

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2013

(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	87	\$3,000	\$5,000	\$8,000	\$10,000	\$15,000	13
Worker characteristics							
Management, professional, and related	87	4,000	5,000	10,000	12,000	16,000	13
Management, business, and financial	89	4,000	6,000	10,000	13,000	20,000	11
Professional and related	86	4,000	5,000	8,000	10,000	15,000	14
Service	87	3,000	5,000	6,000	10,000	12,500	13
Sales and office	89	3,000	5,000	8,000	12,000	20,000	11
Sales and related	92	4,000	5,000	7,500	12,000	20,000	8
Office and administrative support	88	3,000	5,000	9,000	12,000	20,000	12
Natural resources, construction, and maintenance	86	3,000	5,000	6,000	10,000	15,000	14
Installation, maintenance, and repair	87	3,000	5,000	6,000	10,000	14,000	13
Production, transportation, and material moving ...	83	–	5,000	6,000	10,000	15,000	17
Production	82	2,500	5,000	7,500	10,000	15,000	18
Transportation and material moving	84	–	–	6,000	10,000	15,000	16
Full time	87	3,000	5,000	8,000	10,000	15,000	13
Part time	84	2,500	5,000	7,000	10,000	15,500	16
Union	86	–	3,000	5,000	8,000	12,500	14
Nonunion	87	3,000	5,000	8,000	11,000	15,000	13
Average wage within the following categories: ²							
Lowest 25 percent	90	–	5,000	6,000	10,000	15,000	10
Second 25 percent	87	3,000	5,000	7,500	10,000	15,000	13
Third 25 percent	86	3,000	5,000	7,500	10,000	15,000	14
Highest 25 percent	87	3,000	5,000	10,000	12,500	17,300	13
Highest 10 percent	85	4,000	6,000	10,000	15,000	20,000	15
Establishment characteristics							
Goods-producing industries	83	3,000	5,000	7,500	10,000	15,000	17
Construction	93	5,000	5,000	6,000	10,000	15,000	7
Manufacturing	82	3,000	5,000	7,500	10,500	15,000	18
Service-providing industries	88	3,000	5,000	8,000	10,000	16,000	12
Trade, transportation, and utilities	86	–	5,000	6,000	10,000	15,000	14
Wholesale trade	91	–	5,000	6,500	10,000	15,000	9
Retail trade	91	2,800	5,000	5,000	10,000	15,000	9
Transportation and warehousing	81	–	–	7,000	10,000	15,000	19
Utilities	61	5,000	7,000	12,000	15,000	15,000	39

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2013—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	85	\$4,000	\$4,000	\$7,500	\$12,000	\$15,000	15
Financial activities	91	2,500	6,000	10,000	18,000	25,000	9
Finance and insurance	90	2,500	7,000	10,208	20,000	27,000	10
Credit intermediation and related activities	92	2,500	6,000	10,000	20,833	30,000	8
Insurance carriers and related activities	85	5,000	8,333	11,000	15,000	25,000	15
Professional and business services	83	5,000	6,000	10,000	10,000	17,300	17
Professional and technical services	92	5,000	6,000	10,000	10,000	20,000	8
Education and health services	92	3,000	5,000	6,667	10,000	15,000	8
Educational services	89	4,000	5,000	7,000	10,000	14,000	11
Junior colleges, colleges, and universities	88	5,000	5,000	7,500	10,000	15,000	12
Healthcare and social assistance	94	3,000	5,000	6,000	10,000	15,000	6
1 to 99 workers	89	3,000	5,000	7,500	10,000	15,000	11
1 to 49 workers	90	3,000	5,000	7,000	10,000	15,000	10
50 to 99 workers	88	4,000	5,000	8,000	10,000	15,000	12
100 workers or more	86	3,000	5,000	8,500	12,000	16,667	14
100 to 499 workers	90	3,333	5,000	7,500	10,000	15,000	10
500 workers or more	81	2,917	5,000	10,000	15,000	20,000	19
Geographic areas							
New England	93	3,000	5,000	7,500	12,000	15,000	7
Middle Atlantic	87	2,500	5,000	6,000	10,000	15,000	13
East North Central	84	3,000	5,000	6,000	10,000	15,000	16
West North Central	79	4,000	5,000	10,000	12,000	16,667	21
South Atlantic	86	3,000	5,000	8,000	10,000	15,000	14
West South Central	91	—	5,000	7,560	10,000	15,000	9
Pacific	88	3,500	6,000	10,000	12,650	17,300	12

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 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.