000	10,000	15,000	30,000	50,000	
Professional and technical services	15,000	20,000	25,000	50,000	50,000	
Administrative and waste services	5,000	5,000	10,000	15,000	30,000	
Education and health services	6.000	10.000	15.000	25.000	50,000	
Educational services	10,000	12,000	25,000	40,000	50,000	
Junior colleges, colleges, and universities	5,000	10,000	20,000	50,000	50,000	
Health care and social assistance	6,000	10,000	12,500	20,000	50,000	
Leisure and hospitality	5.000	10,000	10,000	15,000	25,000	
Accommodation and food services	5.000	10,000	10,000	10,000	25,000	
Other services	10,000	10,000	15,000	25,000	50,000	
1 to 99 workers	10,000	10,000	15,000	25,000	50,000	
1 to 49 workers	10,000	10,000	15,000	25,000	50,000	
50 to 99 workers	5,000	10,000	15,000	25,000	50,000	
100 workers or more	6,000	10,000	15,000	25,000	50,000	
100 to 499 workers	7,500	10,000	15,000	25,000	50,000	
500 workers or more	5,000	10,000	15,000	32,000	50,000	
Geographic areas						
Metropolitan areas	6,000	10,000	15,000	25,000	50,000	
Nonmetropolitan areas	10,000	10,000	15,000	25,000	50,000	
New England	10,000	12,000	21,000	50,000	50,000	
Middle Atlantic	5,000	10,000	20,000	26,000	50,000	
East North Central	7,000	10,000	15,000	25,000	50,000	
West North Central	10,000	10,000	19,000	30,000	50,000	
South Atlantic	5,000	10,000	15,000	25,000	50,000	
East South Central	10,000	10,000	15,000	20,000	50,000	
West South Central	10,000	10,000	15,000	25,000	50,000	
Mountain	10,000	10,000	15,000	25,000	30,000	
Pacific	5,000	10,000	15,000	25,000	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.

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.

