

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	60	59	97	38	37	98	34	33	96
Worker characteristics									
Management, professional, and related	78	77	99	46	45	99	53	51	97
Management, business, and financial	85	84	99	61	60	98	61	59	97
Professional and related	75	74	98	39	39	99	49	48	97
Teachers	72	71	98	23	22	98	40	39	96
Primary, secondary, and special education school teachers	82	81	98	21	20	98	41	40	97
Registered nurses	77	76	99	38	38	99	51	49	96
Service	35	33	95	21	20	96	13	13	97
Protective service	71	68	96	26	25	97	22	21	98
Sales and office	58	56	98	37	36	97	33	32	96
Sales and related	45	43	96	29	27	94	21	19	94
Office and administrative support	65	64	98	42	41	98	41	39	97
Natural resources, construction, and maintenance	60	58	97	38	38	99	28	27	97
Construction, extraction, farming, fishing, and forestry	53	52	98	32	32	100	20	19	97
Installation, maintenance, and repair	66	64	97	44	43	99	35	34	97
Production, transportation, and material moving ...	66	63	96	46	44	96	31	30	94
Production	72	70	97	53	52	98	35	33	96
Transportation and material moving	60	57	95	40	37	94	28	26	93
Full time	75	74	98	45	44	98	44	42	96
Part time	14	12	89	14	13	93	5	5	96
Union	86	84	98	49	47	96	36	35	96
Nonunion	56	55	97	36	35	98	34	33	97
Average wage within the following categories: ³									
Lowest 25 percent	25	23	92	17	16	94	8	8	95
Lowest 10 percent	13	11	89	13	12	94	3	3	91
Second 25 percent	63	62	98	37	36	97	32	31	96
Third 25 percent	76	74	98	47	46	98	45	43	96
Highest 25 percent	85	85	99	54	53	99	57	55	97
Highest 10 percent	89	88	99	59	58	99	61	60	98
Establishment characteristics									
Goods-producing industries	71	70	98	53	53	99	38	37	97
Service-providing industries	58	57	97	35	34	97	34	32	96
Education and health services	69	67	98	30	30	99	41	40	97
Educational services	76	74	98	26	25	98	42	40	95
Elementary and secondary schools	76	74	98	23	23	98	37	35	97
Junior colleges, colleges, and universities	84	81	97	30	29	97	55	52	94
Health care and social assistance	64	63	98	33	33	99	41	39	97
Hospitals	88	87	99	45	45	99	60	58	96
Public administration	83	81	98	26	25	97	30	29	95

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ civilian workers,² National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
1 to 99 workers	41	40	97	28	28	97	23	22	96
1 to 49 workers	36	35	97	26	26	97	20	20	96
50 to 99 workers	56	53	95	35	34	97	31	30	97
100 workers or more	78	76	98	46	45	98	44	43	97
100 to 499 workers	71	69	98	44	42	97	38	37	97
500 workers or more	85	84	98	49	48	98	51	49	96
Geographic areas									
Northeast	60	59	99	61	60	99	34	33	97
New England	59	57	98	39	37	97	34	34	98
Middle Atlantic	60	60	99	69	68	99	34	33	97
South	63	61	97	33	32	97	34	33	96
South Atlantic	62	60	98	36	35	96	36	34	96
East South Central	64	62	97	31	29	96	34	33	95
West South Central	64	61	96	28	28	98	31	30	97
Midwest	63	61	97	38	36	97	38	37	97
East North Central	63	61	97	40	39	97	37	36	96
West North Central	62	61	98	33	32	98	39	38	97
West	54	52	98	25	24	97	30	29	96
Mountain	57	56	97	30	29	97	36	34	94
Pacific	52	51	98	23	23	98	28	27	98

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ 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: 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.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	5	95
Worker characteristics		
Management, professional, and related	5	95
Management, business, and financial	4	96
Professional and related	5	95
Teachers	9	91
Primary, secondary, and special education school teachers	9	91
Registered nurses	3	97
Service	9	91
Protective service	9	91
Sales and office	5	95
Sales and related	8	92
Office and administrative support	4	96
Natural resources, construction, and maintenance	6	94
Construction, extraction, farming, fishing, and forestry	5	95
Installation, maintenance, and repair	6	94
Production, transportation, and material moving ...	4	96
Production	5	95
Transportation and material moving	4	96
Full time	5	95
Part time	5	95
Union	5	95
Nonunion	6	94
Average wage within the following categories: ²		
Lowest 25 percent	8	92
Lowest 10 percent	7	93
Second 25 percent	6	94
Third 25 percent	5	95
Highest 25 percent	5	95
Highest 10 percent	5	95
Establishment characteristics		
Goods-producing industries	5	95
Service-providing industries	6	94
Education and health services	5	95
Educational services	9	91
Elementary and secondary schools	9	91
Health care and social assistance	2	98
Hospitals	2	98
Public administration	10	90

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	7	93
1 to 49 workers	8	92
50 to 99 workers	5	95
100 workers or more	5	95
100 to 499 workers	5	95
500 workers or more	5	95
Geographic areas		
Northeast	5	95
New England	10	90
Middle Atlantic	3	97
South	6	94
South Atlantic	5	95
East South Central	12	88
West South Central	5	95
Midwest	5	95
East North Central	6	94
West North Central	4	96
West	4	96
Mountain	7	93
Pacific	3	97

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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. 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.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2015

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	57	2	37	3	1
Worker characteristics					
Management, professional, and related	64	2	31	2	1
Management, business, and financial	72	1	24	2	1
Professional and related	61	2	34	2	1
Teachers	40	1	53	4	2
Primary, secondary, and special education school teachers	34	1	58	4	3
Registered nurses	74	—	23	1	—
Service	49	1	46	3	1
Protective service	38	3	53	4	1
Sales and office	61	2	34	2	1
Sales and related	59	2	35	3	1
Office and administrative support	62	2	34	2	(²)
Natural resources, construction, and maintenance	40	1	55	4	(²)
Construction, extraction, farming, fishing, and forestry	26	—	68	4	—
Installation, maintenance, and repair	49	1	46	4	(²)
Production, transportation, and material moving	49	1	44	5	(²)
Production	49	1	45	5	(²)
Transportation and material moving	50	—	44	4	—
Full time	58	2	37	3	1
Part time	52	—	41	5	—
Union	37	1	52	9	1
Nonunion	63	2	34	1	1
Average wage within the following categories: ³					
Lowest 25 percent	51	1	46	2	(²)
Lowest 10 percent	44	—	52	3	—
Second 25 percent	52	1	43	3	1
Third 25 percent	57	1	37	3	1
Highest 25 percent	64	2	31	3	1
Highest 10 percent	68	3	27	2	(²)
Establishment characteristics					
Goods-producing industries	50	2	44	4	(²)
Service-providing industries	59	2	36	3	1
Education and health services	56	1	39	3	1
Educational services	43	1	50	4	2
Elementary and secondary schools	34	1	59	4	3
Junior colleges, colleges, and universities	60	2	34	3	1
Health care and social assistance	66	—	31	2	—
Hospitals	77	—	19	2	—
Public administration	36	3	52	7	2

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
1 to 99 workers	49	(²)	48	2	1
1 to 49 workers	48	1	49	2	1
50 to 99 workers	51	(²)	47	2	(²)
100 workers or more	61	2	32	3	1
100 to 499 workers	61	2	34	3	(²)
500 workers or more	62	2	31	4	1
Geographic areas					
Northeast	62	—	32	4	—
New England	65	2	31	3	—
Middle Atlantic	61	—	32	5	—
South	58	2	37	2	1
South Atlantic	62	2	32	2	2
East South Central	57	—	38	2	—
West South Central	53	1	44	2	(²)
Midwest	55	1	40	4	(²)
East North Central	53	2	41	3	(²)
West North Central	57	1	37	5	(²)
West	54	2	41	3	(²)
Mountain	57	1	41	—	—
Pacific	53	—	42	3	—

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Less than 0.5.

³ 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.

**Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹
National Compensation Survey, March 2015**

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

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	(³)	61	11	24	4	1.4	1.0
Worker characteristics							
Management, professional, and related	(³)	58	11	26	5	1.4	1.0
Management, business, and financial	1	56	9	28	6	1.4	1.0
Professional and related	–	59	12	24	–	1.4	1.0
Teachers	–	51	21	25	–	1.4	–
Primary, secondary, and special education school teachers	–	51	24	24	1	1.4	–
Registered nurses	–	77	9	13	–	1.2	1.0
Service	1	65	11	21	3	1.3	1.0
Protective service	–	58	16	19	8	1.5	1.0
Sales and office	(³)	64	10	22	3	1.3	1.0
Sales and related	–	72	8	18	–	1.3	1.0
Office and administrative support	(³)	61	10	24	4	1.4	1.0
Natural resources, construction, and maintenance	1	62	12	23	2	1.3	1.0
Construction, extraction, farming, fishing, and forestry	–	60	15	22	2	1.3	1.0
Installation, maintenance, and repair	2	62	11	23	2	1.3	1.0
Production, transportation, and material moving ...	(³)	61	14	22	2	1.3	1.0
Production	–	58	12	26	–	1.4	1.0
Transportation and material moving	–	65	16	17	–	1.3	1.0
Full time	(³)	60	11	24	4	1.4	1.0
Part time	–	76	6	15	–	1.2	1.0
Union	1	64	15	15	5	1.3	1.0
Nonunion	(³)	61	10	25	4	1.4	1.0
Average wage within the following categories: ⁴							
Lowest 25 percent	–	68	8	21	–	1.3	1.0
Lowest 10 percent	–	62	–	25	–	1.4	1.0
Second 25 percent	1	65	12	20	2	1.3	1.0
Third 25 percent	(³)	58	12	25	4	1.4	1.0
Highest 25 percent	(³)	59	10	26	5	1.4	1.0
Highest 10 percent	1	57	10	27	6	1.4	1.0
Establishment characteristics							
Goods-producing industries	–	54	10	31	–	1.4	1.0
Service-providing industries	1	62	11	22	4	1.3	1.0
Education and health services	–	63	12	22	–	1.3	1.0
Educational services	–	48	19	29	–	1.4	–
Elementary and secondary schools	–	47	24	28	2	1.4	1.5
Junior colleges, colleges, and universities	–	48	13	31	–	1.5	–
Health care and social assistance	–	70	9	18	–	1.3	1.0
Hospitals	1	74	10	14	1	1.2	1.0
Public administration	–	56	19	18	–	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, civilian workers,¹ National Compensation Survey, March 2015—continued

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

Characteristics	Multiple of annual earnings amounts ²					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
1 to 99 workers	(³)	60	11	25	4	1.4	1.0
1 to 49 workers	—	62	9	24	—	1.4	1.0
50 to 99 workers	—	56	15	27	—	1.4	1.0
100 workers or more	(³)	62	11	23	4	1.4	1.0
100 to 499 workers	(³)	63	9	23	4	1.4	1.0
500 workers or more	1	60	13	24	3	1.3	1.0
Geographic areas							
Northeast	—	57	16	22	—	1.4	1.0
New England	—	63	15	20	—	1.3	1.0
Middle Atlantic	—	55	16	23	—	1.4	1.0
South	(³)	62	8	25	3	1.4	1.0
South Atlantic	—	64	8	23	—	1.3	1.0
East South Central	—	59	9	28	—	1.4	1.0
West South Central	—	60	8	28	—	1.4	1.0
Midwest	—	58	12	25	—	1.4	1.0
East North Central	—	60	12	24	—	1.4	1.0
West North Central	—	55	13	28	—	1.4	1.0
West	—	67	9	20	—	1.3	1.0
Mountain	—	72	14	12	—	1.2	1.0
Pacific	—	64	6	25	—	1.4	1.0

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

³ Less than 0.5.

⁴ 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.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2015

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	75	\$50,000	\$70,000	\$200,000	\$500,000	\$1,000,000	25
Worker characteristics							
Management, professional, and related	76	50,000	100,000	300,000	750,000	–	24
Management, business, and financial	78	50,000	100,000	300,000	750,000	–	22
Professional and related	75	50,000	100,000	300,000	600,000	1,000,000	25
Teachers	64	50,000	50,000	100,000	–	500,000	36
Primary, secondary, and special education school teachers	55	50,000	50,000	100,000	–	500,000	45
Registered nurses	79	50,000	100,000	–	750,000	1,000,000	21
Service	75	50,000	50,000	200,000	500,000	1,000,000	25
Protective service	56	50,000	50,000	100,000	–	750,000	44
Sales and office	80	50,000	50,000	200,000	500,000	1,000,000	20
Sales and related	82	50,000	50,000	100,000	500,000	1,000,000	18
Office and administrative support	78	50,000	70,000	200,000	500,000	1,000,000	22
Natural resources, construction, and maintenance	63	50,000	–	200,000	500,000	–	37
Construction, extraction, farming, fishing, and forestry	64	50,000	100,000	170,000	–	1,000,000	36
Installation, maintenance, and repair	63	50,000	50,000	200,000	–	2,000,000	37
Production, transportation, and material moving	67	50,000	70,000	200,000	500,000	1,000,000	33
Production	64	50,000	100,000	250,000	500,000	1,000,000	36
Transportation and material moving	71	50,000	–	–	450,000	1,000,000	29
Full time	76	50,000	70,000	200,000	500,000	1,000,000	24
Part time	67	50,000	50,000	–	400,000	750,000	33
Union	57	50,000	50,000	100,000	300,000	1,000,000	43
Nonunion	78	50,000	–	250,000	500,000	1,000,000	22
Average wage within the following categories: ³							
Lowest 25 percent	77	50,000	50,000	200,000	500,000	1,000,000	23
Lowest 10 percent	76	50,000	–	–	–	–	24
Second 25 percent	77	50,000	50,000	170,000	500,000	1,000,000	23
Third 25 percent	75	50,000	–	200,000	500,000	1,000,000	25
Highest 25 percent	73	50,000	100,000	300,000	750,000	–	27
Highest 10 percent	75	50,000	100,000	300,000	800,000	2,000,000	25
Establishment characteristics							
Goods-producing industries	67	50,000	100,000	300,000	600,000	1,000,000	33
Service-providing industries	77	50,000	–	200,000	500,000	1,000,000	23
Education and health services	75	50,000	–	200,000	500,000	1,000,000	25
Educational services	65	50,000	50,000	–	300,000	500,000	35
Elementary and secondary schools	51	50,000	50,000	100,000	200,000	350,000	49
Junior colleges, colleges, and universities	80	50,000	50,000	–	400,000	500,000	20
Health care and social assistance	80	50,000	100,000	250,000	500,000	1,000,000	20
Hospitals	78	50,000	–	400,000	–	1,000,000	22
Public administration	48	50,000	50,000	–	250,000	500,000	52

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2015—continued

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

Characteristics	With maximum benefit amount	Maximum benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	79	\$50,000	—	\$200,000	\$500,000	\$1,000,000	21
1 to 49 workers	82	50,000	—	200,000	500,000	1,000,000	18
50 to 99 workers	74	50,000	—	200,000	500,000	1,000,000	26
100 workers or more	74	50,000	—	250,000	500,000	1,000,000	26
100 to 499 workers	77	50,000	\$50,000	200,000	500,000	1,000,000	23
500 workers or more	71	50,000	—	300,000	—	—	29
Geographic areas							
Northeast	73	50,000	100,000	200,000	500,000	1,000,000	27
New England	73	50,000	100,000	200,000	500,000	1,000,000	27
Middle Atlantic	73	50,000	—	250,000	500,000	1,000,000	27
South	78	50,000	—	—	—	1,500,000	22
South Atlantic	75	50,000	—	255,000	750,000	2,000,000	25
East South Central	84	50,000	—	—	500,000	1,000,000	16
West South Central	80	50,000	—	250,000	500,000	—	20
Midwest	71	50,000	—	250,000	500,000	1,000,000	29
East North Central	73	50,000	100,000	250,000	500,000	1,000,000	27
West North Central	69	50,000	—	250,000	500,000	1,000,000	31
West	77	50,000	50,000	200,000	500,000	1,000,000	23
Mountain	83	50,000	—	150,000	—	1,000,000	17
Pacific	74	50,000	50,000	200,000	500,000	1,000,000	26

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² 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.

