

**Table 20. Long-term disability insurance plans: Maximum benefit amounts, State and local government workers, 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>1</sup>				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	35	65	\$1,500	\$3,900	\$5,000	\$6,000	\$8,100
<b>Worker characteristics</b>							
Management, professional, and related .....	35	65	1,500	3,900	5,000	6,000	8,000
Professional and related .....	36	64	1,000	3,750	5,000	6,000	8,000
Teachers .....	37	63	1,500	3,500	5,000	6,000	8,000
Primary, secondary, and special education school teachers .....	42	58	800	3,000	4,500	5,250	6,500
Registered nurses .....	33	67	2,100	4,500	5,000	7,000	8,500
Service .....	37	63	2,000	3,900	5,000	6,000	10,000
Protective service .....	38	62	2,000	3,900	5,000	7,500	10,000
Sales and office .....	35	65	1,500	3,000	5,000	6,000	8,000
Office and administrative support .....	35	65	1,500	3,000	5,000	6,000	8,000
Natural resources, construction, and maintenance .....	34	66	1,500	3,900	5,000	5,000	7,500
Production, transportation, and material moving ...	35	65	1,800	3,000	5,000	6,000	10,000
Full time .....	35	65	1,500	3,900	5,000	6,000	8,100
Part time .....	39	61	2,500	4,000	5,000	7,000	10,000
Union .....	37	63	2,000	3,333	5,000	6,000	10,000
Nonunion .....	33	67	800	3,900	5,000	5,500	8,000

See footnotes at end of table.

**Table 20. Long-term disability insurance plans: Maximum benefit amounts, State and local government workers, 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>1</sup>				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Establishment characteristics</b>							
Service-providing industries .....	35	65	\$1,500	\$3,900	\$5,000	\$6,000	\$8,500
Education and health services .....	36	64	1,500	3,900	5,000	6,000	8,000
Educational services .....	36	64	1,500	3,500	5,000	6,000	8,000
Elementary and secondary schools .....	39	61	800	3,000	4,500	5,500	7,000
Junior colleges, colleges, and universities .....	26	74	2,500	3,900	5,000	7,500	10,000
Health care and social assistance .....	35	65	2,100	4,500	5,000	5,000	8,000
Hospitals .....	30	70	3,000	4,500	5,000	6,000	8,500
Public administration .....	37	63	2,000	3,000	5,000	6,000	10,000
1 to 99 workers .....	31	69	3,000	3,900	4,500	5,000	6,000
1 to 49 workers .....	24	76	3,000	3,900	5,000	5,000	7,000
50 to 99 workers .....	37	63	3,000	3,500	4,000	5,000	6,000
100 workers or more .....	36	64	1,500	3,900	5,000	6,000	9,500
100 to 499 workers .....	39	61	2,333	4,000	5,000	6,000	9,000
500 workers or more .....	35	65	1,200	3,000	5,000	6,000	10,000
State government .....	33	67	1,500	3,900	5,000	6,000	8,500
Local government .....	36	64	1,500	3,750	5,000	6,000	8,100
<b>Geographic areas</b>							
New England .....	—	76	4,000	4,500	6,000	6,000	6,000
Middle Atlantic .....	22	78	1,800	3,750	5,000	6,500	7,500
East North Central .....	58	42	3,000	4,400	5,000	6,500	10,000
West North Central .....	40	60	3,000	4,000	5,000	5,000	6,000
South Atlantic .....	21	79	800	1,500	3,900	5,000	8,000
East South Central .....	—	76	3,000	5,000	5,000	6,000	8,500
West South Central .....	—	82	2,000	3,000	3,000	5,000	7,000
Mountain .....	52	48	2,500	5,000	5,500	7,000	10,000
Pacific .....	26	74	3,000	5,000	5,000	7,000	10,000

<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.

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.