## Table 17. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2008

Worker characteristicsManagement, professional, and related1090Management, business, and financial991Professional and related1090Service694Sales and office1090Sales and related1288Office and administrative support1090Natural resources, construction, and maintenance1090Construction, extraction, farming, fishing, and forestry595Installation, maintenance, and repair1288Production, transportation, and material moving991Full time1090Part time1090Vonunion694Nonunion1090Average wage within the following percentiles:179310 to under 257939150 to under 50999190 or greater109090 or greater1189Establishment characteristics1090Goods-producing industries1090Construction595	Characteristics	Employee contribution required	Employee contribution not required
Management, professional, and related 10 90   Management, business, and financial 9 91   Professional and related 10 90   Service 6 94   Sales and office 10 90   Sales and related 12 88   Office and administrative support 10 90   Natural resources, construction, and maintenance 10 90   Construction, extraction, farming, fishing, and 5 95   Installation, maintenance, and repair 12 88   Production, transportation, and material moving 10 90   Production maintenance, and repair 12 88   Production, transportation, and material moving 10 90   Pransportation and material moving 10 90   Part time 10 90   Vunion 6 94   Nonunion 9 91   So to under 25 7 93   25 to under 50 9 91   50 to under 75 10 90   90 or greater 11 89	All workers	10	90
Management, business, and financial   9   91     Professional and related   10   90     Service   6   94     Sales and office   10   90     Sales and office   10   90     Sales and related   12   88     Office and administrative support   10   90     Natural resources, construction, and maintenance   10   90     Construction, extraction, farming, fishing, and forestry   5   95     Installation, maintenance, and repair   12   88     Production transportation, and material moving   10   90     Production and material moving   9   91     Full time   10   90     Part time   10   90     Variage wage within the following percentiles:1   7   93     10 to under 25   9   91   90     50 to under 75   10   90   90     90 or greater   11   89   89     50 to under 75   10   90   90     9	Worker characteristics		
Professional and related 10 90   Service 6 94   Sales and office 10 90   Sales and related 12 88   Office and administrative support 10 90   Natural resources, construction, and maintenance 10 90   Construction, extraction, farming, fishing, and forestry 5 95   Installation, maintenance, and repair 12 88   Production, transportation, and material moving 10 90   Production and material moving 10 90   Full time 10 90   Production 11 89   Transportation and material moving 9 91   Full time 10 90   Variage wage within the following percentiles:1 10 90   Average wage within the following percentiles:1 7 93   10 to under 25 9 91 91   50 to under 75 10 90 90   90 or greater 11 89 89   00 or greater 11 89 90   11<	Management, professional, and related	10	90
Professional and related 10 90   Service 6 94   Sales and office 10 90   Sales and related 12 88   Office and administrative support 10 90   Natural resources, construction, and maintenance 10 90   Construction, extraction, farming, fishing, and forestry 5 95   Installation, maintenance, and repair 12 88   Production, transportation, and material moving 10 90   Production and material moving 10 90   Full time 10 90   Production 11 89   Transportation and material moving 9 91   Full time 10 90   Variage wage within the following percentiles:1 10 90   Average wage within the following percentiles:1 7 93   10 to under 25 9 91 91   50 to under 75 10 90 90   90 or greater 11 89 89   00 or greater 11 89 90   11<	Management, business, and financial	9	91
Sales and office 10 90   Sales and related 12 88   Office and administrative support 10 90   Natural resources, construction, and maintenance 10 90   Construction, extraction, farming, fishing, and forestry 5 95   Installation, maintenance, and repair 12 88   Production, transportation, and material moving 10 90   Production 11 89   Transportation and material moving 9 91   Full time 10 90   Part time 10 90   Vonunion 6 94   Nonunion 10 90   Average wage within the following percentiles:1 7 93   10 to under 25 9 91   50 to under 75 10 90   90 or greater 11 89   91 50 to under 75 10 90   92 90 or greater 11 89   93 90 or greater 11 89   94 00 00 90 90 90   95 00 90		10	90
Sales and related 12 88   Office and administrative support 10 90   Natural resources, construction, and maintenance 10 90   Construction, extraction, farming, fishing, and 5 95   Installation, maintenance, and repair 12 88   Production, transportation, and material moving 10 90   Production 11 89   Transportation and material moving 9 91   Full time 10 90   Poduction 6 94   Nonunion 6 94   Nonunion 7 93   25 to under 25 9 9   10 90 90   75 to under 75 10 90   90 or greater 11 89   91 50 to under 75 10 90   92 90 or greater 11 89   93 90 or greater 11 89   93 91 90 90 90   90 90 or greater 10 90 90   90 or greater 11 89 90	Service	6	94
Office and administrative support   10   90     Natural resources, construction, and maintenance   10   90     Construction, extraction, farming, fishing, and forestry   5   95     Installation, maintenance, and repair   12   88     Production, transportation, and material moving   10   90     Production   11   89     Transportation and material moving   9   91     Full time   10   90     Part time   10   90     Union   6   94     Nonunion   10   90     Average wage within the following percentiles:1   7   93     10   90   91   90     50 to under 75   10   90   91     50 to under 75   10   90   90   91     50 to under 75   10   90   90   90   90   90   90   90   90   90   90   90   90   90   90   90   90   90   90   90	Sales and office	10	90
