

Table 32. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2011

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	84	\$3,500	\$5,000	\$8,000	\$10,000	\$15,000	16
Worker characteristics							
Management, professional, and related	85	4,000	5,000	9,000	12,000	15,000	15
Management, business, and financial	85	5,000	6,000	10,000	14,286	20,000	15
Professional and related	84	4,000	5,000	8,000	10,000	15,000	16
Service	82	3,000	5,000	7,500	10,000	13,000	18
Sales and office	86	3,333	5,000	9,500	12,000	20,000	14
Sales and related	88	3,000	5,000	7,500	12,000	20,000	12
Office and administrative support	85	4,000	5,000	10,000	12,000	20,000	15
Natural resources, construction, and maintenance	84	3,000	5,000	6,000	10,000	15,000	16
Construction, extraction, farming, fishing, and forestry	87	2,500	5,000	5,000	10,000	15,000	13
Installation, maintenance, and repair	83	3,000	4,000	6,000	10,000	15,000	17
Production, transportation, and material moving ...	76	2,500	5,000	6,000	10,000	15,000	24
Production	80	2,500	5,000	7,000	10,000	15,000	20
Transportation and material moving	72	2,500	5,000	5,000	10,000	12,000	28
Full time	84	3,900	5,000	8,000	10,000	15,000	16
Union	71	2,917	4,000	5,000	10,000	15,000	29
Nonunion	85	4,000	5,000	8,000	10,000	15,000	15
Average wage within the following categories: ²							
Lowest 25 percent	82	3,000	5,000	7,500	10,000	15,000	18
Second 25 percent	84	3,000	5,000	7,500	10,000	15,000	16
Third 25 percent	84	3,098	5,000	7,500	10,000	15,000	16
Highest 25 percent	83	4,000	5,000	10,000	12,500	17,300	17
Highest 10 percent	83	5,000	6,000	10,000	15,000	20,000	17
Establishment characteristics							
Goods-producing industries	82	2,917	5,000	7,000	10,000	15,000	18
Construction	95	–	–	–	–	–	5
Manufacturing	79	2,500	5,000	7,500	10,000	15,000	21
Service-providing industries	84	4,000	5,000	8,000	10,000	16,000	16
Trade, transportation, and utilities	77	3,000	5,000	6,000	10,000	15,000	23
Wholesale trade	81	5,000	5,000	7,500	10,000	15,000	19
Transportation and warehousing	61	–	–	–	–	–	39
Utilities	65	5,000	7,500	12,000	15,000	20,000	35

See footnotes at end of table.

Table 32. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2011—Continued

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Information	86	\$4,000	\$4,000	\$7,500	\$12,000	\$15,000	14
Financial activities	87	4,167	7,500	10,000	20,000	35,000	13
Finance and insurance	86	5,000	9,500	12,000	20,000	41,667	14
Credit intermediation and related activities	85	5,000	9,000	12,250	30,000	41,667	15
Insurance carriers and related activities	85	4,167	7,000	10,000	15,000	25,000	15
Professional and business services	86	5,000	6,000	10,000	10,000	16,000	14
Professional and technical services	92	5,000	6,000	8,000	10,000	15,000	8
Education and health services	86	3,000	5,000	6,500	10,000	15,000	14
Educational services	86	4,000	5,000	7,000	10,000	14,500	14
Junior colleges, colleges, and universities	88	4,500	5,000	7,500	10,000	15,000	12
Health care and social assistance	86	3,000	5,000	6,000	10,000	15,000	14
Other services	76	3,000	5,000	6,000	10,000	10,000	24
1 to 99 workers	84	3,000	5,000	7,500	10,000	15,000	16
1 to 49 workers	84	3,900	5,000	7,500	10,000	15,000	16
50 to 99 workers	84	3,000	5,000	6,000	10,000	15,000	16
100 workers or more	83	4,000	5,000	9,340	12,000	16,000	17
100 to 499 workers	87	3,500	5,000	7,500	10,000	15,000	13
500 workers or more	80	4,000	5,000	10,000	15,000	20,000	20
Geographic areas							
New England	87	4,167	5,000	7,500	10,000	15,000	13
Middle Atlantic	84	3,000	5,000	7,500	10,500	15,000	16
East North Central	78	3,200	5,000	7,000	10,000	15,000	22
West North Central	81	4,000	5,000	10,000	12,000	20,000	19
South Atlantic	83	3,500	5,000	8,000	10,500	15,000	17
West South Central	84	4,000	5,000	10,000	10,000	15,000	16
Mountain	85	5,000	5,000	8,000	15,000	20,000	15
Pacific	86	4,000	5,500	10,000	14,000	17,300	14

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.

² The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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. For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20102011.htm.