

Table 21. Life insurance plans: Maximum benefit amount, civilian workers,¹ National Compensation Survey, March 2011

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	69	\$50,000	\$50,000	\$200,000	\$500,000	\$1,000,000	31
Worker characteristics							
Management, professional, and related	69	50,000	100,000	250,000	600,000	1,000,000	31
Management, business, and financial	73	50,000	100,000	250,000	700,000	1,100,000	27
Professional and related	67	—	—	—	—	—	33
Teachers	58	50,000	50,000	100,000	250,000	500,000	42
Primary, secondary, and special education school teachers	48	—	—	—	—	—	52
Registered nurses	67	50,000	50,000	250,000	550,000	1,000,000	33
Service	62	50,000	50,000	150,000	500,000	1,000,000	38
Protective service	47	50,000	50,000	140,000	280,000	1,000,000	53
Sales and office	74	50,000	50,000	200,000	500,000	1,000,000	26
Sales and related	81	—	—	—	—	—	19
Office and administrative support	71	50,000	50,000	225,000	600,000	1,000,000	29
Natural resources, construction, and maintenance	66	50,000	70,000	200,000	500,000	2,000,000	34
Construction, extraction, farming, fishing, and forestry	60	—	—	—	—	—	40
Installation, maintenance, and repair	68	50,000	70,000	250,000	1,000,000	2,000,000	32
Production, transportation, and material moving	62	50,000	70,000	200,000	500,000	1,000,000	38
Production	64	50,000	100,000	250,000	500,000	1,000,000	36
Transportation and material moving	60	50,000	50,000	125,000	450,000	1,000,000	40
Full time	70	50,000	50,000	200,000	500,000	1,000,000	30
Part time	52	50,000	100,000	300,000	650,000	1,000,000	48
Union	52	—	—	—	—	—	48
Nonunion	71	50,000	50,000	225,000	500,000	1,000,000	29
Average wage within the following categories: ³							
Lowest 25 percent	61	50,000	50,000	125,000	500,000	1,000,000	39
Lowest 10 percent	59	—	—	—	—	—	41
Second 25 percent	72	50,000	50,000	150,000	500,000	1,000,000	28
Third 25 percent	69	50,000	50,000	200,000	500,000	1,000,000	31
Highest 25 percent	68	50,000	100,000	300,000	750,000	1,500,000	32
Highest 10 percent	71	50,000	100,000	300,000	750,000	1,100,000	29
Establishment characteristics							
Goods-producing industries	63	50,000	100,000	300,000	750,000	2,000,000	37
Service-providing industries	70	50,000	50,000	200,000	500,000	1,000,000	30
Education and health services	65	50,000	50,000	150,000	500,000	1,000,000	35
Educational services	60	50,000	50,000	100,000	250,000	500,000	40
Elementary and secondary schools	47	40,000	50,000	100,000	175,000	300,000	53
Junior colleges, colleges, and universities	75	—	—	—	—	—	25
Health care and social assistance	69	50,000	50,000	200,000	500,000	1,000,000	31
Hospitals	69	—	—	—	—	—	31
Public administration	43	50,000	50,000	100,000	200,000	500,000	57

See footnotes at end of table.

Table 21. Life insurance plans: Maximum benefit amount, civilian workers,¹ National Compensation Survey, March 2011—Continued

(All workers with fixed multiple of earnings formula life insurance coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	73	\$50,000	\$50,000	\$200,000	\$500,000	\$1,000,000	27
1 to 49 workers	73	50,000	50,000	245,000	500,000	1,000,000	27
50 to 99 workers	71	—	—	—	—	—	29
100 workers or more	67	50,000	50,000	200,000	500,000	1,000,000	33
100 to 499 workers	71	50,000	50,000	150,000	500,000	1,000,000	29
500 workers or more	64	50,000	70,000	250,000	1,000,000	1,500,000	36
Geographic areas							
New England	74	50,000	50,000	200,000	500,000	750,000	26
Middle Atlantic	67	50,000	50,000	200,000	500,000	1,000,000	33
East North Central	60	50,000	75,000	200,000	600,000	1,000,000	40
West North Central	67	—	—	—	—	—	33
South Atlantic	66	50,000	50,000	250,000	500,000	1,500,000	34
East South Central	81	50,000	50,000	100,000	500,000	1,000,000	19
West South Central	75	50,000	50,000	250,000	750,000	1,000,000	25
Mountain	72	50,000	50,000	200,000	750,000	1,000,000	28
Pacific	73	50,000	50,000	200,000	500,000	1,000,000	27

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.