³ 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.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2015

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	\$10,000	\$20,000	\$35,000	\$50,000
Worker characteristics					
Management, professional, and related	10,000	–	25,000	50,000	50,000
Management, business, and financial	10,000	15,000	25,000	50,000	50,000
Professional and related	–	10,000	25,000	50,000	50,000
Teachers	–	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	–	10,000	25,000	50,000	50,000
Registered nurses	6,000	10,000	–	50,000	50,000
Service	–	10,000	15,000	25,000	50,000
Protective service	5,000	10,000	–	25,000	50,000
Sales and office	–	10,000	20,000	30,000	50,000
Sales and related	–	10,000	15,000	–	50,000
Office and administrative support	–	10,000	20,000	40,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	20,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	10,000	10,000	15,000	25,000	50,000
Installation, maintenance, and repair	10,000	15,000	20,000	30,000	50,000
Production, transportation, and material moving	10,000	–	20,000	26,000	50,000
Production	10,000	–	20,000	25,000	50,000
Transportation and material moving	10,000	10,000	20,000	30,000	50,000
Full time	10,000	10,000	20,000	35,000	50,000
Part time	5,000	5,000	–	–	50,000
Union	5,000	10,000	20,000	40,000	50,000
Nonunion	10,000	10,000	20,000	25,000	50,000
Average wage within the following categories: ⁴					
Lowest 25 percent	5,000	10,000	15,000	20,000	25,000
Lowest 10 percent	5,000	10,000	–	20,000	–
Second 25 percent	10,000	10,000	20,000	25,000	50,000
Third 25 percent	10,000	10,000	20,000	35,000	50,000
Highest 25 percent	10,000	10,000	25,000	50,000	50,000
Highest 10 percent	–	15,000	30,000	50,000	–
Establishment characteristics					
Goods-producing industries	10,000	12,500	20,000	30,000	50,000
Service-providing industries	–	10,000	20,000	40,000	50,000
Education and health services	–	10,000	20,000	46,000	50,000
Educational services	–	10,000	20,000	46,000	50,000
Elementary and secondary schools	–	10,000	–	50,000	50,000
Junior colleges, colleges, and universities	5,000	10,000	20,000	–	50,000
Health care and social assistance	10,000	10,000	20,000	45,000	50,000
Hospitals	5,000	10,000	–	30,000	50,000
Public administration	5,000	10,000	20,000	30,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2015—continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ³				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
1 to 99 workers	\$10,000	—	\$20,000	\$30,000	\$50,000
1 to 49 workers	10,000	\$15,000	20,000	30,000	50,000
50 to 99 workers	10,000	—	20,000	30,000	50,000
100 workers or more	5,000	10,000	20,000	40,000	50,000
100 to 499 workers	10,000	10,000	20,000	25,000	50,000
500 workers or more	5,000	10,000	20,000	50,000	50,000
Geographic areas					
Northeast	5,000	10,000	20,000	50,000	50,000
New England	5,000	—	20,000	40,000	50,000
Middle Atlantic	5,000	10,000	25,000	50,000	50,000
South	10,000	10,000	20,000	25,000	50,000
South Atlantic	10,000	10,000	20,000	25,000	50,000
East South Central	10,000	10,000	20,000	50,000	50,000
West South Central	—	10,000	—	25,000	50,000
Midwest	10,000	15,000	20,000	30,000	50,000
East North Central	10,000	15,000	20,000	26,000	50,000
West North Central	10,000	15,000	20,000	40,000	50,000
West	—	10,000	20,000	40,000	50,000
Mountain	10,000	—	20,000	—	50,000
Pacific	5,000	10,000	20,000	40,000	50,000

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

³ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

⁴ 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: 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.

**Table 22. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2015**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
All workers	44	40	15	1
Worker characteristics				
Management, professional, and related	48	39	12	1
Management, business, and financial	50	38	12	1
Professional and related	47	40	—	—
Teachers	42	41	16	2
Primary, secondary, and special education school teachers	40	45	13	3
Registered nurses	54	34	11	1
Service	30	39	29	1
Sales and office	47	36	17	(³)
Sales and related	48	34	—	—
Office and administrative support	46	37	—	—
Natural resources, construction, and maintenance	41	44	12	2
Installation, maintenance, and repair	46	45	—	—
Production, transportation, and material moving ...	42	46	12	1
Production	44	47	—	—
Transportation and material moving	40	44	—	—
Full time	45	41	13	1
Part time	35	26	39	1
Union	42	42	—	—
Nonunion	45	39	15	1
Average wage within the following categories: ⁴				
Lowest 25 percent	—	35	33	—
Lowest 10 percent	34	—	43	—
Second 25 percent	40	44	16	1
Third 25 percent	46	41	12	1
Highest 25 percent	50	38	11	1
Highest 10 percent	52	36	—	—
Establishment characteristics				
Goods-producing industries	42	47	9	1
Service-providing industries	44	38	17	1
Education and health services	38	43	18	1
Educational services	43	39	—	—
Elementary and secondary schools	36	47	13	4
Junior colleges, colleges, and universities	61	24	—	—
Health care and social assistance	35	45	—	—
Public administration	50	39	—	—

See footnotes at end of table.

**Table 22. Short-term disability plans: Method of funding, civilian workers,¹
National Compensation Survey, March 2015—continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ²	Commercially insured	Legally required	Other
1 to 99 workers	32	43	24	1
1 to 49 workers	33	39	27	(³)
50 to 99 workers	30	52	17	1
100 workers or more	51	38	10	1
100 to 499 workers	46	43	10	1
500 workers or more	55	33	—	—
Geographic areas				
Northeast	25	29	45	1
New England	49	50	—	—
Middle Atlantic	20	25	54	1
South	53	47	—	—
South Atlantic	51	48	—	(³)
East South Central	50	49	—	—
West South Central	58	42	—	—
Midwest	56	42	—	3
East North Central	54	43	—	3
West	46	45	9	1
Mountain	37	62	—	1
Pacific	51	35	14	1

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Employer assumes all risks and expenses of providing the benefit.

³ Less than 0.5.

⁴ 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.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	16	84
Worker characteristics		
Management, professional, and related	12	88
Management, business, and financial	12	88
Professional and related	12	88
Teachers	10	90
Primary, secondary, and special education school teachers	10	90
Registered nurses	13	87
Service	33	67
Sales and office	17	83
Sales and related	22	78
Office and administrative support	15	85
Natural resources, construction, and maintenance	14	86
Installation, maintenance, and repair	11	89
Production, transportation, and material moving	14	86
Production	10	90
Transportation and material moving	18	82
Full time	14	86
Part time	35	65
Union	16	84
Nonunion	16	84
Average wage within the following categories: ²		
Lowest 25 percent	35	65
Lowest 10 percent	40	60
Second 25 percent	17	83
Third 25 percent	13	87
Highest 25 percent	11	89
Highest 10 percent	11	89
Establishment characteristics		
Goods-producing industries	11	89
Service-providing industries	18	82
Education and health services	16	84
Educational services	8	92
Elementary and secondary schools	8	92
Junior colleges, colleges, and universities	7	93
Health care and social assistance	20	80
Public administration	18	82

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	22	78
1 to 49 workers	24	76
50 to 99 workers	17	83
100 workers or more	13	87
100 to 499 workers	15	85
500 workers or more	11	89
Geographic areas		
Northeast	38	62
New England	5	95
Middle Atlantic	44	56
South	5	95
South Atlantic	6	94
East South Central	4	96
West South Central	5	95
Midwest	6	94
East North Central	6	94
West	9	91
Pacific	12	88

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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. 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.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2015**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	5	2	70	22	1
Worker characteristics					
Management, professional, and related	1	1	69	27	1
Management, business, and financial	—	1	63	34	—
Professional and related	1	1	74	22	2
Teachers	—	—	88	6	2
Primary, secondary, and special education school teachers	—	—	88	4	—
Registered nurses	2	—	86	10	—
Service	5	—	86	6	—
Sales and office	2	1	70	26	1
Sales and related	3	—	66	29	—
Office and administrative support	2	—	71	25	—
Natural resources, construction, and maintenance Installation, maintenance, and repair	16	—	58	22	—
5	3	60	32	—	
Production, transportation, and material moving ...	14	4	66	16	1
Production	17	5	58	20	1
Transportation and material moving	9	—	76	11	—
Full time	6	2	68	23	1
Part time	2	2	89	8	(²)
Union	16	6	62	14	1
Nonunion	3	1	72	24	1
Average wage within the following categories: ³					
Lowest 25 percent	5	—	84	8	—
Lowest 10 percent	2	—	90	5	—
Second 25 percent	7	1	75	17	1
Third 25 percent	6	3	68	22	1
Highest 25 percent	4	2	63	31	1
Highest 10 percent	1	1	63	33	1
Establishment characteristics					
Goods-producing industries	15	4	57	23	1
Service-providing industries	3	1	74	22	1
Education and health services	3	—	88	6	—
Educational services	3	—	88	7	—
Elementary and secondary schools	—	—	90	4	2
Junior colleges, colleges, and universities	1	—	82	16	—
Health care and social assistance	—	—	88	6	—
Public administration	2	—	83	13	—

See footnotes at end of table.

**Table 24. Short-term disability plans: Method of benefit payment, civilian workers,¹
National Compensation Survey, March 2015—continued**

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
1 to 99 workers	5	2	76	17	(²)
1 to 49 workers	5	2	75	18	(²)
50 to 99 workers	4	—	80	13	—
100 workers or more	6	2	66	25	1
100 to 499 workers	7	2	67	24	1
500 workers or more	4	—	66	26	—
Geographic areas					
Northeast	3	—	81	14	—
New England	5	—	67	28	—
Middle Atlantic	3	—	84	12	—
South	5	—	64	27	—
South Atlantic	5	—	68	23	—
East South Central	7	—	63	23	—
West South Central	3	—	56	39	—
Midwest	10	3	62	24	1
East North Central	11	3	62	24	(²)
West	3	2	71	23	2
Mountain	4	—	76	20	—
Pacific	2	3	68	24	3

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Less than 0.5.

³ 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.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2015

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	92	12	21	26	26	26	8
Worker characteristics							
Management, professional, and related	91	12	18	26	26	26	9
Management, business, and financial	93	12	18	26	26	26	7
Professional and related	90	12	—	26	26	26	10
Teachers	84	12	20	26	26	52	16
Primary, secondary, and special education school teachers	79	13	20	26	—	52	21
Registered nurses	94	12	—	26	26	26	6
Service	95	12	24	26	26	—	5
Sales and office	93	12	20	26	26	26	7
Sales and related	92	11	13	26	26	26	8
Office and administrative support	93	12	21	26	26	26	7
Natural resources, construction, and maintenance	90	13	24	26	26	—	10
Installation, maintenance, and repair	88	13	24	26	26	52	12
Production, transportation, and material moving	92	13	24	26	26	26	8
Production	92	12	21	26	26	26	8
Transportation and material moving	93	13	25	26	26	26	7
Full time	92	12	20	26	26	26	8
Part time	95	13	26	26	26	—	5
Union	86	13	26	26	26	52	14
Nonunion	94	12	18	26	26	26	6
Average wage within the following categories: ³							
Lowest 25 percent	94	12	21	26	26	26	6
Lowest 10 percent	95	13	26	26	26	52	5
Second 25 percent	94	12	21	26	26	26	6
Third 25 percent	92	12	18	26	26	26	8
Highest 25 percent	90	12	22	26	26	26	10
Highest 10 percent	89	12	22	26	26	26	11
Establishment characteristics							
Goods-producing industries	92	13	24	26	26	26	8
Service-providing industries	92	12	21	26	26	26	8
Education and health services	92	12	—	26	26	26	8
Educational services	84	13	22	26	26	52	16
Elementary and secondary schools	79	13	22	26	—	52	21
Junior colleges, colleges, and universities	89	13	26	26	26	26	11
Health care and social assistance	97	12	13	26	26	26	3
Public administration	86	—	24	26	26	52	14

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks ²					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	95	12	13	26	26	26	5
1 to 49 workers	94	12	13	26	26	26	6
50 to 99 workers	95	12	—	26	26	26	5
100 workers or more	91	12	22	26	26	26	9
100 to 499 workers	92	12	20	26	26	26	8
500 workers or more	89	13	24	26	26	26	11
Geographic areas							
Northeast	93	13	26	26	26	26	7
New England	92	12	—	26	26	26	8
Middle Atlantic	93	22	26	26	26	26	7
South	93	12	13	26	26	—	7
South Atlantic	94	12	13	26	26	36	6
East South Central	95	12	12	26	26	26	5
West South Central	91	12	13	26	26	26	9
Midwest	88	12	16	26	26	26	12
East North Central	88	12	15	26	26	26	12
West	93	11	13	26	26	26	7
Mountain	92	11	13	21	26	26	8
Pacific	94	12	25	26	26	—	6

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² 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.

³ 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.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2015

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	21	2	39	24	14	62.5	60.0
Worker characteristics								
Management, professional, and related	(²)	18	2	40	23	16	63.7	60.0
Management, business, and financial	1	16	1	37	27	18	64.9	60.0
Professional and related	(²)	20	2	42	21	15	63.0	60.0
Teachers	—	28	5	31	16	21	64.0	60.0
Primary, secondary, and special education school teachers	—	31	3	29	20	18	62.8	60.0
Registered nurses	—	21	—	49	18	9	60.3	60.0
Service	—	30	—	33	26	8	60.1	60.0
Sales and office	1	22	1	39	23	13	62.1	60.0
Sales and related	—	22	—	38	22	15	62.4	60.0
Office and administrative support	1	23	1	39	24	13	62.0	60.0
Natural resources, construction, and maintenance	1	20	2	40	26	12	62.3	60.0
Installation, maintenance, and repair	—	16	—	49	20	12	62.1	60.0
Production, transportation, and material moving	2	17	(²)	43	23	14	62.9	60.0
Production	3	14	(²)	42	25	15	62.5	60.0
Transportation and material moving	—	19	—	45	22	14	63.3	60.0
Full time	1	20	1	41	23	14	62.8	60.0
Part time	—	31	—	25	30	8	60.5	60.0
Union	1	22	5	32	29	12	61.6	60.0
Nonunion	1	21	1	41	23	14	62.7	60.0
Average wage within the following categories: ³								
Lowest 25 percent	2	28	2	34	27	8	60.5	60.0
Lowest 10 percent	—	36	—	28	27	6	59.6	60.0
Second 25 percent	1	21	2	40	23	12	61.9	60.0
Third 25 percent	1	20	1	40	22	15	62.6	60.0
Highest 25 percent	(²)	17	1	40	24	17	64.1	60.0
Highest 10 percent	(²)	18	2	39	21	20	64.9	60.0
Establishment characteristics								
Goods-producing industries	—	14	—	42	25	18	63.5	60.0
Service-providing industries	1	22	2	39	24	13	62.3	60.0
Education and health services	(²)	25	3	39	18	15	61.7	60.0
Educational services	—	32	7	27	15	19	63.0	60.0
Elementary and secondary schools	—	36	3	28	19	14	61.1	60.0
Junior colleges, colleges, and universities	—	24	12	25	9	30	68.1	60.0
Health care and social assistance	(²)	21	1	45	20	12	61.0	60.0
Public administration	—	27	—	30	34	5	60.3	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
1 to 99 workers	(²)	23	1	37	27	11	62.1	60.0
1 to 49 workers	(²)	24	1	34	30	11	62.1	60.0
50 to 99 workers	—	20	—	44	21	13	62.1	60.0
100 workers or more	1	20	2	40	22	15	62.8	60.0
100 to 499 workers	—	14	—	47	22	14	62.7	60.0
500 workers or more	1	25	3	34	21	16	62.9	60.0
Geographic areas								
Northeast	1	30	(²)	24	37	7	61.3	60.0
New England	—	9	—	48	18	21	65.5	60.0
Middle Atlantic	1	33	(²)	21	40	5	60.6	60.0
South	1	17	(²)	51	14	17	63.1	60.0
South Atlantic	—	20	—	49	13	16	62.3	60.0
East South Central	—	17	—	48	—	21	64.1	60.0
West South Central	—	11	—	57	15	17	64.6	60.0
Midwest	—	14	—	46	19	20	64.6	60.0
East North Central	—	15	—	44	20	20	64.3	60.0
West	1	16	9	43	17	13	61.6	60.0
Mountain	—	10	—	56	18	16	63.7	60.0
Pacific	2	19	15	35	17	12	60.3	60.0

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Less than 0.5.

