

Table 20. Long-term disability insurance plans: Maximum benefit amounts, private industry 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 ¹				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	21	79	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000
Worker characteristics							
Management, professional, and related	21	79	4,000	5,000	8,000	10,000	15,000
Management, business, and financial	20	80	5,000	6,000	10,000	11,813	15,000
Professional and related	21	79	3,000	5,000	7,500	10,000	15,000
Service	19	81	3,000	5,000	5,000	10,000	10,000
Sales and office	17	83	3,000	5,000	7,500	10,000	15,000
Sales and related	15	85	3,000	4,800	6,667	10,000	15,000
Office and administrative support	18	82	3,000	5,000	8,000	10,000	15,000
Natural resources, construction, and maintenance	24	76	3,399	4,000	5,000	10,000	15,000
Construction, extraction, farming, fishing, and forestry	21	79	2,917	5,000	6,000	10,000	13,000
Installation, maintenance, and repair	25	75	3,500	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	2,165	5,000	6,000	10,000	15,000
Transportation and material moving	36	64	2,000	4,500	5,000	7,500	10,000
Full time	21	79	3,000	5,000	7,500	10,000	15,000
Part time	35	65	3,000	5,000	5,000	10,000	10,000
Union	28	72	1,821	4,000	5,000	6,000	13,000
Nonunion	21	79	3,000	5,000	7,500	10,000	15,000
Establishment characteristics							
Goods-producing industries	23	77	2,917	5,000	7,000	10,000	15,000
Construction	19	81	3,500	5,000	6,000	10,000	12,000
Manufacturing	24	76	2,917	5,000	7,000	10,000	15,000

See footnotes at end of table.

Table 20. Long-term disability insurance plans: Maximum benefit amounts, private industry 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 ¹				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Service-providing industries	21	79	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000
Trade, transportation, and utilities	30	70	2,800	5,000	6,000	10,000	15,000
Wholesale trade	25	75	4,600	5,000	7,000	10,000	15,000
Retail trade	18	82	1,385	3,000	5,000	6,000	10,000
Transportation and warehousing	46	54	3,000	5,000	6,000	8,000	10,000
Utilities	42	58	3,399	5,000	15,000	15,000	15,000
Information	8	92	3,000	4,000	4,000	10,000	12,000
Financial activities	19	81	4,000	7,000	10,000	15,000	20,000
Finance and insurance	19	81	5,000	7,000	10,000	15,000	20,000
Credit intermediation and related activities	16	84	5,000	7,500	10,000	15,000	20,000
Insurance carriers and related activities	26	74	4,000	6,000	10,000	12,000	15,000
Professional and business services	20	80	4,000	5,000	10,000	10,000	15,000
Professional and technical services	16	84	4,000	5,000	10,000	10,000	15,000
Administrative and waste services	14	86	3,000	5,000	10,000	12,500	17,300
Education and health services	15	85	3,000	5,000	6,000	10,000	12,000
Educational services	16	84	4,000	5,000	6,000	10,000	12,500
Junior colleges, colleges, and universities	12	88	4,000	5,000	7,000	10,000	14,500
Health care and social assistance	14	86	3,000	5,000	6,000	10,000	10,500
Other services	55	45	3,000	5,000	5,000	8,000	10,000
1 to 99 workers	20	80	3,000	5,000	6,000	10,000	10,000
1 to 49 workers	20	80	3,000	5,000	6,000	10,000	12,500
50 to 99 workers	20	80	3,000	5,000	5,000	8,000	10,000
100 workers or more	22	78	3,000	5,000	8,000	10,000	15,000
100 to 499 workers	20	80	3,000	5,000	7,000	10,000	15,000
500 workers or more	23	77	3,000	5,000	10,000	12,500	16,667
Geographic areas							
Metropolitan areas	21	79	3,000	5,000	7,500	10,000	15,000
Nonmetropolitan areas	22	78	3,000	5,000	6,000	10,000	15,000
New England	24	76	3,000	5,000	7,500	10,000	15,000
Middle Atlantic	20	80	3,000	5,000	6,000	10,000	15,000
East North Central	26	74	3,000	5,000	6,000	10,000	15,000
West North Central	15	85	4,000	5,000	6,000	10,000	12,000
South Atlantic	21	79	3,000	5,000	7,000	10,000	15,000
East South Central	—	87	2,500	5,000	7,000	10,000	15,000
West South Central	19	81	3,000	5,000	8,500	10,000	15,000
Mountain	26	74	5,000	6,000	8,000	10,000	15,000
Pacific	23	77	3,250	6,000	10,000	10,000	17,300

¹ 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.