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry1090Construction, extraction, farming, fishing, and forestry595Installation, maintenance, and repair1288Production, transportation, and material moving1090Production1189Transportation and material moving991Full time1090Part time1090Union694Nonunion1090Average wage within the following percentiles:179310 to under 2599150 to under 75109090 or greater109090 or greater118960 ods-producing industries109050 of struction595	Sales and related	12	88
Construction, extraction, farming, fishing, and forestry   5   95     Installation, maintenance, and repair   12   88     Production, transportation, and material moving   10   90     Production   11   89     Transportation and material moving   9   91     Full time   10   90     Part time   10   90     Union   6   94     Nonunion   10   90     Average wage within the following percentiles:1   7   93     10 to under 25   9   91     50 to under 75   10   90     90 or greater   10   90     90 or greater   11   89     Establishment characteristics   10   90     Goods-producing industries   10   90     5   95   95	Office and administrative support	10	90
Installation, maintenance, and repair 12 88   Production, transportation, and material moving 10 90   Production 11 89   Transportation and material moving 9 91   Full time 10 90   Part time 10 90   Union 6 94   Nonunion 6 94   Nonunion 10 90   Average wage within the following percentiles:1 7 93   10 to under 25 9 91   50 to under 75 10 90   90 or greater 11 89   Establishment characteristics 10 90   Goods-producing industries 10 90   5 95 95	Natural resources, construction, and maintenance	10	90
Production, transportation, and material moving 10 90   Production	forestry	5	95
Production 11 89   Transportation and material moving 9 91   Full time 10 90   Part time 10 90   Union 6 94   Nonunion 6 94   Nonunion 10 90   Average wage within the following percentiles:1 7 93   10 to under 25 9 91   50 to under 50 9 91   50 to under 75 10 90   90 or greater 11 89   Establishment characteristics 10 90   Goods-producing industries 10 90   5 95 95	Installation, maintenance, and repair	12	88
Production 11 89   Transportation and material moving 9 91   Full time 10 90   Part time 10 90   Union 6 94   Nonunion 6 94   Nonunion 10 90   Average wage within the following percentiles:1 7 93   10 to under 25 9 91   50 to under 50 9 91   50 to under 75 10 90   90 or greater 11 89   Establishment characteristics 10 90   Goods-producing industries 10 90   5 95 95	Production, transportation, and material moving	10	90
Transportation and material moving 9 91   Full time 10 90   Part time 10 90   Union 6 94   Nonunion 6 94   Nonunion 7 93   Average wage within the following percentiles:1 7 93   10 to under 25 9 91   50 to under 50 9 91   50 to under 75 10 90   90 or greater 11 89   Establishment characteristics   Goods-producing industries 10 90   5 95 95		11	89
Part time 10 90   Union 6 94   Nonunion 10 90   Average wage within the following percentiles:1 10 90   10 to under 25 7 93   25 to under 50 9 91   50 to under 75 10 90   75 to under 90 10 90   90 or greater 11 89   Establishment characteristics   Goods-producing industries 10 90   50 95 95		9	91
Union 6 94   Nonunion 10 90   Average wage within the following percentiles:1 7 93   10 to under 25 7 93   25 to under 50 9 91   50 to under 75 10 90   75 to under 90 10 90   90 or greater 11 89   Establishment characteristics   Goods-producing industries 10 90   50 95 95	Full time	10	90
Nonunion   10   90     Average wage within the following percentiles:1   7   93     10 to under 25   7   93     25 to under 50   9   91     50 to under 75   10   90     75 to under 90   10   90     90 or greater   11   89     Establishment characteristics     Goods-producing industries   10   90     50   95   95	Part time	10	90
Average wage within the following percentiles:1 7 93   10 to under 25 7 93   25 to under 50 9 91   50 to under 75 10 90   75 to under 90 10 90   90 or greater 11 89   Establishment characteristics   Goods-producing industries 10 90   50 95 95	Union	6	94
10 to under 25 7 93   25 to under 50 9 91   50 to under 75 10 90   75 to under 90 10 90   90 or greater 11 89   Establishment characteristics   Goods-producing industries 10 90   50 or struction 5 95	Nonunion	10	90
10 to under 25 7 93   25 to under 50 9 91   50 to under 75 10 90   75 to under 90 10 90   90 or greater 11 89   Establishment characteristics   Goods-producing industries 10 90   50 or struction 5 95	Average wage within the following percentiles:1		
50 to under 75 10 90   75 to under 90 10 90   90 or greater 11 89   Establishment characteristics   Goods-producing industries 10 90   50 to under 90 11 89   11 89 11 89   50 to under 90 10 90 90   90 or greater 10 90 90   5 95 95 95	10 to under 25	7	93
75 to under 90 10 90   90 or greater 11 89   Establishment characteristics   Goods-producing industries 10 90   Construction 5 95		9	91
75 to under 90 10 90   90 or greater 11 89   Establishment characteristics   Goods-producing industries 10 90   Construction 5 95	50 to under 75	10	90
Establishment characteristics 10 90   Goods-producing industries 5 95		10	90
Goods-producing industries1090Construction595	90 or greater	11	89
Construction	Establishment characteristics		
Construction	Goods-producing industries	10	90
	Manufacturing	11	89

