

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

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

| Characteristics | Flat dollar amounts ² | | | | |
|--|----------------------------------|-----------------|--------------------------|-----------------|-----------------|
| | 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 | 10,000 | 10,000 | 20,000 | 50,000 | 50,000 |
| Management, business, and financial | 10,000 | 10,000 | 20,000 | 50,000 | 50,000 |
| Professional and related | 10,000 | 10,000 | 20,000 | 50,000 | 50,000 |
| Service | 5,000 | 10,000 | 10,000 | 15,000 | 30,000 |
| Sales and office | 6,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Sales and related | 5,000 | 10,000 | 15,000 | 20,000 | 40,000 |
| Office and administrative support | 10,000 | 10,000 | 20,000 | 25,000 | 50,000 |
| Natural resources, construction, and maintenance | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Construction, extraction, farming, fishing, and forestry | 7,500 | 10,000 | 15,000 | 25,000 | 50,000 |
| Installation, maintenance, and repair | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Production, transportation, and material moving ... | 10,000 | 10,000 | 15,000 | 25,000 | 46,000 |
| Production | 10,000 | 10,000 | 19,000 | 25,000 | 46,000 |
| Transportation and material moving | 5,000 | 10,000 | 15,000 | 25,000 | 45,000 |
| Full time | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Part time | 5,000 | 5,000 | 10,000 | 15,000 | 20,000 |
| Union | 5,000 | 10,000 | 15,000 | 26,000 | 50,000 |
| Nonunion | 10,000 | 10,000 | 15,000 | 25,000 | 50,000 |
| Establishment characteristics | | | | | |
| Goods-producing industries | 10,000 | 10,000 | 20,000 | 25,000 | 50,000 |
| Construction | 7,500 | 10,000 | 15,000 | 25,000 | 50,000 |
| Manufacturing | 10,000 | 10,500 | 20,000 | 25,000 | 50,000 |

See footnotes at end of table.

Table 16. Life insurance plans: Flat-dollar amount benefit formulas,¹ 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 ² | | | | |
|--|----------------------------------|-----------------|--------------------------|-----------------|-----------------|
| | 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 |

¹ 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.

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 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

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

| Characteristics | Employee contribution required | Employee contribution not required |
|--|--------------------------------|------------------------------------|
| All workers | 10 | 90 |
| Worker characteristics | | |
| 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 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 | | |
| 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 |
| Construction | 5 | 95 |
| Manufacturing | 11 | 89 |

See footnotes at end of table.

Table 16. Life insurance plans: Flat-dollar amount benefit formulas,¹ 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 ² | | | | |
|--|----------------------------------|-----------------|--------------------------|-----------------|-----------------|
| | 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 |

¹ 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.

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 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.