³ 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.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2015

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	73	\$170	\$315	\$595	\$1,250	\$2,325	27
Worker characteristics							
Management, professional, and related	69	170	500	750	1,500	2,500	31
Management, business, and financial	67	170	546	750	1,500	2,500	33
Professional and related	71	170	500	750	1,500	2,500	29
Teachers	75	170	500	692	1,000	1,750	25
Primary, secondary, and special education school teachers	75	170	500	692	831	–	25
Registered nurses	61	201	524	–	2,307	2,800	39
Service	81	170	185	520	604	1,500	19
Sales and office	75	170	270	600	1,500	2,500	25
Sales and related	78	170	–	595	1,666	4,615	22
Office and administrative support	74	170	270	600	1,250	2,500	26
Natural resources, construction, and maintenance	76	170	350	572	1,000	2,000	24
Installation, maintenance, and repair	76	200	490	600	–	2,000	24
Production, transportation, and material moving ...	71	170	300	559	1,000	1,500	29
Production	66	170	250	559	1,000	2,000	34
Transportation and material moving	76	170	385	510	750	1,500	24
Full time	72	170	364	604	1,500	2,500	28
Part time	83	170	170	500	595	987	17
Union	79	170	200	500	831	1,662	21
Nonunion	72	170	315	604	1,385	2,500	28
Average wage within the following categories: ³							
Lowest 25 percent	82	170	170	535	604	1,500	18
Lowest 10 percent	88	170	170	315	595	–	12
Second 25 percent	73	170	300	595	1,000	2,308	27
Third 25 percent	71	170	300	600	1,250	2,309	29
Highest 25 percent	70	170	500	700	1,500	2,500	30
Highest 10 percent	67	170	500	831	2,000	2,500	33
Establishment characteristics							
Goods-producing industries	69	170	350	595	1,000	2,000	31
Service-providing industries	74	170	300	595	1,300	2,423	26
Education and health services	70	170	300	595	1,075	2,310	30
Educational services	71	170	–	692	831	2,000	29
Elementary and secondary schools	74	170	500	692	831	–	26
Junior colleges, colleges, and universities	61	170	185	600	1,039	2,000	39
Health care and social assistance	69	170	–	595	1,300	2,500	31
Public administration	71	170	200	595	–	1,662	29

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	79	\$170	—	\$584	\$1,000	\$1,730	21
1 to 49 workers	80	170	—	576	—	1,500	20
50 to 99 workers	78	170	\$300	595	1,150	2,308	22
100 workers or more	69	170	375	604	1,500	2,500	31
100 to 499 workers	71	170	350	604	1,500	2,500	29
500 workers or more	68	170	450	600	1,500	2,500	32
Geographic areas							
Northeast	88	170	170	559	604	1,300	12
New England	68	300	—	700	—	2,500	32
Middle Atlantic	91	170	170	559	600	1,000	9
South	66	300	500	1,000	1,730	2,500	34
South Atlantic	68	315	500	1,000	1,750	2,500	32
East South Central	63	315	500	1,000	1,500	2,500	37
West South Central	65	300	500	750	1,500	2,650	35
Midwest	55	270	500	—	1,500	2,500	45
East North Central	55	270	500	750	1,500	2,500	45
West	76	170	500	1,000	2,000	2,500	24
Mountain	72	—	—	—	2,000	2,500	28
Pacific	78	170	—	595	1,662	2,350	22

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² 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.

³ 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.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	8	92
Worker characteristics		
Management, professional, and related	9	91
Management, business, and financial	6	94
Professional and related	10	90
Teachers	17	83
Primary, secondary, and special education school teachers	20	80
Registered nurses	8	92
Service	9	91
Protective service	16	84
Sales and office	8	92
Sales and related	8	92
Office and administrative support	8	92
Natural resources, construction, and maintenance	10	90
Installation, maintenance, and repair	10	90
Production, transportation, and material moving ...	6	94
Production	6	94
Transportation and material moving	6	94
Full time	8	92
Part time	7	93
Union	13	87
Nonunion	8	92
Average wage within the following categories: ²		
Lowest 25 percent	11	89
Second 25 percent	8	92
Third 25 percent	8	92
Highest 25 percent	9	91
Highest 10 percent	9	91
Establishment characteristics		
Goods-producing industries	6	94
Service-providing industries	9	91
Education and health services	10	90
Educational services	16	84
Elementary and secondary schools	19	81
Junior colleges, colleges, and universities	13	87
Health care and social assistance	5	95
Hospitals	7	93
Public administration	16	84

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
1 to 99 workers	5	95
1 to 49 workers	4	96
50 to 99 workers	7	93
100 workers or more	10	90
100 to 499 workers	8	92
500 workers or more	11	89
Geographic areas		
Northeast	7	93
New England	4	96
Middle Atlantic	8	92
South	7	93
South Atlantic	7	93
East South Central	8	92
West South Central	6	94
Midwest	10	90
East North Central	11	89
West North Central	8	92
West	11	89
Pacific	7	93

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

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. 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.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2015

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	95	4	1	(²)
Worker characteristics				
Management, professional, and related	96	4	(²)	(²)
Management, business, and financial	95	4	—	—
Professional and related	96	3	—	—
Teachers	97	2	—	—
Primary, secondary, and special education school teachers	97	—	—	—
Registered nurses	98	2	—	—
Service	95	3	—	—
Protective service	93	6	—	—
Sales and office	95	4	(²)	(²)
Sales and related	90	10	—	—
Office and administrative support	97	3	(²)	1
Natural resources, construction, and maintenance	90	5	3	1
Installation, maintenance, and repair	93	4	—	—
Production, transportation, and material moving ...	91	3	4	2
Production	89	4	5	2
Transportation and material moving	94	2	2	1
Full time	95	4	1	(²)
Part time	89	9	—	—
Union	87	4	6	2
Nonunion	96	4	(²)	(²)
Average wage within the following categories: ³				
Lowest 25 percent	94	5	—	—
Second 25 percent	96	3	1	(²)
Third 25 percent	94	4	2	1
Highest 25 percent	95	4	1	(²)
Highest 10 percent	94	5	—	—
Establishment characteristics				
Goods-producing industries	89	6	4	1
Service-providing industries	96	3	1	(²)
Education and health services	97	2	—	—
Educational services	97	2	—	—
Elementary and secondary schools	97	—	1	—
Junior colleges, colleges, and universities	96	4	—	—
Health care and social assistance	98	2	—	—
Hospitals	97	2	—	—
Public administration	93	6	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
1 to 99 workers	95	4	—	—
1 to 49 workers	94	5	—	—
50 to 99 workers	97	3	—	—
100 workers or more	95	4	1	1
100 to 499 workers	95	4	1	1
500 workers or more	95	3	1	1
Geographic areas				
Northeast	96	2	1	1
New England	96	3	—	—
Middle Atlantic	96	2	2	1
South	96	4	(²)	(²)
South Atlantic	96	3	—	—
East South Central	92	—	—	—
West South Central	97	3	—	—
Midwest	92	4	2	1
East North Central	92	4	3	1
West North Central	94	4	—	—
West	95	4	(²)	(²)
Mountain	95	5	—	—
Pacific	96	3	1	1

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Less than 0.5.

³ 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.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2015

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	24	61	7	6	1	58.2	60.0
Worker characteristics							
Management, professional, and related	24	58	9	7	1	58.3	60.0
Management, business, and financial	26	60	7	6	(²)	57.7	60.0
Professional and related	23	58	10	8	2	58.6	60.0
Teachers	12	51	19	12	6	61.0	60.0
Primary, secondary, and special education school teachers	14	44	22	14	7	61.1	60.0
Registered nurses	40	53	4	—	—	55.8	60.0
Service	23	63	8	4	2	58.6	60.0
Protective service	18	59	13	—	—	60.0	60.0
Sales and office	26	62	6	6	1	58.0	60.0
Sales and related	22	67	4	5	2	58.1	60.0
Office and administrative support	27	60	6	6	1	57.9	60.0
Natural resources, construction, and maintenance	21	66	7	4	1	58.2	60.0
Installation, maintenance, and repair	19	70	5	4	1	58.5	60.0
Production, transportation, and material moving ...	21	69	4	5	1	58.2	60.0
Production	22	67	—	5	—	58.0	60.0
Transportation and material moving	20	71	—	4	—	58.5	60.0
Full time	24	62	8	6	1	58.2	60.0
Part time	27	56	6	8	2	58.3	60.0
Union	26	53	9	9	4	59.0	60.0
Nonunion	24	63	7	6	1	58.1	60.0
Average wage within the following categories: ³							
Lowest 25 percent	19	70	6	5	1	58.5	60.0
Second 25 percent	24	63	7	5	1	58.0	60.0
Third 25 percent	23	62	8	6	1	58.4	60.0
Highest 25 percent	25	58	8	7	2	58.1	60.0
Highest 10 percent	26	58	8	7	1	58.1	60.0
Establishment characteristics							
Goods-producing industries	21	65	7	6	1	58.3	60.0
Service-providing industries	24	61	8	6	1	58.2	60.0
Education and health services	24	59	9	6	2	58.4	60.0
Educational services	12	52	20	12	5	61.1	60.0
Elementary and secondary schools	14	40	24	16	6	61.4	60.0
Junior colleges, colleges, and universities	8	69	13	7	3	60.6	60.0
Health care and social assistance	33	64	2	—	—	56.5	60.0
Hospitals	47	49	2	—	—	54.9	60.0
Public administration	18	46	20	13	3	60.4	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, civilian workers,¹ National Compensation Survey, March 2015—continued

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
1 to 99 workers	19	68	6	6	1	58.8	60.0
1 to 49 workers	20	69	5	6	1	58.7	60.0
50 to 99 workers	17	68	8	6	2	58.9	60.0
100 workers or more	26	58	8	6	1	58.0	60.0
100 to 499 workers	22	66	5	6	1	58.2	60.0
500 workers or more	30	52	10	6	1	57.8	60.0
Geographic areas							
Northeast	24	66	3	7	1	58.2	60.0
New England	25	63	7	5	1	58.1	60.0
Middle Atlantic	23	67	2	7	1	58.3	60.0
South	24	63	8	4	1	57.7	60.0
South Atlantic	24	59	12	4	1	58.0	60.0
East South Central	22	69	—	4	—	57.5	60.0
West South Central	25	67	4	3	1	57.4	60.0
Midwest	22	63	6	6	3	58.7	60.0
East North Central	26	60	6	5	2	58.1	60.0
West North Central	16	67	7	8	3	59.7	60.0
West	26	53	12	9	1	58.5	60.0
Mountain	25	53	12	—	—	58.7	60.0
Pacific	26	52	11	9	1	58.4	60.0

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² Less than 0.5.

³ 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.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ 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 ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	85	\$3,000	\$5,000	\$7,500	\$10,000	\$15,000	15
Worker characteristics							
Management, professional, and related	86	3,000	5,000	8,000	11,000	15,000	14
Management, business, and financial	89	4,000	6,000	10,000	14,500	20,000	11
Professional and related	84	3,000	5,000	7,500	10,000	15,000	16
Teachers	72	2,500	3,900	5,000	7,000	10,000	28
Primary, secondary, and special education school teachers	68	—	3,900	5,000	6,000	8,000	32
Registered nurses	90	—	5,000	8,000	10,000	15,000	10
Service	84	—	5,000	7,000	10,000	12,500	16
Protective service	71	—	—	5,000	8,000	10,000	29
Sales and office	87	3,000	5,000	8,000	12,000	20,000	13
Sales and related	92	5,000	5,000	10,000	15,000	20,000	8
Office and administrative support	86	2,500	5,000	7,500	12,000	20,000	14
Natural resources, construction, and maintenance	85	3,000	5,000	6,000	10,000	15,000	15
Installation, maintenance, and repair	89	3,000	4,000	6,000	10,000	12,500	11
Production, transportation, and material moving ...	80	3,000	5,000	7,000	10,000	15,000	20
Production	84	3,000	5,000	7,000	10,000	15,000	16
Transportation and material moving	76	3,000	—	6,500	10,000	12,000	24
Full time	85	3,000	5,000	7,500	10,000	15,000	15
Part time	81	3,000	5,000	7,000	10,000	15,000	19
Union	72	2,333	3,500	5,000	8,000	10,000	28
Nonunion	87	3,000	5,000	8,000	10,500	15,000	13
Average wage within the following categories: ³							
Lowest 25 percent	88	3,000	5,000	6,000	10,000	12,500	12
Second 25 percent	86	3,000	5,000	7,000	10,000	15,000	14
Third 25 percent	84	3,000	5,000	7,500	10,000	15,000	16
Highest 25 percent	85	—	5,000	8,500	12,250	17,000	15
Highest 10 percent	85	4,000	6,000	10,000	15,000	20,000	15
Establishment characteristics							
Goods-producing industries	87	3,000	5,000	8,500	11,000	15,000	13
Service-providing industries	85	3,000	5,000	7,500	10,000	15,000	15
Education and health services	85	3,000	5,000	6,000	10,000	15,000	15
Educational services	73	—	3,900	5,000	8,000	10,000	27
Elementary and secondary schools	69	—	3,900	5,000	6,500	8,500	31
Junior colleges, colleges, and universities	78	3,000	5,000	7,000	10,000	15,000	22
Health care and social assistance	93	3,000	5,000	7,500	10,000	15,000	7
Hospitals	89	—	5,000	8,000	10,000	15,000	11
Public administration	65	—	3,900	5,000	7,000	10,000	35

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ 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 ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	89	—	\$5,000	\$7,000	\$10,000	\$15,000	11
1 to 49 workers	89	\$3,000	5,000	7,000	10,000	15,000	11
50 to 99 workers	89	4,000	5,000	7,500	10,000	15,000	11
100 workers or more	83	3,000	5,000	8,000	11,500	15,000	17
100 to 499 workers	87	3,000	5,000	7,500	10,000	15,000	13
500 workers or more	81	—	5,000	8,000	12,000	15,000	19
Geographic areas							
Northeast	90	3,000	5,000	7,500	—	15,000	10
New England	92	3,000	5,000	7,500	11,000	15,000	8
Middle Atlantic	89	2,500	5,000	7,500	10,000	15,000	11
South	90	3,000	5,000	7,500	10,000	15,000	10
South Atlantic	89	—	5,000	7,500	10,000	15,000	11
East South Central	90	3,000	5,000	7,000	10,000	15,000	10
West South Central	91	3,000	5,000	7,500	10,625	—	9
Midwest	78	3,000	5,000	6,000	10,000	15,000	22
East North Central	77	3,000	5,000	6,000	10,000	15,000	23
West North Central	79	4,000	5,000	7,500	12,000	17,000	21
West	83	3,333	5,000	10,000	—	17,300	17
Mountain	81	—	5,000	9,000	12,000	15,000	19
Pacific	83	3,333	6,000	10,000	—	20,000	17

¹ Includes workers in the private nonfarm economy except those in private households, and workers in the public sector, except the federal government. See Technical Note for further explanation.

² 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.

