

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015

(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	65	–	\$3,900	\$5,000	\$6,000	\$10,000	35
Worker characteristics							
Management, professional, and related	66	–	3,900	5,000	6,000	9,000	34
Professional and related	65	–	3,900	5,000	6,000	8,750	35
Teachers	64	–	3,900	5,000	6,000	8,000	36
Primary, secondary, and special education school teachers	61	–	3,900	5,000	5,250	7,500	39
Service	63	–	4,000	5,000	7,000	10,000	37
Protective service	64	–	4,500	5,000	7,500	10,000	36
Sales and office	60	–	–	5,000	6,000	10,000	40
Office and administrative support	61	–	3,000	5,000	6,000	10,000	39
Natural resources, construction, and maintenance	65	–	3,900	5,000	7,000	10,000	35
Production, transportation, and material moving ...	77	–	3,500	5,000	7,500	10,000	23
Full time	66	–	3,900	5,000	6,000	10,000	34
Part time	47	–	5,000	5,000	6,500	10,000	53
Union	61	\$2,500	4,000	5,000	6,000	10,000	39
Nonunion	69	–	3,900	5,000	6,000	10,000	31
Average wage within the following categories: ²							
Lowest 25 percent	63	–	3,900	5,000	6,000	8,000	37
Lowest 10 percent	55	–	3,900	5,000	6,000	8,000	45
Second 25 percent	63	–	3,900	5,000	7,000	10,000	37
Third 25 percent	68	–	3,900	5,000	6,000	10,000	32
Highest 25 percent	66	–	4,000	5,000	6,667	10,000	34
Highest 10 percent	72	–	4,000	5,000	6,000	8,000	28
Establishment characteristics							
Service-providing industries	65	–	3,900	5,000	6,111	10,000	35
Education and health services	64	–	3,900	5,000	6,000	9,000	36
Educational services	65	–	3,900	5,000	6,000	8,750	35
Elementary and secondary schools	63	–	3,900	5,000	6,000	8,000	37
Health care and social assistance	58	800	4,500	5,000	7,000	–	42
Public administration	65	–	3,900	5,000	7,000	10,000	35
1 to 99 workers	61	3,000	3,900	5,000	5,000	6,000	39
1 to 49 workers	70	3,000	3,900	5,000	5,000	6,000	30
50 to 99 workers	53	–	–	5,000	5,000	–	47
100 workers or more	66	–	3,900	5,000	7,000	10,000	34
100 to 499 workers	58	–	4,400	5,000	6,500	10,000	42
500 workers or more	68	–	3,900	5,000	7,000	10,000	32

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015—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	
State government	59	—	—	\$5,000	\$7,000	\$10,000	41
Local government	67	—	\$3,900	5,000	6,000	9,400	33
Geographic areas							
Northeast	82	—	4,000	5,000	6,500	10,000	18
Middle Atlantic	82	—	—	5,000	7,000	10,000	18
South	85	\$800	—	3,900	6,000	9,000	15
South Atlantic	84	800	—	3,900	5,000	8,000	16
Midwest	50	3,500	5,000	5,000	6,500	9,400	50
East North Central	46	3,000	4,500	5,000	7,500	10,000	54
West North Central	56	3,500	5,000	5,000	5,250	7,500	44
West	53	3,000	5,000	5,000	6,000	10,000	47
Pacific	59	—	4,500	5,000	6,000	10,000	41

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 wage data for March 2015.

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/glossary20142015.htm.