

Table 32. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ 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 ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	80	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	20
Worker characteristics							
Management, professional, and related	81	3,250	5,000	7,500	10,000	15,000	19
Management, business, and financial	84	4,000	5,000	10,000	12,250	17,300	16
Professional and related	79	3,000	5,000	7,000	10,000	15,000	21
Teachers	70	2,000	3,900	5,000	7,000	10,000	30
Primary, secondary, and special education school teachers	65	1,500	3,000	5,000	6,000	8,000	35
Registered nurses	85	3,000	5,000	7,000	10,000	15,000	15
Service	76	3,000	5,000	7,000	10,000	10,500	24
Protective service	69	3,000	5,000	6,000	10,000	10,000	31
Sales and office	83	3,000	5,000	8,000	10,000	20,000	17
Sales and related	87	3,000	5,000	7,500	12,000	20,000	13
Office and administrative support	82	3,000	5,000	8,000	10,000	17,000	18
Natural resources, construction, and maintenance	81	3,000	4,000	5,000	10,000	15,000	19
Construction, extraction, farming, fishing, and forestry	78	2,500	5,000	5,000	8,333	15,000	22
Installation, maintenance, and repair	82	3,000	4,000	6,000	10,000	15,000	18
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	71	2,500	5,000	5,000	10,000	11,500	29
Full time	81	3,000	5,000	7,500	10,000	15,000	19
Union	66	2,500	4,000	5,000	8,000	10,000	34
Nonunion	83	3,000	5,000	7,500	10,000	15,000	17
Average wage within the following categories: ³							
Lowest 25 percent	80	3,000	5,000	7,000	10,000	15,000	20
Second 25 percent	80	3,000	5,000	6,000	10,000	15,000	20
Third 25 percent	82	3,000	5,000	7,500	10,000	15,000	18
Highest 25 percent	79	3,500	5,000	8,000	11,000	15,000	21
Highest 10 percent	81	3,900	5,000	9,100	12,500	20,000	19
Establishment characteristics							
Goods-producing industries	82	2,917	5,000	7,000	10,000	15,000	18
Service-providing industries	80	3,000	5,000	7,500	10,000	15,000	20
Education and health services	78	2,500	5,000	6,000	10,000	12,000	22
Educational services	71	2,000	3,900	5,000	7,500	10,000	29
Elementary and secondary schools	67	–	–	–	–	–	33
Junior colleges, colleges, and universities	80	3,600	5,000	7,000	10,000	13,000	20
Health care and social assistance	84	3,000	5,000	6,000	10,000	15,000	16
Hospitals	87	3,000	5,000	7,000	10,000	15,000	13
Public administration	62	–	–	–	–	–	38

See footnotes at end of table.

Table 32. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ 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 ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	83	\$3,000	\$5,000	\$7,000	\$10,000	\$15,000	17
1 to 49 workers	83	3,000	5,000	7,500	10,000	15,000	17
50 to 99 workers	82	3,000	5,000	6,000	10,000	13,890	18
100 workers or more	79	3,000	5,000	7,500	10,000	15,000	21
100 to 499 workers	83	3,000	5,000	7,000	10,000	15,000	17
500 workers or more	76	3,000	5,000	8,000	12,000	16,000	24
Geographic areas							
New England	87	4,000	5,000	7,500	10,000	15,000	13
Middle Atlantic	84	3,000	5,000	7,000	10,000	15,000	16
East North Central	72	3,000	5,000	6,000	10,000	15,000	28
West North Central	75	3,000	5,000	6,000	10,000	15,000	25
South Atlantic	82	3,000	4,000	6,667	10,000	15,000	18
East South Central	88	3,000	5,000	8,000	10,000	15,000	12
West South Central	85	3,000	5,000	8,000	10,000	15,000	15
Mountain	74	4,000	5,000	7,500	12,000	20,000	26
Pacific	82	4,000	5,000	9,000	10,000	17,300	18

¹ 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.

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 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.

³ 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.