Table 20. Life insurance plans: Maximum benefit amount, civilian workers,[1] March 2019

(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	78	$50,000	–	$250,000	$650,000	$1,500,000	22
Worker characteristics							
Management, professional, and related	77	50,000	$100,000	300,000	900,000	2,000,000	23
Management, business, and financial	81	50,000	100,000	250,000	750,000	2,000,000	19
Professional and related	75	50,000	100,000	–	1,000,000	–	25
Teachers	59	50,000	50,000	150,000	300,000	500,000	41
Primary, secondary, and special education school teachers	50	50,000	50,000	–	300,000	500,000	50
Registered nurses	84	50,000	100,000	500,000	1,000,000	1,000,000	16
Service	80	50,000	50,000	–	–	–	20
Protective service	69	50,000	50,000	150,000	–	–	31
Sales and office	81	50,000	50,000	200,000	500,000	–	19
Sales and related	86	50,000	50,000	–	500,000	1,000,000	14
Office and administrative support	79	50,000	50,000	200,000	500,000	–	21
Natural resources, construction, and maintenance	80	50,000	–	200,000	500,000	–	20
Construction, extraction, farming, fishing, and forestry	78	50,000	100,000	250,000	–	1,000,000	22
Installation, maintenance, and repair	81	50,000	50,000	200,000	500,000	–	19
Production, transportation, and material moving ...	72	50,000	–	–	500,000	1,000,000	28
Production	75	50,000	–	–	500,000	1,000,000	25
Transportation and material moving	69	50,000	50,000	100,000	400,000	600,000	31
Full time	78	50,000	50,000	250,000	600,000	–	22
Part time	65	50,000	100,000	–	–	–	35
Union	69	50,000	70,000	150,000	500,000	1,000,000	31
Nonunion	79	50,000	50,000	250,000	750,000	–	21
Average wage within the following categories:[3]							
Lowest 25 percent	78	50,000	50,000	–	500,000	1,000,000	22
Lowest 10 percent	83	50,000	50,000	–	–	1,000,000	17
Second 25 percent	80	50,000	50,000	200,000	500,000	–	20
Third 25 percent	77	50,000	70,000	200,000	500,000	–	23
Highest 25 percent	76	50,000	100,000	300,000	1,000,000	2,000,000	24
Highest 10 percent	78	50,000	100,000	–	1,000,000	2,000,000	22
Establishment characteristics							
Service-providing industries	78	50,000	50,000	250,000	650,000	–	22
Education and health services	75	50,000	100,000	250,000	500,000	–	25
Educational services	63	50,000	50,000	170,000	300,000	500,000	37
Elementary and secondary schools	52	50,000	50,000	–	300,000	500,000	48
Junior colleges, colleges, and universities	75	50,000	50,000	–	–	500,000	25
Health care and social assistance	81	50,000	100,000	–	–	1,500,000	19
Hospitals	86	50,000	150,000	500,000	1,000,000	1,000,000	14
Public administration	60	40,000	50,000	150,000	300,000	500,000	40

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amount, civilian workers,[1] March 2019—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	78	$50,000	–	$200,000	$600,000	$2,000,000	22
1 to 49 workers	82	50,000	–	250,000	–	2,000,000	18
50 to 99 workers	70	50,000	–	150,000	500,000	–	30
100 workers or more	78	50,000	–	250,000	750,000	–	22
100 to 499 workers	79	50,000	$50,000	200,000	500,000	1,000,000	21
500 workers or more	76	50,000	100,000	400,000	1,000,000	1,500,000	24
Geographic areas							
Northeast	73	50,000	–	200,000	500,000	1,000,000	27
New England	65	50,000	–	–	–	1,000,000	35
Middle Atlantic	75	50,000	–	200,000	500,000	1,000,000	25
South	79	50,000	50,000	250,000	–	–	21
South Atlantic	79	50,000	50,000	250,000	–	–	21
East South Central	81	50,000	–	–	500,000	1,000,000	19
West South Central	78	50,000	50,000	–	–	–	22
Midwest	77	50,000	–	250,000	500,000	–	23
East North Central	78	50,000	–	250,000	500,000	–	22
West North Central	74	50,000	50,000	–	500,000	1,000,000	26
West	81	50,000	100,000	300,000	1,000,000	2,000,000	19
Mountain	79	50,000	–	–	1,000,000	–	21
Pacific	82	50,000	–	–	–	2,000,000	18

[1] Includes workers in private industry and state and local 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] Surveyed occupations are classified into wage categories based on the average wage for the occupation, which may include workers with earnings both above and below the threshold. The categories were formed using percentile estimates generated using wage data for March 2019.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.