

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2014

(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	51	\$50,000	\$50,000	\$100,000	\$250,000	\$500,000	49
Worker characteristics							
Management, professional, and related	52	50,000	50,000	100,000	250,000	400,000	48
Professional and related	52	50,000	50,000	100,000	250,000	400,000	48
Teachers	49	50,000	50,000	–	200,000	350,000	51
Primary, secondary, and special education school teachers	43	50,000	50,000	–	–	–	57
Service	53	50,000	50,000	100,000	250,000	500,000	47
Protective service	49	50,000	50,000	–	–	–	51
Sales and office	49	50,000	50,000	–	–	500,000	51
Office and administrative support	49	50,000	50,000	–	–	500,000	51
Natural resources, construction, and maintenance	47	–	50,000	100,000	–	400,000	53
Production, transportation, and material moving ...	47	50,000	–	100,000	–	450,000	53
Full time	52	50,000	50,000	100,000	250,000	500,000	48
Part time	50	50,000	50,000	–	–	–	50
Union	50	50,000	50,000	100,000	–	400,000	50
Nonunion	53	50,000	50,000	100,000	250,000	500,000	47
Average wage within the following categories ² :							
Lowest 25 percent	56	50,000	50,000	100,000	–	500,000	44
Lowest 10 percent	61	50,000	–	100,000	–	500,000	39
Second 25 percent	54	50,000	50,000	–	250,000	400,000	46
Third 25 percent	50	50,000	50,000	–	–	500,000	50
Highest 25 percent	47	50,000	50,000	100,000	–	500,000	53
Highest 10 percent	53	50,000	50,000	–	–	500,000	47
Establishment characteristics							
Service-providing industries	52	50,000	50,000	100,000	250,000	500,000	48
Education and health services	54	50,000	50,000	100,000	–	400,000	46
Educational services	54	50,000	50,000	100,000	–	400,000	46
Elementary and secondary schools	43	50,000	50,000	100,000	175,000	300,000	57
Junior colleges, colleges, and universities	73	50,000	50,000	100,000	–	–	27
Health care and social assistance	57	50,000	–	–	500,000	–	43
Hospitals	61	50,000	–	–	–	–	39
Public administration	49	50,000	50,000	100,000	250,000	500,000	51
1 to 99 workers	35	50,000	100,000	–	250,000	–	65
1 to 49 workers	30	–	–	–	–	–	70
100 workers or more	53	50,000	50,000	100,000	250,000	450,000	47
100 to 499 workers	51	50,000	50,000	100,000	150,000	350,000	49
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 2014—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	58	—	\$50,000	—	—	\$500,000	42
Local government	48	\$50,000	50,000	\$100,000	\$200,000	400,000	52
Geographic areas							
Northeast	35	—	40,000	50,000	100,000	—	65
Middle Atlantic	31	—	40,000	50,000	—	350,000	69
South	54	50,000	—	100,000	250,000	—	46
South Atlantic	39	50,000	—	200,000	—	—	61
West South Central	56	50,000	50,000	—	—	—	44
Midwest	48	50,000	—	—	400,000	500,000	52
East North Central	46	50,000	50,000	150,000	—	250,000	54
West	75	50,000	50,000	—	—	300,000	25
Mountain	74	—	50,000	—	—	—	26

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 ECEC data for March 2014.

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/glossary20132014.htm.