³ 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.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	57	56	97	40	39	98	34	33	97
Worker characteristics									
Management, professional, and related	77	77	99	54	53	99	58	57	98
Management, business, and financial	85	85	99	66	65	99	64	63	98
Professional and related	73	72	99	48	47	99	55	54	98
Service	28	26	93	20	20	96	11	11	97
Protective service	50	45	89	32	31	95	17	16	99
Sales and office	56	54	98	38	37	97	33	32	96
Sales and related	44	43	96	29	27	94	21	19	94
Office and administrative support	63	62	98	45	44	98	41	40	97
Natural resources, construction, and maintenance	56	55	97	39	39	99	26	26	97
Construction, extraction, farming, fishing, and forestry	48	47	98	32	32	100	17	16	97
Installation, maintenance, and repair	64	62	97	45	44	99	34	33	97
Production, transportation, and material moving ...	65	63	96	47	45	96	31	30	95
Production	71	69	97	53	52	98	35	33	96
Transportation and material moving	59	56	95	41	38	94	28	26	93
Full time	72	71	98	49	48	98	44	43	97
Part time	13	11	88	14	13	92	5	5	97
Union	86	83	97	67	64	96	39	37	96
Nonunion	54	53	98	37	37	98	34	33	97
Average wage within the following categories: ²									
Lowest 25 percent	22	20	91	17	16	94	7	6	94
Lowest 10 percent	12	11	88	13	12	93	3	2	88
Second 25 percent	59	57	97	37	36	97	30	29	97
Third 25 percent	72	71	98	50	50	98	46	44	97
Highest 25 percent	84	84	99	63	62	99	62	61	97
Highest 10 percent	89	88	99	67	67	99	68	67	98
Establishment characteristics									
Goods-producing industries	71	70	98	54	53	99	37	36	97
Construction	44	43	97	30	30	99	17	16	96
Manufacturing	82	80	98	63	62	99	44	43	97
Service-providing industries	54	53	97	37	36	97	33	32	97
Trade, transportation, and utilities	56	54	96	36	34	94	25	24	94
Wholesale trade	71	70	99	50	49	98	47	45	96
Retail trade	43	41	95	27	25	93	12	11	92
Transportation and warehousing	77	73	95	51	47	91	37	34	93
Utilities	93	93	99	49	49	100	85	83	97

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ private industry workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
Information	88	88	99	80	79	99	68	67	99
Financial activities	83	82	99	64	63	99	64	63	97
Finance and insurance	91	90	99	72	71	99	74	72	97
Credit intermediation and related activities	94	93	100	70	69	99	81	78	97
Insurance carriers and related activities	87	86	99	70	70	99	68	66	97
Real estate and rental and leasing	56	54	98	38	37	98	32	30	96
Professional and business services	57	55	98	43	42	98	41	40	98
Professional and technical services	71	71	99	55	55	99	58	57	99
Administrative and waste services	33	31	93	24	23	96	18	17	95
Education and health services	63	62	99	35	35	99	44	42	97
Educational services	64	64	100	45	44	100	61	59	97
Junior colleges, colleges, and universities	86	85	99	48	48	99	81	77	96
Health care and social assistance	62	62	99	34	34	99	41	40	98
Leisure and hospitality	20	18	92	16	15	96	5	5	95
Accommodation and food services	19	17	90	16	15	95	4	3	92
Other services	33	31	96	26	26	100	18	17	95
1 to 99 workers	40	39	96	29	28	97	23	22	97
1 to 49 workers	35	34	97	26	26	97	20	19	96
50 to 99 workers	55	53	95	36	35	97	30	29	97
100 workers or more	77	75	98	53	52	98	48	46	97
100 to 499 workers	71	69	98	47	46	97	39	38	97
500 workers or more	86	85	99	63	62	98	61	59	97
Geographic areas									
Northeast	57	56	99	65	64	99	37	36	97
New England	56	56	99	44	43	97	37	37	98
Middle Atlantic	57	56	99	73	72	99	37	36	97
South	59	57	97	36	35	97	35	34	97
South Atlantic	58	57	98	38	37	97	34	33	97
East South Central	59	58	98	37	35	95	38	36	95
West South Central	61	58	95	31	31	98	34	33	97
Midwest	60	59	97	40	39	97	35	34	97
East North Central	61	59	97	42	41	97	35	34	97
West North Central	59	57	97	37	36	98	36	35	97
West	50	49	98	25	24	97	29	28	97
Mountain	54	53	97	31	29	96	32	30	95
Pacific	48	47	98	22	22	98	28	27	98

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

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: 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.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	4	96
Worker characteristics		
Management, professional, and related	3	97
Management, business, and financial	4	96
Professional and related	2	98
Service	7	93
Sales and office	5	95
Sales and related	8	92
Office and administrative support	3	97
Natural resources, construction, and maintenance	6	94
Construction, extraction, farming, fishing, and forestry	6	94
Installation, maintenance, and repair	6	94
Production, transportation, and material moving ...	4	96
Transportation and material moving	4	96
Full time	4	96
Part time	3	97
Nonunion	5	95
Average wage within the following categories: ¹		
Lowest 25 percent	6	94
Lowest 10 percent	5	95
Second 25 percent	5	95
Third 25 percent	4	96
Highest 25 percent	3	97
Highest 10 percent	3	97
Establishment characteristics		
Goods-producing industries	5	95
Construction	6	94
Manufacturing	4	96
Service-providing industries	4	96
Trade, transportation, and utilities	6	94
Wholesale trade	6	94
Retail trade	9	91
Information	1	99

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	3	97
Finance and insurance	3	97
Credit intermediation and related activities	4	96
Insurance carriers and related activities	3	97
Real estate and rental and leasing	3	97
Professional and business services	4	96
Education and health services	1	99
Educational services	2	98
Junior colleges, colleges, and universities	1	99
Health care and social assistance	1	99
1 to 99 workers	7	93
1 to 49 workers	7	93
50 to 99 workers	5	95
100 workers or more	3	97
100 to 499 workers	4	96
500 workers or more	2	98
Geographic areas		
Northeast	2	98
New England	2	98
Middle Atlantic	3	97
South	5	95
South Atlantic	4	96
East South Central	7	93
West South Central	5	95
Midwest	4	96
East North Central	4	96
West North Central	3	97
West	5	95
Mountain	8	92
Pacific	3	97

¹ 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. 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.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	62	1	34	2	(¹)
Worker characteristics					
Management, professional, and related	75	2	22	1	(¹)
Management, business, and financial	77	1	20	1	(¹)
Professional and related	73	2	23	1	(¹)
Service	53	—	43	2	—
Sales and office	64	2	32	2	(¹)
Sales and related	60	2	35	3	1
Office and administrative support	66	2	31	—	—
Natural resources, construction, and maintenance	40	—	55	4	—
Construction, extraction, farming, fishing, and forestry	22	—	72	4	—
Installation, maintenance, and repair	51	—	45	4	—
Production, transportation, and material moving ...	50	1	44	5	(¹)
Transportation and material moving	51	—	43	4	—
Full time	63	1	33	2	(¹)
Part time	55	—	38	6	—
Nonunion	65	2	32	1	(¹)
Average wage within the following categories: ²					
Lowest 25 percent	49	—	47	3	—
Lowest 10 percent	46	—	51	3	—
Second 25 percent	55	1	41	3	(¹)
Third 25 percent	61	1	36	2	(¹)
Highest 25 percent	73	2	23	2	(¹)
Highest 10 percent	77	3	18	2	(¹)
Establishment characteristics					
Goods-producing industries	50	1	44	4	(¹)
Construction	21	—	76	2	—
Manufacturing	57	2	37	5	(¹)
Service-providing industries	65	1	31	2	(¹)
Trade, transportation, and utilities	55	2	38	4	1
Wholesale trade	58	—	35	5	—
Retail trade	51	3	41	5	1
Transportation and warehousing	57	2	40	—	—
Utilities	76	3	21	—	—

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015—continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
Information	88	—	8	—	—
Financial activities	76	1	22	1	(¹)
Finance and insurance	81	1	16	1	1
Credit intermediation and related activities	86	1	12	—	—
Insurance carriers and related activities	75	1	22	—	—
Real estate and rental and leasing	46	—	53	—	—
Professional and business services	70	2	27	—	—
Professional and technical services	72	—	25	—	—
Education and health services	68	—	29	2	—
Educational services	69	1	29	1	(¹)
Junior colleges, colleges, and universities	73	1	24	1	(¹)
Health care and social assistance	68	—	29	2	—
Leisure and hospitality	53	—	46	—	—
Accommodation and food services	50	—	49	—	—
1 to 99 workers	50	(¹)	47	2	(¹)
1 to 49 workers	49	(¹)	48	2	(¹)
50 to 99 workers	52	—	46	2	—
100 workers or more	70	2	25	3	(¹)
100 to 499 workers	64	2	31	3	(¹)
500 workers or more	77	2	19	3	(¹)
Geographic areas					
Northeast	69	2	27	—	—
New England	74	2	23	—	—
Middle Atlantic	67	—	28	2	—
South	62	1	34	2	(¹)
South Atlantic	64	2	32	2	(¹)
East South Central	59	—	37	2	—
West South Central	61	1	36	2	(¹)
Midwest	56	1	38	4	(¹)
East North Central	55	2	40	3	(¹)
West North Central	59	1	36	4	(¹)
West	63	1	34	2	(¹)
Mountain	61	2	37	—	—
Pacific	64	—	32	3	—

¹ Less than 0.5.

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.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2015

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	1	63	9	23	4	1.4	1.0
Worker characteristics							
Management, professional, and related	1	60	9	25	5	1.4	1.0
Management, business, and financial	1	57	8	28	6	1.4	1.0
Professional and related	–	62	9	23	–	1.4	1.0
Service	1	69	9	20	2	1.3	1.0
Sales and office	(²)	66	9	22	4	1.3	1.0
Sales and related	–	73	8	18	–	1.3	1.0
Office and administrative support	(²)	63	9	24	4	1.4	1.0
Natural resources, construction, and maintenance	1	64	10	22	2	1.3	1.0
Construction, extraction, farming, fishing, and forestry	–	64	–	–	–	1.3	1.0
Installation, maintenance, and repair	2	64	9	22	3	1.3	1.0
Production, transportation, and material moving ...	1	62	13	22	2	1.3	1.0
Transportation and material moving	–	66	15	17	–	1.3	1.0
Full time	1	62	10	24	4	1.4	1.0
Part time	–	78	3	16	–	1.2	1.0
Nonunion	1	62	10	24	4	1.4	1.0
Average wage within the following categories: ³							
Lowest 25 percent	–	71	7	19	–	1.3	1.0
Lowest 10 percent	–	66	–	–	–	1.4	1.0
Second 25 percent	1	69	10	18	2	1.3	1.0
Third 25 percent	1	60	11	24	4	1.4	1.0
Highest 25 percent	(²)	60	8	26	5	1.4	1.0
Highest 10 percent	1	59	8	27	5	1.4	1.0
Establishment characteristics							
Goods-producing industries	–	54	10	31	–	1.4	1.0
Construction	–	73	7	–	–	1.2	1.0
Manufacturing	–	53	10	32	–	1.4	1.0
Service-providing industries	1	65	9	22	4	1.3	1.0
Trade, transportation, and utilities	1	66	12	20	2	1.3	1.0
Wholesale trade	–	43	24	29	–	1.5	1.5
Retail trade	–	83	4	13	1	1.2	1.0
Transportation and warehousing	–	63	13	21	–	1.3	1.0
Utilities	–	64	–	18	–	1.4	1.0

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, private industry workers, National Compensation Survey, March 2015—continued

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
Information	—	68	6	19	—	1.3	1.0
Financial activities	—	62	7	26	—	1.4	1.0
Finance and insurance	—	62	7	26	—	1.4	1.0
Credit intermediation and related activities	—	62	7	24	6	1.4	1.0
Insurance carriers and related activities	—	59	6	31	—	1.4	1.0
Real estate and rental and leasing	—	64	—	—	—	1.3	1.0
Professional and business services	—	58	10	25	—	1.4	1.0
Professional and technical services	—	60	11	20	9	1.4	1.0
Education and health services	—	69	9	18	—	1.3	1.0
Educational services	—	57	14	21	—	1.4	1.0
Junior colleges, colleges, and universities	—	53	14	22	—	1.4	1.0
Health care and social assistance	—	71	8	18	—	1.3	1.0
Leisure and hospitality	—	76	—	—	—	1.2	1.0
Accommodation and food services	—	85	—	—	—	1.1	1.0
1 to 99 workers	(²)	60	10	25	4	1.4	1.0
1 to 49 workers	—	62	9	24	—	1.4	1.0
50 to 99 workers	—	55	14	28	—	1.4	1.0
100 workers or more	1	64	9	22	4	1.3	1.0
100 to 499 workers	(²)	65	8	23	4	1.4	1.0
500 workers or more	1	64	10	22	3	1.3	1.0
Geographic areas							
Northeast	—	60	13	23	—	1.4	1.0
New England	—	63	15	20	—	1.3	1.0
Middle Atlantic	—	59	12	25	—	1.4	1.0
South	1	66	7	23	4	1.3	1.0
South Atlantic	—	67	7	21	—	1.3	1.0
East South Central	—	66	—	18	5	1.3	1.0
West South Central	—	62	6	28	—	1.4	1.0
Midwest	—	59	11	26	—	1.4	1.0
East North Central	—	58	12	25	—	1.4	1.0
West North Central	—	59	8	27	—	1.4	1.0
West	—	66	9	21	—	1.3	1.0
Mountain	—	73	—	12	1	1.2	1.0
Pacific	—	62	6	26	—	1.4	1.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

² Less than 0.5.

³ 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.

Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015

(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	78	\$50,000	\$75,000	\$250,000	\$500,000	\$1,000,000	22
Worker characteristics							
Management, professional, and related	80	50,000	100,000	300,000	750,000	1,500,000	20
Management, business, and financial	80	50,000	100,000	300,000	750,000	–	20
Professional and related	81	50,000	100,000	300,000	750,000	–	19
Service	83	50,000	50,000	200,000	500,000	1,000,000	17
Sales and office	82	50,000	50,000	200,000	500,000	1,000,000	18
Sales and related	83	50,000	50,000	100,000	500,000	1,000,000	17
Office and administrative support	82	50,000	–	200,000	500,000	–	18
Natural resources, construction, and maintenance	66	50,000	–	200,000	–	–	34
Construction, extraction, farming, fishing, and forestry	73	–	–	200,000	–	1,000,000	27
Installation, maintenance, and repair	64	50,000	50,000	200,000	–	2,000,000	36
Production, transportation, and material moving ...	68	50,000	70,000	200,000	500,000	1,000,000	32
Transportation and material moving	72	50,000	–	–	500,000	1,000,000	28
Full time	79	50,000	–	250,000	600,000	1,000,000	21
Part time	69	50,000	50,000	–	–	750,000	31
Nonunion	80	50,000	–	250,000	600,000	1,000,000	20
Average wage within the following categories: ²							
Lowest 25 percent	78	50,000	50,000	200,000	500,000	1,000,000	22
Lowest 10 percent	77	50,000	–	–	–	–	23
Second 25 percent	81	50,000	50,000	170,000	500,000	1,000,000	19
Third 25 percent	78	50,000	100,000	200,000	500,000	1,000,000	22
Highest 25 percent	77	50,000	100,000	300,000	1,000,000	2,000,000	23
Highest 10 percent	79	50,000	100,000	300,000	1,000,000	2,000,000	21
Establishment characteristics							
Goods-producing industries	67	50,000	100,000	300,000	600,000	1,000,000	33
Construction	78	50,000	50,000	100,000	–	500,000	22
Manufacturing	67	50,000	100,000	300,000	700,000	1,000,000	33
Service-providing industries	81	50,000	70,000	250,000	500,000	1,000,000	19
Trade, transportation, and utilities	77	50,000	50,000	–	500,000	1,000,000	23
Wholesale trade	82	50,000	–	250,000	500,000	1,000,000	18
Retail trade	75	50,000	50,000	50,000	500,000	1,500,000	25
Transportation and warehousing	78	50,000	70,000	100,000	300,000	500,000	22
Utilities	63	50,000	–	–	–	1,000,000	37

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015—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	
Information	67	\$50,000	—	\$500,000	\$2,000,000	—	33
Financial activities	86	50,000	\$100,000	250,000	600,000	\$2,000,000	14
Finance and insurance	85	50,000	100,000	255,000	700,000	2,000,000	15
Credit intermediation and related activities	89	50,000	100,000	250,000	650,000	2,000,000	11
Insurance carriers and related activities	75	—	—	—	1,000,000	—	25
Professional and business services	80	50,000	100,000	—	1,000,000	2,000,000	20
Professional and technical services	86	50,000	100,000	—	750,000	1,000,000	14
Education and health services	83	50,000	100,000	250,000	500,000	1,000,000	17
Educational services	87	50,000	50,000	200,000	400,000	500,000	13
Junior colleges, colleges, and universities	87	50,000	50,000	200,000	500,000	500,000	13
Health care and social assistance	82	50,000	100,000	250,000	500,000	1,000,000	18
1 to 99 workers	81	50,000	—	200,000	500,000	1,000,000	19
1 to 49 workers	83	50,000	—	200,000	500,000	1,000,000	17
50 to 99 workers	76	50,000	—	200,000	500,000	—	24
100 workers or more	77	50,000	—	300,000	750,000	1,000,000	23
100 to 499 workers	79	50,000	50,000	200,000	500,000	1,000,000	21
500 workers or more	76	50,000	100,000	400,000	1,000,000	—	24
Geographic areas							
Northeast	77	50,000	100,000	250,000	500,000	1,000,000	23
New England	73	50,000	100,000	200,000	500,000	1,000,000	27
Middle Atlantic	78	50,000	100,000	250,000	500,000	1,000,000	22
South	82	50,000	—	250,000	750,000	1,750,000	18
South Atlantic	82	50,000	—	300,000	1,000,000	2,000,000	18
East South Central	81	50,000	—	200,000	500,000	1,000,000	19
West South Central	82	50,000	—	250,000	—	—	18
Midwest	75	50,000	—	250,000	500,000	1,000,000	25
East North Central	76	50,000	100,000	300,000	500,000	—	24
West North Central	73	50,000	50,000	250,000	500,000	1,000,000	27
West	77	50,000	50,000	200,000	500,000	1,000,000	23
Mountain	84	50,000	—	—	—	1,000,000	16
Pacific	74	50,000	50,000	200,000	500,000	1,000,000	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 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.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2015

