

**Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2013**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers .....	51	\$50,000	\$50,000	\$100,000	–	\$400,000	49
<b>Worker characteristics</b>							
Management, professional, and related .....	52	50,000	50,000	100,000	–	400,000	48
Professional and related .....	52	50,000	50,000	100,000	–	400,000	48
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 .....	53	50,000	50,000	100,000	250,000	500,000	47
Protective service .....	49	50,000	50,000	100,000	250,000	–	51
Sales and office .....	48	50,000	50,000	–	–	500,000	52
Office and administrative support .....	48	50,000	50,000	–	–	500,000	52
Natural resources, construction, and maintenance .....	46	–	50,000	100,000	–	400,000	54
Production, transportation, and material moving ...	47	50,000	–	100,000	–	450,000	53
Full time .....	51	50,000	50,000	100,000	–	450,000	49
Part time .....	50	50,000	50,000	–	–	–	50
Union .....	48	45,000	50,000	–	200,000	400,000	52
Nonunion .....	53	50,000	50,000	100,000	250,000	500,000	47
Average wage within the following categories: <sup>2</sup>							
Lowest 25 percent .....	54	50,000	50,000	100,000	150,000	500,000	46
Lowest 10 percent .....	57	50,000	–	100,000	–	500,000	43
Second 25 percent .....	55	50,000	50,000	100,000	250,000	400,000	45
Third 25 percent .....	49	50,000	50,000	100,000	250,000	400,000	51
Highest 25 percent .....	47	50,000	50,000	100,000	250,000	–	53
Highest 10 percent .....	52	–	50,000	–	–	400,000	48
<b>Establishment characteristics</b>							
Service-providing industries .....	52	50,000	50,000	100,000	–	450,000	48
Education and health services .....	53	50,000	50,000	100,000	–	400,000	47
Educational services .....	53	50,000	50,000	100,000	–	400,000	47
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 .....	57	50,000	–	–	–	–	43
Hospitals .....	61	50,000	100,000	–	400,000	–	39
Public administration .....	49	50,000	50,000	100,000	200,000	500,000	51
1 to 99 workers .....	30	50,000	–	–	250,000	500,000	70
1 to 49 workers .....	30	–	–	–	–	–	70
50 to 99 workers .....	30	50,000	–	–	250,000	500,000	70
100 workers or more .....	53	50,000	50,000	100,000	–	400,000	47
100 to 499 workers .....	54	50,000	50,000	100,000	150,000	250,000	46
500 workers or more .....	53	50,000	50,000	100,000	–	500,000	47

See footnotes at end of table.

**Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2013—Continued**

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

Characteristics	With maximum benefit amount	Maximum benefit amount <sup>1</sup>					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government .....	58	—	\$50,000	—	—	\$500,000	42
Local government .....	48	\$50,000	50,000	\$100,000	\$200,000	400,000	52
<b>Geographic areas</b>							
Middle Atlantic .....	32	—	40,000	50,000	—	—	68
East North Central .....	46	50,000	50,000	150,000	—	250,000	54
South Atlantic .....	39	50,000	50,000	200,000	280,000	—	61
West South Central .....	54	50,000	50,000	—	—	—	46
Mountain .....	71	—	50,000	—	—	—	29

<sup>1</sup> 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.

<sup>2</sup> 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 data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).