

Table 20. Life insurance plans: Maximum benefit amount, State and local government workers, National Compensation Survey, March 2012

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	50	\$50,000	\$50,000	\$100,000	\$250,000	\$450,000	50
Worker characteristics							
Management, professional, and related	51	50,000	50,000	100,000	–	400,000	49
Professional and related	51	50,000	50,000	100,000	–	400,000	49
Teachers	48	50,000	50,000	–	–	350,000	52
Primary, secondary, and special education school teachers	42	50,000	50,000	–	100,000	–	58
Service	51	50,000	50,000	100,000	250,000	500,000	49
Protective service	47	50,000	50,000	100,000	250,000	–	53
Sales and office	47	50,000	50,000	100,000	–	500,000	53
Office and administrative support	47	50,000	50,000	100,000	–	500,000	53
Natural resources, construction, and maintenance	45	–	50,000	–	–	–	55
Production, transportation, and material moving ...	48	50,000	50,000	100,000	200,000	450,000	52
Full time	50	50,000	50,000	100,000	250,000	450,000	50
Part time	39	50,000	50,000	–	–	–	61
Union	46	40,000	50,000	–	–	400,000	54
Nonunion	53	50,000	50,000	100,000	250,000	500,000	47
Average wage within the following categories: ²							
Lowest 25 percent	54	50,000	50,000	100,000	150,000	500,000	46
Lowest 10 percent	57	50,000	–	100,000	–	–	43
Second 25 percent	52	50,000	50,000	100,000	–	400,000	48
Third 25 percent	49	50,000	50,000	100,000	250,000	450,000	51
Highest 25 percent	46	50,000	50,000	100,000	250,000	400,000	54
Highest 10 percent	50	–	50,000	–	–	400,000	50
Establishment characteristics							
Service-providing industries	51	50,000	50,000	100,000	250,000	450,000	49
Education and health services	53	50,000	50,000	100,000	–	400,000	47
Educational services	52	50,000	50,000	100,000	–	400,000	48
Elementary and secondary schools	42	50,000	50,000	–	144,000	250,000	58
Junior colleges, colleges, and universities	73	50,000	50,000	100,000	–	–	27
Healthcare and social assistance	56	50,000	–	–	–	–	44
Hospitals	61	50,000	100,000	–	400,000	–	39
Public administration	47	50,000	50,000	100,000	200,000	500,000	53
1 to 99 workers	40	50,000	100,000	–	200,000	–	60
1 to 49 workers	36	–	–	–	250,000	–	64
100 workers or more	51	50,000	50,000	100,000	250,000	500,000	49
100 to 499 workers	48	50,000	50,000	100,000	–	350,000	52
500 workers or more	52	50,000	50,000	100,000	–	500,000	48

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amount, State and local government workers, National Compensation Survey, March 2012—Continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	56	—	\$50,000	—	—	\$500,000	44
Local government	47	\$50,000	50,000	\$100,000	\$200,000	400,000	53
Geographic areas							
Middle Atlantic	34	—	40,000	50,000	100,000	—	66
East North Central	45	50,000	50,000	—	—	—	55
West North Central	46	—	—	400,000	500,000	—	54
South Atlantic	38	50,000	50,000	200,000	250,000	—	62
West South Central	54	50,000	50,000	—	250,000	—	46
Mountain	71	—	50,000	—	—	—	29

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.