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$10,000	\$10,000	\$20,000	\$30,000	\$50,000
Worker characteristics					
Management, professional, and related	10,000	15,000	25,000	50,000	50,000
Management, business, and financial	10,000	15,000	25,000	50,000	50,000
Professional and related	10,000	15,000	25,000	50,000	50,000
Service	–	10,000	15,000	20,000	–
Sales and office	–	10,000	20,000	–	50,000
Sales and related	5,000	10,000	15,000	20,000	50,000
Office and administrative support	10,000	15,000	25,000	50,000	50,000
Natural resources, construction, and maintenance	10,000	10,000	20,000	25,000	50,000
Construction, extraction, farming, fishing, and forestry	10,000	10,000	15,000	25,000	40,000
Installation, maintenance, and repair	10,000	15,000	20,000	30,000	50,000
Production, transportation, and material moving ...	10,000	–	20,000	26,000	50,000
Transportation and material moving	10,000	–	20,000	30,000	50,000
Full time	10,000	12,000	20,000	30,000	50,000
Part time	5,000	5,000	10,000	25,000	50,000
Nonunion	10,000	15,000	20,000	30,000	50,000
Average wage within the following categories: ³					
Lowest 25 percent	5,000	10,000	15,000	20,000	25,000
Lowest 10 percent	5,000	–	–	20,000	–
Second 25 percent	10,000	–	20,000	25,000	50,000
Third 25 percent	10,000	15,000	20,000	35,000	50,000
Highest 25 percent	10,000	15,000	25,000	50,000	50,000
Highest 10 percent	10,000	15,000	–	50,000	–
Establishment characteristics					
Goods-producing industries	10,000	–	20,000	30,000	50,000
Construction	10,000	10,000	15,000	25,000	50,000
Manufacturing	10,000	15,000	20,000	30,000	50,000
Service-providing industries	10,000	10,000	20,000	–	50,000
Trade, transportation, and utilities	–	10,000	20,000	25,000	50,000
Wholesale trade	10,000	15,000	20,000	–	50,000
Retail trade	5,000	10,000	15,000	20,000	–
Transportation and warehousing	10,000	15,000	25,000	40,000	50,000
Utilities	10,000	10,000	–	–	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ private industry workers, National Compensation Survey, March 2015—continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Information	\$10,000	\$20,000	\$25,000	\$50,000	\$50,000
Financial activities	—	15,000	25,000	50,000	50,000
Finance and insurance	15,000	25,000	50,000	50,000	—
Credit intermediation and related activities	—	20,000	25,000	50,000	—
Insurance carriers and related activities	15,000	25,000	50,000	50,000	—
Real estate and rental and leasing	10,000	15,000	15,000	—	40,000
Professional and business services	10,000	15,000	25,000	50,000	50,000
Professional and technical services	—	—	—	50,000	50,000
Education and health services	10,000	10,000	20,000	50,000	50,000
Educational services	10,000	10,000	20,000	50,000	50,000
Junior colleges, colleges, and universities	10,000	10,000	—	50,000	50,000
Health care and social assistance	10,000	10,000	20,000	50,000	50,000
Leisure and hospitality	10,000	10,000	15,000	20,000	—
Accommodation and food services	10,000	10,000	15,000	20,000	—
1 to 99 workers	10,000	15,000	20,000	30,000	50,000
1 to 49 workers	10,000	15,000	20,000	30,000	50,000
50 to 99 workers	10,000	—	20,000	30,000	50,000
100 workers or more	10,000	10,000	20,000	30,000	50,000
100 to 499 workers	10,000	10,000	20,000	25,000	50,000
500 workers or more	10,000	10,000	20,000	50,000	50,000
Geographic areas					
Northeast	10,000	10,000	20,000	50,000	50,000
New England	—	—	25,000	50,000	50,000
Middle Atlantic	10,000	10,000	20,000	50,000	50,000
South	10,000	—	20,000	30,000	50,000
South Atlantic	10,000	—	20,000	25,000	50,000
East South Central	10,000	—	—	50,000	50,000
West South Central	10,000	—	20,000	25,000	50,000
Midwest	10,000	15,000	20,000	25,000	50,000
East North Central	10,000	15,000	20,000	25,000	50,000
West North Central	10,000	12,500	20,000	—	50,000
West	10,000	10,000	20,000	—	50,000
Mountain	10,000	10,000	20,000	25,000	50,000
Pacific	10,000	10,000	20,000	40,000	50,000

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

³ 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: 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.

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2015

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	43	40	16	1
Worker characteristics				
Management, professional, and related	47	39	12	1
Management, business, and financial	50	38	12	1
Professional and related	46	41	—	—
Service	—	40	34	—
Sales and office	47	36	—	—
Sales and related	48	34	—	—
Office and administrative support	46	36	—	—
Natural resources, construction, and maintenance	40	45	13	3
Installation, maintenance, and repair	46	45	—	—
Production, transportation, and material moving ...	42	46	12	1
Production	44	47	—	—
Transportation and material moving	39	44	—	—
Full time	44	41	13	1
Part time	33	—	41	—
Nonunion	44	40	16	(²)
Average wage within the following categories: ³				
Lowest 25 percent	—	33	36	—
Lowest 10 percent	35	20	45	—
Second 25 percent	37	45	17	(²)
Third 25 percent	45	41	13	1
Highest 25 percent	50	38	11	1
Highest 10 percent	52	37	—	—
Establishment characteristics				
Goods-producing industries	42	47	9	1
Construction	26	46	24	4
Manufacturing	46	47	7	1
Service-providing industries	44	38	18	1
Trade, transportation, and utilities	42	40	—	—
Wholesale trade	36	50	13	—
Transportation and warehousing	44	40	—	—
Information	72	23	—	—

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, private industry workers, National Compensation Survey, March 2015—continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
Financial activities	67	25	—	—
Finance and insurance	73	22	—	—
Credit intermediation and related activities	78	20	—	—
Insurance carriers and related activities	70	23	8	—
Real estate and rental and leasing	—	45	31	—
Professional and business services	40	42	—	—
Professional and technical services	34	50	—	—
Administrative and waste services	37	36	—	—
Education and health services	34	45	—	—
Educational services	32	42	—	—
Junior colleges, colleges, and universities	54	32	—	—
Health care and social assistance	34	46	—	—
Leisure and hospitality	32	30	38	—
Accommodation and food services	33	30	37	—
Other services	18	40	42	—
1 to 99 workers	32	43	25	(²)
1 to 49 workers	33	39	28	1
50 to 99 workers	30	52	—	—
100 workers or more	51	38	10	1
100 to 499 workers	46	44	10	1
500 workers or more	56	33	10	1
Geographic areas				
Northeast	25	28	46	(²)
New England	49	51	—	—
Middle Atlantic	20	23	56	(²)
South	52	48	—	—
South Atlantic	50	50	—	—
East South Central	50	50	—	—
West South Central	58	42	—	—
Midwest	56	42	—	2
East North Central	54	43	—	3
West	43	48	—	—
Mountain	39	61	—	—
Pacific	45	39	—	—

¹ Employer assumes all risks and expenses of providing the benefit.

² Less than 0.5.

³ 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.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	16	84
Worker characteristics		
Management, professional, and related	12	88
Management, business, and financial	12	88
Professional and related	12	88
Service	36	64
Sales and office	17	83
Sales and related	22	78
Office and administrative support	15	85
Natural resources, construction, and maintenance	14	86
Installation, maintenance, and repair	10	90
Production, transportation, and material moving ...	14	86
Production	10	90
Transportation and material moving	19	81
Full time	15	85
Part time	37	63
Nonunion	16	84
Average wage within the following categories: ¹		
Lowest 25 percent	37	63
Lowest 10 percent	42	58
Second 25 percent	17	83
Third 25 percent	14	86
Highest 25 percent	11	89
Highest 10 percent	11	89
Establishment characteristics		
Goods-producing industries	11	89
Construction	24	76
Manufacturing	9	91
Service-providing industries	18	82
Trade, transportation, and utilities	20	80
Wholesale trade	20	80
Transportation and warehousing	15	85
Information	6	94

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Financial activities	8	92
Finance and insurance	5	95
Credit intermediation and related activities	4	96
Insurance carriers and related activities	5	95
Real estate and rental and leasing	29	71
Professional and business services	16	84
Professional and technical services	13	87
Administrative and waste services	27	73
Education and health services	17	83
Educational services	7	93
Health care and social assistance	19	81
Leisure and hospitality	44	56
Accommodation and food services	43	57
Other services	38	62
1 to 99 workers	23	77
1 to 49 workers	25	75
50 to 99 workers	18	82
100 workers or more	13	87
100 to 499 workers	14	86
500 workers or more	11	89
Geographic areas		
Northeast	39	61
New England	6	94
Middle Atlantic	46	54
South	6	94
South Atlantic	7	93
East South Central	3	97
West South Central	5	95
Midwest	5	95
East North Central	5	95
West	10	90
Pacific	14	86

¹ 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. 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.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	5	2	68	23	1
Worker characteristics					
Management, professional, and related	1	1	67	30	1
Management, business, and financial	–	1	61	36	–
Professional and related	1	1	71	25	2
Service	6	–	86	5	–
Sales and office	2	–	69	27	–
Sales and related	3	–	66	29	–
Office and administrative support	2	–	70	26	–
Natural resources, construction, and maintenance	17	–	56	23	–
Installation, maintenance, and repair	5	3	59	33	–
Production, transportation, and material moving ...	13	4	66	16	1
Production	17	5	58	20	1
Transportation and material moving	9	–	76	11	–
Full time	6	2	66	25	1
Part time	2	–	89	7	–
Nonunion	3	1	71	24	1
Average wage within the following categories: ¹					
Lowest 25 percent	5	–	84	9	–
Lowest 10 percent	2	–	90	6	–
Second 25 percent	7	2	74	16	(²)
Third 25 percent	6	–	68	23	–
Highest 25 percent	4	2	60	33	1
Highest 10 percent	2	–	61	35	–
Establishment characteristics					
Goods-producing industries	15	4	56	23	1
Construction	29	–	54	12	–
Manufacturing	13	–	57	25	–
Service-providing industries	2	2	72	23	1
Trade, transportation, and utilities	5	–	73	19	–
Wholesale trade	4	3	73	20	–
Transportation and warehousing	9	–	72	15	–
Information	–	–	29	69	–

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015—continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
Financial activities	1	—	53	46	—
Finance and insurance	—	1	48	51	—
Credit intermediation and related activities	—	—	39	60	—
Insurance carriers and related activities	—	—	57	41	—
Real estate and rental and leasing	—	—	84	—	—
Professional and business services	—	—	72	27	—
Professional and technical services	—	—	74	25	—
Administrative and waste services	—	—	79	—	—
Education and health services	3	—	88	7	—
Educational services	—	—	85	12	—
Junior colleges, colleges, and universities	—	—	79	19	—
Health care and social assistance	—	—	88	5	—
Leisure and hospitality	6	—	86	—	—
Accommodation and food services	4	—	87	—	—
Other services	—	—	93	—	—
1 to 99 workers	5	2	76	17	(²)
1 to 49 workers	5	2	74	19	(²)
50 to 99 workers	4	—	79	14	—
100 workers or more	6	2	64	27	1
100 to 499 workers	7	2	66	25	1
500 workers or more	5	—	61	30	—
Geographic areas					
Northeast	3	—	80	16	—
New England	5	(²)	66	28	—
Middle Atlantic	3	—	84	13	—
South	5	—	62	29	—
South Atlantic	5	—	67	25	—
East South Central	7	—	62	23	—
West South Central	3	—	54	41	—
Midwest	11	3	61	25	(²)
East North Central	11	3	61	24	(²)
West	3	2	68	25	2
Mountain	4	—	74	21	—
Pacific	2	3	64	28	2

¹ 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.

² Less than 0.5.

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.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2015

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	93	12	20	26	26	26	7
Worker characteristics							
Management, professional, and related	93	12	–	26	26	26	7
Management, business, and financial	93	12	18	26	26	26	7
Professional and related	92	12	13	26	26	26	8
Service	97	12	–	26	26	–	3
Sales and office	93	12	20	26	26	26	7
Sales and related	92	11	13	26	26	26	8
Office and administrative support	94	12	21	26	26	26	6
Natural resources, construction, and maintenance	91	13	24	26	26	36	9
Installation, maintenance, and repair	88	13	24	26	26	52	12
Production, transportation, and material moving ...	92	13	24	26	26	26	8
Production	92	12	21	26	26	26	8
Transportation and material moving	93	13	25	26	26	26	7
Full time	93	12	18	26	26	26	7
Part time	96	13	26	26	26	–	4
Nonunion	94	12	18	26	26	26	6
Average wage within the following categories: ²							
Lowest 25 percent	95	12	21	26	26	26	5
Lowest 10 percent	96	–	26	26	26	52	4
Second 25 percent	95	12	18	26	26	26	5
Third 25 percent	93	12	18	26	26	26	7
Highest 25 percent	91	12	21	26	26	26	9
Highest 10 percent	91	12	21	26	26	26	9
Establishment characteristics							
Goods-producing industries	92	13	24	26	26	26	8
Manufacturing	92	12	24	26	26	26	8
Service-providing industries	93	12	20	26	26	26	7
Trade, transportation, and utilities	90	12	21	26	26	26	10
Wholesale trade	94	12	24	26	26	26	6
Information	84	12	25	26	26	52	16

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, private industry workers, National Compensation Survey, March 2015—continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities	93	13	25	26	26	26	7
Finance and insurance	93	13	25	26	26	26	7
Credit intermediation and related activities	93	13	26	26	26	26	7
Insurance carriers and related activities	93	13	25	26	26	26	7
Professional and business services	94	12	13	26	26	26	6
Professional and technical services	93	12	13	25	26	26	7
Education and health services	96	12	13	26	26	26	4
Educational services	94	13	—	26	26	26	6
Junior colleges, colleges, and universities	90	13	26	26	26	26	10
Health care and social assistance	97	12	13	26	26	26	3
Leisure and hospitality	100	12	26	26	26	52	—
Accommodation and food services	100	12	26	26	—	52	—
1 to 99 workers	95	12	13	26	26	26	5
1 to 49 workers	94	12	13	26	26	26	6
50 to 99 workers	96	12	—	26	26	26	4
100 workers or more	92	12	21	26	26	26	8
100 to 499 workers	92	12	18	26	26	26	8
500 workers or more	91	13	25	26	26	26	9
Geographic areas							
Northeast	94	13	26	26	26	26	6
New England	92	12	—	26	26	26	8
Middle Atlantic	95	—	26	26	26	26	5
South	93	12	13	26	26	26	7
South Atlantic	94	12	13	26	26	26	6
East South Central	95	12	12	26	26	26	5
West South Central	91	12	—	26	26	26	9
Midwest	90	12	—	26	26	26	10
East North Central	90	12	13	26	26	26	10
West	94	12	13	26	26	26	6
Mountain	93	11	13	—	26	26	7
Pacific	95	12	25	26	26	—	5

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.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2015