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

See footnotes at end of table.

## Table 16. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> private industry workers, National Compensation Survey, March 2008—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	
Service-providing industries	\$5,000	\$10,000	\$15,000	\$25,000	\$50,000	
Trade, transportation, and utilities	5,000	10,000	15,000	25,000	50,000	
Wholesale trade	10,000	15,000	20,000	30,000	50,000	
Retail trade	5,000	10,000	10,000	20,000	25,000	
Transportation and warehousing	10,000	10,000	15,000	25,000	50,000	
Utilities	10,000	10,000	20,000	45,000	50,000	
Information	1,000	10,000	15,000	25,000	50,000	
Financial activities	10,000	15.000	25,000	50,000	50,000	
Finance and insurance	10,000	15,000	30,000	50,000	50,000	
Credit intermediation and related activities	10,000	20,000	50,000	50,000	75,000	
Insurance carriers and related activities	10,000	15,000	20,000	50,000	50,000	
Real estate and rental and leasing	10,000	10,000	20,000	40,000	50,000	
Professional and business services	5,000	10,000	15,000	30,000	50,000	
Professional and technical services	15,000	20,000	25,000	50,000	50,000	
Administrative and waste services	5,000	5,000	10,000	15,000	30,000	
Education and health services	6.000	10.000	15.000	25.000	50,000	
Educational services	10,000	12,000	25,000	40,000	50,000	
Junior colleges, colleges, and universities	5,000	10,000	20,000	50,000	50,000	
Health care and social assistance	6,000	10,000	12,500	20,000	50,000	
Leisure and hospitality	5.000	10,000	10,000	15,000	25,000	
Accommodation and food services	5.000	10,000	10,000	10,000	25,000	
Other services	10,000	10,000	15,000	25,000	50,000	
1 to 99 workers	10,000	10,000	15,000	25,000	50,000	
1 to 49 workers	10,000	10,000	15,000	25,000	50,000	
50 to 99 workers	5,000	10,000	15,000	25,000	50,000	
100 workers or more	6,000	10,000	15,000	25,000	50,000	
100 to 499 workers	7,500	10,000	15,000	25,000	50,000	
500 workers or more	5,000	10,000	15,000	32,000	50,000	
Geographic areas						
Metropolitan areas	6,000	10,000	15,000	25,000	50,000	
Nonmetropolitan areas	10,000	10,000	15,000	25,000	50,000	
New England	10,000	12,000	21,000	50,000	50,000	
Middle Atlantic	5,000	10,000	20,000	26,000	50,000	
East North Central	7,000	10,000	15,000	25,000	50,000	
West North Central	10,000	10,000	19,000	30,000	50,000	
South Atlantic	5,000	10,000	15,000	25,000	50,000	
East South Central	10,000	10,000	15,000	20,000	50,000	
West South Central	10,000	10,000	15,000	25,000	50,000	
Mountain	10,000	10,000	15,000	25,000	30,000	
Pacific	5,000	10,000	15,000	25,000	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.

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.