

**Table 20. Long-term disability insurance plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2008**

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

Characteristics	No maximum benefit amount	With maximum benefit amount	Maximum benefit amount <sup>2</sup>				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	24	76	\$3,000	\$5,000	\$6,000	\$10,000	\$15,000
<b>Worker characteristics</b>							
Management, professional, and related .....	24	76	3,000	5,000	7,000	10,000	15,000
Management, business, and financial .....	21	79	4,000	5,000	10,000	10,000	15,000
Professional and related .....	25	75	3,000	5,000	6,000	10,000	15,000
Teachers .....	32	68	2,000	3,900	5,000	6,500	10,000
Primary, secondary, and special education school teachers .....	41	59	1,000	3,500	5,000	6,000	7,000
Registered nurses .....	17	83	3,000	5,000	6,600	10,000	15,000
Service .....	24	76	2,500	5,000	5,000	10,000	10,000
Sales and office .....	19	81	3,000	5,000	7,000	10,000	15,000
Sales and related .....	15	85	3,000	4,167	6,667	10,000	15,000
Office and administrative support .....	20	80	3,000	5,000	7,500	10,000	15,000
Natural resources, construction, and maintenance	26	74	3,000	4,000	5,000	10,000	13,000
Construction, extraction, farming, fishing, and forestry .....	27	73	2,917	5,000	5,000	10,000	13,000
Installation, maintenance, and repair .....	25	75	3,399	4,000	5,000	10,000	15,000
Production, transportation, and material moving ...	30	70	2,000	5,000	6,000	10,000	15,000
Production .....	25	75	2,500	5,000	6,000	10,000	15,000
Transportation and material moving .....	36	64	2,000	4,000	5,000	7,500	10,000
Full time .....	23	77	3,000	5,000	6,000	10,000	15,000
Part time .....	36	64	3,000	4,800	5,000	10,000	10,000
Union .....	33	67	2,000	4,000	5,000	6,000	10,000
Nonunion .....	22	78	3,000	5,000	7,000	10,000	15,000

See footnotes at end of table.

**Table 20. Long-term disability insurance plans: Maximum benefit amounts, civilian workers,<sup>1</sup> National Compensation Survey, March 2008—Continued**

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

Characteristics	No maximum benefit amount	With maximum benefit amount	Maximum benefit amount <sup>2</sup>				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Establishment characteristics</b>							
Goods-producing industries .....	23	77	\$2,917	\$5,000	\$7,000	\$10,000	\$15,000
Service-providing industries .....	24	76	3,000	5,000	6,000	10,000	15,000
Education and health services .....	23	77	2,500	5,000	5,000	10,000	10,000
Educational services .....	30	70	2,000	3,900	5,000	6,667	10,000
Elementary and secondary schools .....	37	63	1,000	3,000	5,000	6,000	7,500
Junior colleges, colleges, and universities .....	18	82	3,333	5,000	6,000	10,000	12,000
Health care and social assistance .....	17	83	3,000	5,000	6,000	10,000	10,500
Hospitals .....	16	84	3,000	5,000	7,500	10,000	15,000
Public administration .....	37	63	2,000	3,000	5,000	6,000	10,000
1 to 99 workers .....	21	79	3,000	5,000	6,000	10,000	10,000
1 to 49 workers .....	20	80	3,000	5,000	6,000	10,000	12,000
50 to 99 workers .....	22	78	3,000	4,500	5,000	8,000	10,000
100 workers or more .....	25	75	3,000	5,000	7,000	10,000	15,000
100 to 499 workers .....	22	78	3,000	5,000	6,000	10,000	15,000
500 workers or more .....	26	74	3,000	5,000	7,500	10,000	15,000
<b>Geographic areas</b>							
New England .....	24	76	3,100	5,000	7,000	10,000	15,000
Middle Atlantic .....	20	80	3,000	5,000	6,000	10,000	15,000
East North Central .....	31	69	3,000	5,000	6,000	10,000	13,500
West North Central .....	21	79	3,333	5,000	5,000	10,000	10,000
South Atlantic .....	21	79	2,500	4,000	6,000	10,000	15,000
East South Central .....	—	86	2,500	5,000	6,500	10,000	15,000
West South Central .....	19	81	3,000	4,000	7,500	10,000	15,000
Mountain .....	33	67	5,000	5,000	7,500	10,000	15,000
Pacific .....	23	77	3,000	5,000	9,444	10,000	17,300

<sup>1</sup> Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal 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.

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.