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	1	20	1	40	24	14	62.7	60.0
Worker characteristics								
Management, professional, and related	1	16	(¹)	42	24	17	64.1	60.0
Management, business, and financial	1	14	(¹)	37	28	20	65.5	60.0
Professional and related	(¹)	17	1	45	22	15	63.2	60.0
Service	—	29	—	35	26	8	60.2	60.0
Sales and office	1	22	1	39	23	14	62.1	60.0
Sales and related	—	22	—	38	21	16	62.4	60.0
Office and administrative support	1	23	1	40	23	13	62.0	60.0
Natural resources, construction, and maintenance	1	19	2	41	26	12	62.2	60.0
Installation, maintenance, and repair	—	16	—	48	21	12	62.2	60.0
Production, transportation, and material moving ...	2	16	(¹)	44	23	14	63.0	60.0
Production	3	14	(¹)	42	25	15	62.5	60.0
Transportation and material moving	—	18	—	46	22	13	63.4	60.0
Full time	1	18	1	42	23	15	63.0	60.0
Part time	—	30	—	27	31	8	60.9	60.0
Nonunion	1	19	1	41	24	14	62.8	60.0
Average wage within the following categories: ²								
Lowest 25 percent	2	29	2	31	29	8	60.3	60.0
Lowest 10 percent	—	37	—	25	30	6	59.7	60.0
Second 25 percent	—	19	—	43	23	13	62.2	60.0
Third 25 percent	1	19	1	43	22	15	62.7	60.0
Highest 25 percent	1	16	(¹)	41	25	17	64.2	60.0
Highest 10 percent	1	16	(¹)	40	23	20	65.3	60.0
Establishment characteristics								
Goods-producing industries	—	14	—	42	25	18	63.6	60.0
Construction	—	24	—	33	36	4	60.7	60.0
Manufacturing	2	13	(¹)	42	22	21	64.2	60.0
Service-providing industries	1	21	1	40	24	13	62.5	60.0
Trade, transportation, and utilities	1	20	1	42	21	16	63.4	60.0
Wholesale trade	—	16	—	51	19	10	61.7	60.0
Transportation and warehousing	—	21	—	41	16	21	65.6	60.0
Information	—	13	—	57	—	16	62.7	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2015—continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
Financial activities	—	27	—	31	18	23	64.3	60.0
Finance and insurance	—	24	—	27	21	27	65.7	60.0
Credit intermediation and related activities	—	41	—	22	21	14	60.9	60.0
Insurance carriers and related activities	—	10	—	36	25	28	66.6	66.0
Real estate and rental and leasing	—	—	—	44	—	—	59.0	60.0
Professional and business services	—	13	—	44	33	9	62.9	60.0
Professional and technical services	—	12	—	43	32	13	64.5	60.0
Administrative and waste services	—	—	—	48	34	—	60.2	60.0
Education and health services	(¹)	23	1	43	19	14	61.6	60.0
Educational services	—	30	—	32	16	21	64.3	60.0
Junior colleges, colleges, and universities	—	27	—	33	10	30	68.9	60.0
Health care and social assistance	1	21	(¹)	46	19	13	61.1	60.0
Leisure and hospitality	—	38	—	29	27	4	59.4	60.0
Accommodation and food services	—	37	—	29	—	4	59.8	60.0
Other services	—	20	5	27	45	3	61.5	60.0
1 to 99 workers	(¹)	22	1	37	27	12	62.3	60.0
1 to 49 workers	(¹)	23	1	34	30	11	62.3	60.0
50 to 99 workers	—	20	—	44	21	14	62.2	60.0
100 workers or more	2	18	(¹)	43	22	16	63.1	60.0
100 to 499 workers	—	13	—	47	23	15	63.0	60.0
500 workers or more	2	23	1	37	21	16	63.1	60.0
Geographic areas								
Northeast	—	31	—	24	36	7	61.2	60.0
New England	—	9	—	49	18	20	65.3	60.0
Middle Atlantic	—	35	—	20	39	5	60.5	60.0
South	1	13	(¹)	54	14	17	63.4	60.0
South Atlantic	—	14	—	54	14	17	62.9	60.0
East South Central	—	17	—	50	—	—	63.1	60.0
West South Central	—	9	—	57	16	17	64.8	60.0
Midwest	—	12	—	48	19	21	64.8	60.0
East North Central	—	12	—	46	21	20	64.7	60.0
West	1	15	5	45	19	15	62.2	60.0
Mountain	—	9	—	59	16	—	63.4	60.0
Pacific	2	19	8	35	21	15	61.3	60.0

¹ Less than 0.5.

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.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	73	\$170	\$315	\$595	\$1,300	\$2,500	27
Worker characteristics							
Management, professional, and related	69	170	500	900	1,730	2,500	31
Management, business, and financial	66	170	559	–	1,500	2,500	34
Professional and related	70	170	500	1,000	1,800	2,500	30
Service	83	170	170	520	604	1,500	17
Sales and office	75	170	270	600	1,500	2,500	25
Sales and related	78	170	–	595	1,666	4,615	22
Office and administrative support	74	170	270	600	1,385	2,500	26
Natural resources, construction, and maintenance	77	170	350	572	1,000	2,000	23
Installation, maintenance, and repair	76	200	476	600	1,200	2,000	24
Production, transportation, and material moving ...	71	170	300	524	1,000	1,500	29
Production	66	170	250	559	1,000	2,000	34
Transportation and material moving	77	170	385	500	–	1,500	23
Full time	72	170	350	600	1,500	2,500	28
Part time	84	170	170	500	595	921	16
Nonunion	73	170	315	600	1,480	2,500	27
Average wage within the following categories: ²							
Lowest 25 percent	84	170	170	524	604	1,400	16
Lowest 10 percent	90	170	170	315	595	–	10
Second 25 percent	73	170	300	595	1,000	2,308	27
Third 25 percent	71	170	300	595	1,269	2,350	29
Highest 25 percent	70	170	500	750	1,750	2,500	30
Highest 10 percent	67	170	500	1,000	2,000	3,000	33
Establishment characteristics							
Goods-producing industries	69	170	350	595	1,000	2,000	31
Construction	92	170	170	546	–	–	8
Manufacturing	64	200	400	600	1,000	2,309	36
Service-providing industries	74	170	300	595	1,500	2,500	26
Trade, transportation, and utilities	74	170	200	561	1,000	2,500	26
Wholesale trade	73	170	425	572	1,000	2,500	27
Transportation and warehousing	72	170	–	500	–	1,385	28
Information	72	170	–	1,846	2,500	3,464	28

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2015—continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Financial activities	58	\$170	—	—	\$2,000	\$4,153	42
Finance and insurance	50	170	\$595	\$1,385	3,000	5,770	50
Credit intermediation and related activities	48	—	—	1,500	3,000	8,077	52
Insurance carriers and related activities	54	—	595	1,000	2,500	—	46
Professional and business services	80	170	500	—	1,500	2,500	20
Professional and technical services	79	170	572	1,000	1,500	2,309	21
Administrative and waste services	84	170	—	590	—	2,300	16
Education and health services	69	170	—	595	1,300	2,500	31
Educational services	68	170	170	595	—	1,750	32
Junior colleges, colleges, and universities	49	170	170	—	1,500	2,000	51
Health care and social assistance	69	170	—	595	1,300	2,500	31
Other services	84	170	—	590	—	—	16
1 to 99 workers	80	170	—	576	1,000	1,730	20
1 to 49 workers	80	170	170	572	987	1,500	20
50 to 99 workers	79	170	300	584	1,000	2,308	21
100 workers or more	68	170	400	600	1,500	2,500	32
100 to 499 workers	71	170	350	604	1,500	2,500	29
500 workers or more	65	170	490	600	—	2,500	35
Geographic areas							
Northeast	88	170	170	559	604	1,500	12
New England	67	300	—	700	1,500	2,500	33
Middle Atlantic	92	170	170	559	595	—	8
South	65	300	500	1,000	1,750	2,500	35
South Atlantic	66	300	500	1,000	1,800	2,500	34
East South Central	65	315	500	1,000	1,500	2,500	35
West South Central	64	275	500	1,000	1,750	2,771	36
Midwest	57	260	500	—	1,500	2,500	43
East North Central	58	270	475	750	1,400	2,500	42
West	74	200	500	1,000	2,000	2,500	26
Mountain	72	—	—	—	2,000	2,500	28
Pacific	76	170	500	—	2,076	2,500	24

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.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	7	93
Worker characteristics		
Management, professional, and related	7	93
Management, business, and financial	6	94
Professional and related	7	93
Service	6	94
Sales and office	7	93
Sales and related	9	91
Office and administrative support	7	93
Natural resources, construction, and maintenance	9	91
Installation, maintenance, and repair	9	91
Production, transportation, and material moving ...	6	94
Production	6	94
Transportation and material moving	6	94
Full time	7	93
Part time	5	95
Union	10	90
Nonunion	7	93
Average wage within the following categories: ¹		
Lowest 25 percent	10	90
Second 25 percent	6	94
Third 25 percent	7	93
Highest 25 percent	7	93
Highest 10 percent	7	93
Establishment characteristics		
Goods-producing industries	6	94
Construction	7	93
Manufacturing	6	94
Service-providing industries	7	93
Trade, transportation, and utilities	9	91
Wholesale trade	8	92
Retail trade	7	93
Transportation and warehousing	10	90
Utilities	18	82

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, private industry workers, National Compensation Survey, March 2015—continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
Information	3	97
Financial activities	5	95
Finance and insurance	4	96
Credit intermediation and related activities	3	97
Insurance carriers and related activities	5	95
Professional and business services	10	90
Professional and technical services	8	92
Education and health services	6	94
Educational services	8	92
Junior colleges, colleges, and universities	11	89
Health care and social assistance	5	95
Other services	5	95
1 to 99 workers	5	95
1 to 49 workers	4	96
50 to 99 workers	5	95
100 workers or more	8	92
100 to 499 workers	7	93
500 workers or more	9	91
Geographic areas		
Northeast	7	93
New England	4	96
Middle Atlantic	8	92
South	7	93
South Atlantic	7	93
East South Central	7	93
West South Central	6	94
Midwest	6	94
East North Central	6	94
West North Central	7	93
West	8	92
Pacific	7	93

¹ 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. 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.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	95	4	1	1
Worker characteristics				
Management, professional, and related	96	4	(¹)	(¹)
Management, business, and financial	95	4	—	—
Professional and related	96	3	—	—
Service	95	3	—	—
Protective service	95	—	—	—
Sales and office	95	4	(¹)	(¹)
Sales and related	90	10	—	—
Office and administrative support	97	2	(¹)	1
Natural resources, construction, and maintenance	89	6	4	1
Installation, maintenance, and repair	93	5	—	—
Production, transportation, and material moving ...	91	3	4	2
Production	88	4	5	2
Transportation and material moving	94	2	2	2
Full time	95	4	1	1
Part time	88	10	—	—
Union	80	6	10	4
Nonunion	96	4	(¹)	(¹)
Average wage within the following categories: ²				
Lowest 25 percent	91	7	—	—
Second 25 percent	97	2	1	(¹)
Third 25 percent	94	4	2	1
Highest 25 percent	94	4	1	(¹)
Highest 10 percent	94	5	(¹)	(¹)
Establishment characteristics				
Goods-producing industries	89	6	4	1
Construction	88	—	7	—
Manufacturing	90	5	4	2
Service-providing industries	96	3	(¹)	(¹)
Trade, transportation, and utilities	90	8	1	1
Wholesale trade	92	5	—	—
Retail trade	82	16	—	—
Transportation and warehousing	97	1	—	—
Utilities	82	13	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, private industry workers, National Compensation Survey, March 2015—continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
Information	94	6	—	—
Financial activities	98	1	—	—
Finance and insurance	99	1	—	—
Credit intermediation and related activities	99	1	—	—
Insurance carriers and related activities	98	2	—	—
Real estate and rental and leasing	92	—	—	—
Professional and business services	97	3	—	—
Professional and technical services	98	—	—	—
Administrative and waste services	99	—	—	—
Education and health services	98	2	—	—
Educational services	97	—	—	—
Junior colleges, colleges, and universities	97	—	—	—
Health care and social assistance	98	1	—	—
Leisure and hospitality	96	—	—	—
Accommodation and food services	93	—	—	—
Other services	100	—	—	—
1 to 99 workers	95	4	—	—
1 to 49 workers	94	5	—	—
50 to 99 workers	97	3	—	—
100 workers or more	94	4	1	1
100 to 499 workers	94	4	1	1
500 workers or more	94	3	2	1
Geographic areas				
Northeast	96	3	1	1
New England	96	3	—	—
Middle Atlantic	95	2	1	1
South	95	4	(¹)	(¹)
South Atlantic	96	4	—	—
East South Central	92	—	—	—
West South Central	96	3	—	—
Midwest	92	4	3	1
East North Central	92	4	3	2
West North Central	93	4	—	—
West	95	5	—	—
Mountain	93	7	—	—
Pacific	96	3	—	—

¹ Less than 0.5.

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.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2015

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	25	64	5	5	1	57.8	60.0
Worker characteristics							
Management, professional, and related	26	62	6	6	(¹)	57.7	60.0
Management, business, and financial	27	60	6	6	(¹)	57.4	60.0
Professional and related	25	63	5	6	1	57.9	60.0
Service	24	69	5	—	—	57.9	60.0
Protective service	—	74	—	—	—	59.3	60.0
Sales and office	27	63	5	5	1	57.7	60.0
Sales and related	22	67	4	5	2	58.1	60.0
Office and administrative support	28	62	5	5	1	57.6	60.0
Natural resources, construction, and maintenance	21	71	4	3	1	57.9	60.0
Installation, maintenance, and repair	20	74	3	3	1	58.1	60.0
Production, transportation, and material moving ...	22	70	—	4	—	58.1	60.0
Production	22	67	—	5	—	58.0	60.0
Transportation and material moving	21	72	3	4	—	58.2	60.0
Full time	25	64	5	5	1	57.8	60.0
Part time	24	64	—	7	—	58.2	60.0
Union	30	61	6	2	1	57.5	60.0
Nonunion	25	65	5	5	1	57.8	60.0
Average wage within the following categories: ²							
Lowest 25 percent	21	72	4	—	—	58.0	60.0
Second 25 percent	25	67	4	4	1	57.6	60.0
Third 25 percent	24	66	5	5	1	58.1	60.0
Highest 25 percent	27	61	6	6	1	57.7	60.0
Highest 10 percent	27	59	7	6	1	57.9	60.0
Establishment characteristics							
Goods-producing industries	21	66	7	6	1	58.4	60.0
Construction	—	84	—	—	2	58.8	60.0
Manufacturing	22	63	8	—	—	58.4	60.0
Service-providing industries	26	64	4	5	1	57.7	60.0
Trade, transportation, and utilities	19	71	4	5	(¹)	58.3	60.0
Wholesale trade	19	72	—	5	—	57.9	60.0
Retail trade	11	80	—	5	—	59.1	60.0
Transportation and warehousing	22	73	—	2	—	58.2	60.0
Utilities	39	31	20	—	—	58.4	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, private industry workers, National Compensation Survey, March 2015—continued

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
Information	27	64	3	4	2	57.2	60.0
Financial activities	35	53	7	5	1	57.2	60.0
Finance and insurance	38	49	7	5	1	56.9	60.0
Credit intermediation and related activities	41	45	8	5	1	56.5	60.0
Insurance carriers and related activities	29	56	9	—	—	57.7	60.0
Real estate and rental and leasing	—	85	—	—	—	59.8	60.0
Professional and business services	25	60	—	7	—	57.6	60.0
Professional and technical services	27	59	7	—	—	57.1	60.0
Administrative and waste services	28	58	—	—	—	57.7	60.0
Education and health services	28	67	2	3	(¹)	57.3	60.0
Educational services	—	76	7	11	—	60.7	60.0
Junior colleges, colleges, and universities	—	79	8	5	—	60.6	60.0
Health care and social assistance	33	65	—	1	—	56.4	60.0
Leisure and hospitality	—	74	—	—	—	58.8	60.0
Accommodation and food services	—	68	—	—	—	58.6	60.0
Other services	—	72	—	14	—	61.4	60.0
1 to 99 workers	19	70	5	5	1	58.6	60.0
1 to 49 workers	20	70	4	5	1	58.5	60.0
50 to 99 workers	17	70	6	5	1	58.7	60.0
100 workers or more	28	61	5	5	1	57.4	60.0
100 to 499 workers	22	68	4	5	1	58.0	60.0
500 workers or more	35	54	5	5	(¹)	56.8	60.0
Geographic areas							
Northeast	25	66	3	6	1	57.9	60.0
New England	27	63	6	3	1	57.8	60.0
Middle Atlantic	24	67	—	7	—	58.0	60.0
South	26	65	4	4	1	57.3	60.0
South Atlantic	28	64	4	4	1	57.3	60.0
East South Central	22	70	—	4	—	57.4	60.0
West South Central	26	66	4	—	—	57.2	60.0
Midwest	20	69	5	5	1	58.5	60.0
East North Central	22	69	5	4	(¹)	58.1	60.0
West North Central	17	69	5	7	1	59.2	60.0
West	29	55	9	6	1	57.7	60.0
Mountain	30	59	8	—	—	57.3	60.0
Pacific	29	53	10	8	1	57.9	60.0

¹ Less than 0.5.

