

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2012

(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	85	\$3,333	\$5,000	\$8,000	\$10,883	\$15,000	15
Worker characteristics							
Management, professional, and related	86	5,000	6,000	10,000	12,500	17,500	14
Management, business, and financial	88	5,000	6,000	10,000	14,167	20,000	12
Professional and related	85	4,286	5,000	8,000	11,000	15,000	15
Service	81	3,000	5,000	7,500	10,000	12,500	19
Sales and office	88	3,000	5,000	9,000	12,000	20,000	12
Sales and related	90	–	5,000	7,500	12,000	20,000	10
Office and administrative support	88	3,000	5,000	10,000	12,000	20,000	12
Natural resources, construction, and maintenance	85	3,000	5,000	6,667	10,000	15,000	15
Construction, extraction, farming, fishing, and forestry	86	2,917	–	5,000	–	15,000	14
Installation, maintenance, and repair	85	–	5,000	9,000	10,000	15,000	15
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	–	5,000	6,000	10,000	15,000	29
Full time	85	3,333	5,000	8,000	10,500	15,000	15
Union	71	2,500	4,000	5,000	10,000	15,000	29
Nonunion	86	4,000	5,000	8,333	11,250	15,500	14
Average wage within the following categories: ²							
Lowest 25 percent	82	3,000	5,000	6,000	10,000	15,000	18
Second 25 percent	83	3,000	5,000	7,500	10,000	15,000	17
Third 25 percent	86	3,000	5,000	8,000	10,000	15,000	14
Highest 25 percent	86	4,000	5,000	10,000	12,500	20,000	14
Highest 10 percent	85	5,000	6,000	10,000	15,000	20,000	15
Establishment characteristics							
Goods-producing industries	83	2,917	5,000	7,000	10,000	15,000	17
Construction	96	4,000	5,000	6,000	10,000	15,000	4
Manufacturing	80	3,000	5,000	7,500	10,000	15,000	20
Service-providing industries	86	4,000	5,000	8,300	11,000	17,300	14
Trade, transportation, and utilities	79	3,000	5,000	7,000	10,000	15,000	21
Wholesale trade	87	–	5,000	7,000	10,000	15,000	13
Retail trade	91	–	–	5,000	10,000	10,000	9
Transportation and warehousing	65	–	5,000	8,000	–	15,000	35
Utilities	60	5,000	8,000	10,000	15,000	23,077	40

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2012—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	84	\$4,000	\$5,000	\$9,340	\$12,000	—	16
Financial activities	90	3,000	6,500	10,000	20,000	\$25,000	10
Finance and insurance	89	3,000	7,500	12,000	20,833	30,000	11
Credit intermediation and related activities	88	2,500	6,250	10,833	20,833	30,000	12
Insurance carriers and related activities	88	5,000	—	10,500	15,000	25,000	12
Professional and business services	85	5,000	6,000	10,000	10,000	17,300	15
Professional and technical services	91	5,000	6,000	10,000	10,000	—	9
Education and health services	89	—	5,000	7,000	10,000	15,000	11
Educational services	88	4,000	5,000	7,000	10,000	14,000	12
Junior colleges, colleges, and universities	88	4,500	5,000	7,500	10,000	15,000	12
Healthcare and social assistance	89	3,000	5,000	7,000	10,000	15,000	11
Leisure and hospitality:							
Accommodation and food services	61	—	7,560	10,000	10,000	—	39
1 to 99 workers	86	3,500	5,000	7,560	10,000	15,000	14
1 to 49 workers	87	—	5,000	8,000	10,000	15,000	13
50 to 99 workers	85	4,000	5,000	7,500	10,000	13,890	15
100 workers or more	84	3,098	5,000	9,500	12,500	20,000	16
100 to 499 workers	88	4,000	5,000	7,500	10,000	15,000	12
500 workers or more	81	3,000	5,000	10,000	15,000	20,000	19
Geographic areas							
New England	92	4,500	5,000	7,500	10,000	15,000	8
Middle Atlantic	86	3,000	5,000	7,500	12,000	15,000	14
East North Central	80	3,000	5,000	7,000	10,000	15,000	20
West North Central	76	4,000	5,000	10,000	12,000	20,833	24
South Atlantic	87	3,500	5,000	8,000	10,500	15,000	13
West South Central	86	4,000	5,000	7,500	10,000	15,000	14
Pacific	87	4,000	6,000	10,000	13,000	18,000	13

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/glossary20112012.htm.