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.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry 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	89	\$3,000	\$5,000	\$8,000	–	\$15,000	11
Worker characteristics							
Management, professional, and related	90	4,000	5,000	10,000	\$12,500	17,300	10
Management, business, and financial	91	4,500	6,000	10,000	15,000	20,833	9
Professional and related	89	–	5,000	8,000	12,000	15,000	11
Service	93	4,000	5,000	7,500	10,000	12,500	7
Sales and office	90	3,000	5,000	8,500	12,500	20,000	10
Sales and related	93	5,000	5,000	10,000	15,000	20,833	7
Office and administrative support	89	3,000	5,000	8,000	12,000	20,000	11
Natural resources, construction, and maintenance	89	3,000	5,000	6,000	10,000	15,000	11
Installation, maintenance, and repair	91	3,000	4,800	6,000	10,000	12,500	9
Production, transportation, and material moving ...	80	3,000	5,000	7,000	10,000	15,000	20
Production	84	3,000	5,000	7,000	10,000	15,000	16
Transportation and material moving	76	3,000	–	7,000	10,000	12,500	24
Full time	89	3,000	5,000	8,000	–	15,000	11
Part time	89	–	5,000	7,500	–	15,000	11
Union	82	–	–	5,000	10,000	12,500	18
Nonunion	89	–	5,000	8,500	12,000	15,000	11
Average wage within the following categories: ²							
Lowest 25 percent	94	3,500	5,000	6,000	10,000	12,500	6
Second 25 percent	89	3,000	5,000	7,500	10,000	15,000	11
Third 25 percent	87	3,000	5,000	7,500	10,000	15,000	13
Highest 25 percent	89	–	5,000	10,000	14,500	19,500	11
Highest 10 percent	87	5,000	6,000	10,000	15,000	20,000	13
Establishment characteristics							
Goods-producing industries	87	3,000	5,000	8,500	11,000	15,000	13
Construction	95	5,000	5,000	–	10,000	–	5
Manufacturing	86	3,000	5,000	9,500	12,000	15,000	14
Service-providing industries	89	–	5,000	8,000	–	–	11
Trade, transportation, and utilities	84	–	5,000	7,000	10,000	15,000	16
Wholesale trade	90	5,000	5,000	7,500	10,000	15,000	10
Retail trade	94	3,000	5,000	6,000	10,000	–	6
Transportation and warehousing	74	–	–	7,000	10,000	10,000	26
Utilities	60	5,000	7,000	12,000	15,000	15,000	40

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry 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	
Information	92	\$4,000	\$4,000	\$9,340	\$12,000	\$17,500	8
Financial activities	90	2,500	6,000	10,000	20,000	30,000	10
Finance and insurance	89	2,500	7,000	12,000	20,833	30,000	11
Credit intermediation and related activities	94	2,500	6,000	12,000	20,833	30,000	6
Insurance carriers and related activities	77	5,000	8,000	10,000	16,000	30,000	23
Professional and business services	85	—	6,000	10,000	15,000	20,000	15
Professional and technical services	90	5,000	6,000	10,000	15,000	—	10
Administrative and waste services	78	2,500	5,000	—	—	17,300	22
Education and health services	94	—	5,000	7,500	10,000	15,000	6
Educational services	90	4,000	5,000	7,500	10,000	15,000	10
Junior colleges, colleges, and universities	87	5,000	5,000	8,000	10,000	17,000	13
Health care and social assistance	96	3,000	5,000	7,500	10,000	15,000	4
1 to 99 workers	91	3,500	5,000	7,500	10,000	15,000	9
1 to 49 workers	90	3,000	5,000	7,500	10,000	15,000	10
50 to 99 workers	92	4,000	5,000	7,500	10,000	15,000	8
100 workers or more	88	3,000	5,000	10,000	12,500	—	12
100 to 499 workers	90	—	5,000	8,000	11,000	15,000	10
500 workers or more	85	3,000	5,000	10,000	13,500	20,000	15
Geographic areas							
Northeast	91	3,000	5,000	7,500	12,000	15,000	9
New England	93	3,000	5,000	7,500	11,000	15,000	7
Middle Atlantic	90	3,000	5,000	7,500	12,000	15,000	10
South	90	4,000	5,000	8,000	10,625	15,000	10
South Atlantic	90	5,000	5,000	8,000	10,000	15,000	10
East South Central	90	3,000	5,000	7,000	10,000	15,000	10
West South Central	91	4,000	5,000	8,000	12,000	—	9
Midwest	84	3,000	5,000	7,500	10,000	15,000	16
East North Central	84	3,000	5,000	6,000	10,000	15,000	16
West North Central	86	—	5,000	10,000	12,500	—	14
West	89	4,000	6,000	10,000	12,500	20,000	11
Mountain	92	—	5,000	10,000	12,000	—	8
Pacific	88	4,000	6,000	10,000	12,650	20,000	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 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.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2015

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
All workers	80	78	98	23	23	97	35	33	95
Worker characteristics									
Management, professional, and related	80	78	97	22	21	96	37	35	94
Professional and related	79	77	97	21	20	97	36	35	95
Teachers	78	76	97	19	18	96	36	35	96
Primary, secondary, and special education school teachers	85	84	98	20	19	97	38	37	97
Service	77	75	98	24	23	97	26	25	95
Protective service	86	84	98	22	21	98	25	25	97
Sales and office	80	78	98	25	24	98	36	35	97
Office and administrative support	80	79	98	25	24	98	36	35	97
Natural resources, construction, and maintenance	92	91	99	27	27	99	43	42	98
Production, transportation, and material moving	77	76	98	24	23	98	30	27	91
Full time	90	88	98	25	24	97	39	37	95
Part time	23	21	95	13	13	97	11	9	90
Union	86	85	98	28	27	98	34	33	96
Nonunion	74	72	97	19	18	96	35	33	94
Average wage within the following categories: ²									
Lowest 25 percent	63	61	97	20	19	97	28	26	95
Lowest 10 percent	48	46	96	14	14	98	21	20	98
Second 25 percent	84	82	98	24	23	96	35	33	94
Third 25 percent	83	82	98	25	24	97	38	36	95
Highest 25 percent	89	87	97	24	24	98	39	37	96
Highest 10 percent	89	86	96	27	27	98	31	30	96
Establishment characteristics									
Service-providing industries	80	78	98	23	23	97	34	33	95
Education and health services	79	77	97	21	21	97	36	34	95
Educational services	79	77	97	21	20	97	36	34	95
Elementary and secondary schools	78	76	98	20	20	97	34	33	96
Junior colleges, colleges, and universities	83	79	95	20	18	93	41	37	91
Health care and social assistance	80	77	96	25	24	97	39	37	96
Hospitals	89	86	97	24	24	98	41	40	98
Public administration	83	81	98	26	25	97	30	29	95
1 to 99 workers	63	61	97	20	19	94	38	34	91
1 to 49 workers	62	60	97	20	19	92	32	29	90
50 to 99 workers	64	62	97	20	20	98	47	43	92
100 workers or more	82	80	98	24	23	97	34	33	96
100 to 499 workers	74	73	97	20	19	96	32	31	97
500 workers or more	85	83	98	25	24	98	35	33	95

See footnotes at end of table.

Table 16. Insurance benefits: Access, participation, and take-up rates,¹ State and local government workers, National Compensation Survey, March 2015—continued

(All workers = 100 percent)

Characteristics	Life insurance			Short-term disability			Long-term disability		
	Access	Participation	Take-up rate	Access	Participation	Take-up rate	Access	Participation	Take-up rate
State government	86	83	96	25	24	95	35	32	91
Local government	77	76	98	22	22	98	35	33	96
Geographic areas									
Northeast	81	79	98	34	34	99	17	16	97
New England	72	66	93	7	7	100	15	14	93
Middle Atlantic	85	84	99	44	44	99	17	17	98
South	82	79	97	18	17	95	30	28	93
South Atlantic	83	81	98	27	25	93	43	40	93
East South Central	85	80	93	—	—	—	21	19	91
West South Central	77	76	98	11	11	100	15	14	94
Midwest	79	77	98	21	20	96	53	52	97
East North Central	79	76	96	26	24	95	50	48	95
West North Central	79	79	100	12	12	99	58	58	99
West	75	74	99	27	26	99	39	36	95
Mountain	80	79	99	23	22	97	65	59	90
Pacific	74	73	99	28	28	99	29	28	98

¹ The take-up rate is an estimate of the percentage of workers with access to a plan who participate in the plan, rounded for presentation. See Technical Note for more details.

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: 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.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	10	90
Worker characteristics		
Management, professional, and related	11	89
Professional and related	11	89
Teachers	10	90
Primary, secondary, and special education school teachers	9	91
Service	11	89
Protective service	10	90
Sales and office	9	91
Office and administrative support	9	91
Natural resources, construction, and maintenance	7	93
Production, transportation, and material moving ...	8	92
Full time	10	90
Part time	10	90
Union	9	91
Nonunion	12	88
Average wage within the following categories: ¹		
Lowest 25 percent	11	89
Second 25 percent	9	91
Third 25 percent	10	90
Highest 25 percent	10	90
Highest 10 percent	12	88
Establishment characteristics		
Service-providing industries	10	90
Education and health services	10	90
Educational services	10	90
Elementary and secondary schools	9	91
Health care and social assistance	12	88
Public administration	10	90
1 to 99 workers	7	93
1 to 49 workers	8	92
50 to 99 workers	6	94
100 workers or more	11	89
100 to 499 workers	12	88
500 workers or more	10	90

See footnotes at end of table.

Table 17. Life insurance plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
State government	15	85
Local government	9	91
Geographic areas		
Northeast	16	84
New England	48	52
Middle Atlantic	6	94
South	11	89
South Atlantic	7	93
West South Central	6	94
Midwest	12	88
East North Central	15	85
West North Central	6	94
West	2	98
Mountain	2	98
Pacific	2	98

¹ 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. 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.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
All workers	37	2	53	5	2
Worker characteristics					
Management, professional, and related	36	2	55	5	3
Professional and related	36	2	55	5	3
Teachers	32	1	59	5	3
Primary, secondary, and special education school teachers	29	1	62	5	3
Service	40	3	50	5	2
Protective service	36	4	53	6	1
Sales and office	39	—	51	6	—
Office and administrative support	39	—	52	6	—
Natural resources, construction, and maintenance	40	4	52	—	—
Production, transportation, and material moving ...	37	2	51	—	—
Full time	37	2	53	5	2
Part time	36	—	57	5	—
Union	33	2	57	8	1
Nonunion	42	2	50	2	4
Average wage within the following categories: ¹					
Lowest 25 percent	39	1	54	3	3
Lowest 10 percent	47	—	49	—	2
Second 25 percent	40	2	50	5	3
Third 25 percent	39	3	48	7	3
Highest 25 percent	32	2	59	6	1
Highest 10 percent	34	3	59	4	(²)
Establishment characteristics					
Service-providing industries	37	2	53	5	2
Education and health services	38	2	54	4	3
Educational services	36	1	55	4	3
Elementary and secondary schools	31	1	61	4	3
Junior colleges, colleges, and universities	51	—	40	5	—
Health care and social assistance	49	—	46	3	—
Hospitals	45	—	51	—	—
Public administration	36	3	52	7	2
1 to 99 workers	30	2	60	3	4
1 to 49 workers	26	—	61	—	—
50 to 99 workers	37	—	59	—	—
100 workers or more	38	2	52	5	2
100 to 499 workers	40	—	55	4	—
500 workers or more	37	2	52	6	3

See footnotes at end of table.

Table 18. Life insurance plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015—continued

(All workers with basic life insurance coverage = 100 percent)

Characteristics	Basic life insurance method of payment				
	Fixed multiple of annual earnings	Variable multiple of annual earnings	Flat dollar amount	Variable dollar amount	Other
State government	43	2	47	5	3
Local government	35	2	55	5	2
Geographic areas					
Northeast	32	1	53	14	—
New England	17	—	70	—	—
Middle Atlantic	37	1	48	15	—
South	43	2	47	2	6
South Atlantic	53	2	32	1	12
East South Central	51	—	42	—	—
West South Central	20	—	77	1	—
Midwest	46	—	46	4	—
East North Central	44	—	49	4	—
West North Central	50	3	42	5	—
West	21	—	71	4	—
Mountain	36	—	61	—	—
Pacific	15	4	75	5	—

¹ 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.

² Less than 0.5.

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.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2015

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
All workers	–	48	22	27	–	1.4	1.5
Worker characteristics							
Management, professional, and related	–	46	22	28	–	1.4	1.5
Professional and related	–	46	23	28	3	1.4	1.5
Teachers	–	45	22	28	4	1.5	1.5
Primary, secondary, and special education school teachers	–	47	25	26	2	1.4	–
Service	–	53	18	24	6	1.5	–
Protective service	–	56	11	22	–	1.5	1.0
Sales and office	–	51	22	25	2	1.4	–
Office and administrative support	–	51	23	24	2	1.4	–
Natural resources, construction, and maintenance	–	47	22	27	–	1.4	1.4
Production, transportation, and material moving ...	–	38	36	23	–	1.5	1.5
Full time	–	47	22	27	–	1.4	1.5
Part time	–	64	–	–	–	1.2	1.0
Union	–	56	28	11	–	1.4	1.0
Nonunion	–	41	17	39	–	1.5	1.5
Average wage within the following categories: ²							
Lowest 25 percent	–	47	22	30	–	1.4	1.5
Lowest 10 percent	–	41	–	–	–	1.5	1.5
Second 25 percent	–	51	20	27	2	1.4	–
Third 25 percent	–	51	19	27	–	1.4	–
Highest 25 percent	–	43	26	23	–	1.5	1.5
Highest 10 percent	–	43	24	–	10	1.5	1.5
Establishment characteristics							
Service-providing industries	–	48	22	27	–	1.4	1.5
Education and health services	–	47	21	30	2	1.4	1.5
Educational services	–	44	21	32	2	1.5	1.5
Elementary and secondary schools	–	43	26	30	1	1.4	1.5
Junior colleges, colleges, and universities	–	44	–	–	5	1.5	–
Health care and social assistance	–	61	20	–	–	1.3	1.0
Hospitals	–	59	–	–	–	1.3	–
Public administration	–	56	19	18	–	1.4	1.0
1 to 99 workers	–	56	–	–	–	1.4	–
1 to 49 workers	–	47	–	–	–	1.5	–
50 to 99 workers	–	66	–	–	–	1.2	1.0
100 workers or more	–	47	22	28	–	1.4	1.5
100 to 499 workers	–	43	26	26	5	1.5	1.5
500 workers or more	–	49	20	28	–	1.4	–

See footnotes at end of table.

Table 19. Life insurance plans: Fixed multiple of annual earnings benefit formulas, State and local government workers, National Compensation Survey, March 2015—continued

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

Characteristics	Multiple of annual earnings amounts ¹					Mean multiple of annual earnings	Median multiple of annual earnings
	Less than 1.0 times earnings	1.0 times earnings	Over 1.0 and under 2.0 times earnings	2.0 times earnings	Greater than 2.0 times earnings		
State government	—	49	18	—	3	1.4	—
Local government	—	47	24	25	—	1.4	1.5
Geographic areas							
Northeast	—	32	48	7	14	1.6	1.5
Middle Atlantic	—	27	50	7	16	1.7	1.5
South	—	43	15	41	—	1.5	1.5
South Atlantic	—	48	15	36	—	1.4	—
East South Central	—	—	—	62	—	1.6	2.0
West South Central	—	34	—	30	—	1.5	1.5
Midwest	—	55	—	—	2	1.4	—
East North Central	—	69	12	16	4	1.3	1.0
West North Central	—	35	—	—	—	1.5	1.5
West	—	73	—	—	—	1.2	1.0
Mountain	—	65	—	—	—	1.2	1.0
Pacific	—	81	—	—	—	1.1	1.0

¹ Includes participants in plans in which insurance equaled a multiple of earnings plus or minus a specified amount.

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.

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015

(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	52	\$50,000	\$50,000	\$100,000	\$250,000	\$450,000	48
Worker characteristics							
Management, professional, and related	53	50,000	50,000	100,000	250,000	400,000	47
Professional and related	53	50,000	50,000	100,000	250,000	400,000	47
Teachers	50	50,000	50,000	100,000	200,000	350,000	50
Primary, secondary, and special education school teachers	44	50,000	50,000	—	—	250,000	56
Service	54	50,000	50,000	100,000	250,000	500,000	46
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	48	—	50,000	100,000	—	400,000	52
Production, transportation, and material moving ...	46	50,000	—	100,000	—	450,000	54
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	54	50,000	—	100,000	250,000	500,000	46
Average wage within the following categories: ²							
Lowest 25 percent	52	50,000	50,000	100,000	—	500,000	48
Lowest 10 percent	59	50,000	—	100,000	—	500,000	41
Second 25 percent	57	50,000	50,000	—	250,000	400,000	43
Third 25 percent	51	50,000	50,000	100,000	250,000	500,000	49
Highest 25 percent	47	50,000	50,000	100,000	—	400,000	53
Highest 10 percent	55	50,000	50,000	100,000	—	400,000	45
Establishment characteristics							
Service-providing industries	53	50,000	50,000	100,000	250,000	450,000	47
Education and health services	55	50,000	50,000	100,000	250,000	400,000	45
Educational services	55	50,000	50,000	100,000	—	400,000	45
Elementary and secondary schools	45	50,000	50,000	100,000	200,000	275,000	55
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	59	50,000	100,000	—	500,000	—	41
Public administration	48	50,000	50,000	—	250,000	500,000	52
1 to 99 workers	37	50,000	100,000	—	—	—	63
1 to 49 workers	37	50,000	—	—	—	—	63
50 to 99 workers	37	50,000	100,000	—	250,000	500,000	63
100 workers or more	53	50,000	50,000	100,000	250,000	400,000	47
100 to 499 workers	52	50,000	50,000	100,000	150,000	—	48
500 workers or more	54	50,000	50,000	100,000	—	500,000	46

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015—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	60	—	\$50,000	—	—	\$500,000	40
Local government	49	\$50,000	50,000	\$100,000	\$250,000	400,000	51
Geographic areas							
Northeast	34	—	40,000	50,000	100,000	—	66
New England	54	50,000	—	100,000	—	—	46
Middle Atlantic	31	25,000	40,000	50,000	—	350,000	69
South	55	50,000	—	100,000	250,000	—	45
South Atlantic	40	50,000	—	200,000	280,000	—	60
West South Central	57	50,000	50,000	—	250,000	—	43
Midwest	48	50,000	—	—	400,000	500,000	52
East North Central	47	50,000	50,000	150,000	—	250,000	53
West	75	50,000	50,000	—	150,000	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 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.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2015

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$5,000	\$10,000	\$20,000	\$40,000	\$50,000
Worker characteristics					
Management, professional, and related	5,000	10,000	20,000	41,116	50,000
Professional and related	5,000	10,000	20,000	41,116	50,000
Teachers	—	10,000	25,000	50,000	50,000
Primary, secondary, and special education school teachers	—	10,000	25,000	50,000	50,000
Service	5,000	10,000	20,000	40,000	50,000
Protective service	5,000	10,000	20,000	36,225	50,000
Sales and office	5,000	10,000	20,000	30,000	50,000
Office and administrative support	5,000	10,000	20,000	30,000	50,000
Natural resources, construction, and maintenance	—	10,000	20,000	30,000	50,000
Production, transportation, and material moving ...	—	10,000	20,000	30,000	50,000
Full time	5,000	10,000	20,000	40,000	50,000
Part time	—	15,000	25,000	50,000	50,000
Union	5,000	10,000	25,000	50,000	50,000
Nonunion	5,000	10,000	—	25,000	50,000
Average wage within the following categories: ³					
Lowest 25 percent	—	10,000	20,000	25,000	50,000
Lowest 10 percent	—	10,000	15,000	25,000	50,000
Second 25 percent	5,000	10,000	20,000	30,000	50,000
Third 25 percent	5,000	10,000	20,000	40,000	50,000
Highest 25 percent	5,000	10,000	25,000	50,000	50,000
Highest 10 percent	5,000	—	—	50,000	50,000
Establishment characteristics					
Service-providing industries	5,000	10,000	20,000	40,000	50,000
Education and health services	5,000	10,000	20,000	41,116	50,000
Educational services	5,000	10,000	20,000	45,000	50,000
Elementary and secondary schools	—	10,000	—	50,000	50,000
Junior colleges, colleges, and universities	5,000	—	20,000	25,000	50,000
Health care and social assistance	5,000	10,000	20,000	25,000	50,000
Hospitals	5,000	10,000	20,000	25,000	50,000
Public administration	5,000	10,000	20,000	30,000	50,000
1 to 99 workers	—	10,000	20,000	30,000	50,000
1 to 49 workers	10,000	10,000	20,000	30,000	50,000
50 to 99 workers	—	—	20,000	—	50,000
100 workers or more	5,000	10,000	20,000	40,000	50,000
100 to 499 workers	10,000	10,000	20,000	37,500	50,000
500 workers or more	5,000	10,000	20,000	40,000	50,000

See footnotes at end of table.

Table 21. Life insurance plans: Flat-dollar amount benefit formulas,¹ State and local government workers, National Compensation Survey, March 2015—continued

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

Characteristics	Flat dollar amounts ²				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
State government	\$5,000	\$5,000	\$20,000	\$25,000	\$50,000
Local government	—	10,000	20,000	50,000	50,000
Geographic areas					
Northeast	5,000	5,000	25,000	50,000	50,000
New England	5,000	5,000	—	20,000	50,000
Middle Atlantic	5,000	—	40,000	50,000	50,000
South	5,000	10,000	15,000	25,000	30,000
South Atlantic	—	10,000	—	25,000	30,000
East South Central	10,000	10,000	—	20,000	50,000
West South Central	5,000	10,000	15,000	20,000	—
Midwest	10,000	20,000	25,000	50,000	50,000
East North Central	—	20,000	30,000	50,000	50,000
West North Central	10,000	15,000	20,000	45,000	50,000
West	5,000	10,000	20,000	50,000	50,000
Mountain	10,000	15,000	20,000	50,000	50,000
Pacific	5,000	10,000	25,000	50,000	50,000

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service.

² The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

³ 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: 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.

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2015

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
All workers	51	37	—	—
Worker characteristics				
Management, professional, and related	52	35	10	3
Professional and related	51	35	11	3
Teachers	52	35	11	2
Primary, secondary, and special education school teachers	47	41	—	—
Service	51	38	7	4
Protective service	57	33	—	—
Sales and office	45	45	7	4
Office and administrative support	45	45	7	4
Natural resources, construction, and maintenance	55	37	—	—
Production, transportation, and material moving ...	57	37	—	—
Full time	51	38	—	—
Part time	53	29	10	7
Union	43	41	—	—
Nonunion	61	32	2	4
Average wage within the following categories: ²				
Lowest 25 percent	52	40	—	—
Lowest 10 percent	47	40	—	—
Second 25 percent	55	36	6	2
Third 25 percent	48	41	8	3
Highest 25 percent	51	33	15	2
Highest 10 percent	46	41	—	—
Establishment characteristics				
Service-providing industries	51	38	—	—
Education and health services	50	37	9	4
Educational services	50	37	9	4
Elementary and secondary schools	43	46	6	5
Junior colleges, colleges, and universities	72	—	15	—
Health care and social assistance	53	34	—	—
Hospitals	49	45	—	—
Public administration	50	39	—	—
1 to 99 workers	45	54	—	—
1 to 49 workers	55	45	—	—
50 to 99 workers	—	65	—	—
100 workers or more	52	35	—	—
100 to 499 workers	53	31	—	—
500 workers or more	52	37	8	3

See footnotes at end of table.

Table 22. Short-term disability plans: Method of funding, State and local government workers, National Compensation Survey, March 2015—continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Non-commercially insured ¹	Commercially insured	Legally required	Other
State government	82	—	13	—
Local government	40	49	7	4
Geographic areas				
Northeast	—	49	26	—
New England	76	—	—	—
Middle Atlantic	—	51	27	—
South	64	33	—	3
South Atlantic	67	30	—	3
West South Central	50	47	—	—
Midwest	54	40	—	—
East North Central	52	41	—	—
West North Central	60	36	—	—
West	64	28	5	3
Mountain	—	68	—	—
Pacific	76	16	—	—

¹ Employer assumes all risks and expenses of providing the benefit.

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.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	13	87
Worker characteristics		
Management, professional, and related	11	89
Professional and related	12	88
Teachers	10	90
Primary, secondary, and special education school teachers	11	89
Service	15	85
Sales and office	15	85
Office and administrative support	16	84
Natural resources, construction, and maintenance	14	86
Production, transportation, and material moving ...	6	94
Full time	13	87
Part time	12	88
Union	16	84
Nonunion	9	91
Average wage within the following categories: ¹		
Lowest 25 percent	10	90
Lowest 10 percent	12	88
Second 25 percent	11	89
Third 25 percent	11	89
Highest 25 percent	17	83
Highest 10 percent	16	84
Establishment characteristics		
Service-providing industries	13	87
Education and health services	11	89
Educational services	9	91
Elementary and secondary schools	8	92
Junior colleges, colleges, and universities	8	92
Health care and social assistance	24	76
Public administration	18	82
100 workers or more	13	87
100 to 499 workers	21	79
500 workers or more	11	89

See footnotes at end of table.

Table 23. Short-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
State government	15	85
Local government	12	88
Geographic areas		
Northeast	30	70
New England	—	100
Middle Atlantic	32	68
South:		
West South Central	—	100
Midwest	15	85
East North Central	19	81
West	4	96

¹ 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.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
All workers	3	—	86	9	—
Worker characteristics					
Management, professional, and related	—	—	87	8	2
Professional and related	—	—	87	7	2
Teachers	—	—	86	5	3
Primary, secondary, and special education school teachers	—	—	86	3	—
Service	2	—	87	10	—
Protective service	—	—	79	—	—
Sales and office	1	—	86	10	—
Office and administrative support	1	—	85	11	—
Natural resources, construction, and maintenance	—	—	86	9	—
Production, transportation, and material moving	17	—	73	—	—
Full time	3	—	86	9	—
Part time	—	—	87	8	—
Union	5	—	84	9	—
Nonunion	1	—	90	9	—
Average wage within the following categories: ¹					
Lowest 25 percent	—	—	90	7	—
Lowest 10 percent	—	—	95	—	—
Second 25 percent	3	—	83	11	—
Third 25 percent	—	—	84	10	—
Highest 25 percent	—	—	88	8	2
Highest 10 percent	—	—	90	5	3
Establishment characteristics					
Service-providing industries	3	—	86	9	—
Education and health services	—	—	89	6	2
Educational services	—	—	89	4	2
Elementary and secondary schools	—	—	90	3	2
Junior colleges, colleges, and universities	—	—	85	11	—
Health care and social assistance	—	—	86	14	—
Hospitals	—	—	89	11	—
Public administration	2	—	83	13	—
1 to 99 workers	—	—	94	—	—
1 to 49 workers	—	—	94	—	—
50 to 99 workers	—	—	94	—	—
100 workers or more	3	—	85	10	—
100 to 499 workers	—	—	84	12	—
500 workers or more	3	—	86	9	—

See footnotes at end of table.

Table 24. Short-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015—continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Flat dollar amounts	Dollar amount varies	Fixed percent of annual earnings	Percent varies by annual earnings	Other
State government	—	—	81	18	—
Local government	4	—	88	5	—
Geographic areas					
Northeast	3	—	94	1	—
New England	—	—	88	—	—
Middle Atlantic	4	—	94	1	—
South	—	—	85	—	—
South Atlantic	—	—	83	—	—
West South Central	—	—	91	—	—
Midwest	—	—	75	18	—
East North Central	3	—	75	18	—
West North Central	—	—	76	—	—
West	—	—	88	8	—
Mountain	—	—	91	—	—
Pacific	—	—	87	8	—

¹ 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.

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2015

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	83	13	22	26	26	52	17
Worker characteristics							
Management, professional, and related	81	13	22	26	–	52	19
Professional and related	79	13	22	26	–	52	21
Teachers	77	13	22	26	52	52	23
Primary, secondary, and special education school teachers	74	13	22	26	52	52	26
Service	86	13	24	26	26	52	14
Protective service	86	–	25	26	26	52	14
Sales and office	81	–	21	26	26	52	19
Office and administrative support	81	–	21	26	26	52	19
Natural resources, construction, and maintenance	88	–	24	26	26	52	12
Production, transportation, and material moving ...	78	–	22	26	–	52	22
Full time	83	13	22	26	26	52	17
Union	77	–	24	26	26	52	23
Nonunion	89	13	21	26	–	52	11
Average wage within the following categories: ²							
Lowest 25 percent	85	13	21	26	–	52	15
Second 25 percent	87	–	22	26	26	52	13
Third 25 percent	83	–	24	26	–	52	17
Highest 25 percent	77	–	22	26	26	52	23
Highest 10 percent	63	–	25	26	26	52	37
Establishment characteristics							
Service-providing industries	83	13	22	26	26	52	17
Education and health services	80	13	22	26	–	52	20
Educational services	78	–	22	26	–	52	22
Elementary and secondary schools	74	13	22	26	52	52	26
Junior colleges, colleges, and universities	89	25	26	26	26	52	11
Health care and social assistance	94	13	20	26	26	52	6
Public administration	86	–	24	26	26	52	14
100 workers or more	82	13	22	26	26	52	18
100 to 499 workers	88	12	20	26	26	52	12
500 workers or more	81	–	22	26	–	52	19
State government	94	–	25	26	26	52	6
Local government	78	13	22	26	–	52	22

See footnotes at end of table.

Table 25. Short-term disability plans: Duration of benefits, State and local government workers, National Compensation Survey, March 2015—continued

(All workers with short-term disability coverage = 100 percent)

Characteristics	Fixed duration	Number of weeks ¹					Duration varies
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
Geographic areas							
Northeast	78	26	26	26	26	—	22
Middle Atlantic	78	26	26	26	26	—	22
South	96	13	22	26	52	52	4
South Atlantic	95	18	22	—	52	52	5
Midwest	63	13	20	26	—	52	37
East North Central	59	—	20	26	52	52	41
West North Central	79	13	18	24	26	—	21

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.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2015

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
All workers	—	30	8	28	22	12	61.1	60.0
Worker characteristics								
Management, professional, and related	—	31	8	29	17	15	61.5	60.0
Professional and related	—	31	8	27	17	16	62.2	60.0
Teachers	—	34	6	27	13	20	63.0	60.0
Primary, secondary, and special education school teachers	—	35	3	28	13	20	62.6	60.0
Service	—	32	—	26	26	6	59.7	60.0
Protective service	—	38	—	30	25	5	58.8	60.0
Sales and office	—	23	9	28	33	8	61.4	60.0
Office and administrative support	—	23	9	28	32	8	61.4	60.0
Natural resources, construction, and maintenance	—	29	—	33	22	—	62.7	60.0
Production, transportation, and material moving	—	44	—	21	—	—	59.6	60.0
Full time	—	29	6	31	21	13	61.5	60.0
Part time	—	43	—	5	25	—	57.0	55.0
Union	—	22	10	30	29	9	61.3	60.0
Nonunion	—	41	5	26	13	15	60.8	60.0
Average wage within the following categories: ¹								
Lowest 25 percent	—	39	4	28	18	11	59.9	60.0
Lowest 10 percent	—	45	—	27	16	—	59.1	60.0
Second 25 percent	—	31	—	25	22	9	60.1	60.0
Third 25 percent	—	30	5	27	28	9	60.5	60.0
Highest 25 percent	—	23	9	33	18	17	63.2	60.0
Highest 10 percent	—	20	10	40	15	14	62.4	60.0
Establishment characteristics								
Service-providing industries	—	30	8	28	22	12	61.1	60.0
Education and health services	—	32	11	25	16	16	61.9	60.0
Educational services	—	33	11	24	14	18	62.3	60.0
Elementary and secondary schools	—	37	4	27	16	16	61.4	60.0
Junior colleges, colleges, and universities	—	20	28	15	8	—	67.1	60.0
Health care and social assistance	—	23	14	32	26	—	59.9	60.0
Hospitals	—	23	22	31	—	—	59.3	60.0
Public administration	—	27	—	30	34	5	60.3	60.0
1 to 99 workers	—	43	—	34	—	—	57.1	60.0
1 to 49 workers	—	55	—	—	—	—	55.8	50.0
50 to 99 workers	—	—	—	45	—	—	59.1	60.0
100 workers or more	—	29	9	28	22	13	61.6	60.0
100 to 499 workers	—	31	—	35	19	7	58.8	60.0
500 workers or more	—	28	9	26	22	15	62.3	60.0

See footnotes at end of table.

Table 26. Short-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2015—continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings						Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 50 percent	50 percent	51 to 59 percent	60 percent	61 to 69 percent	Greater than 69 percent		
State government	—	17	20	36	12	14	62.5	60.0
Local government	—	35	3	26	25	11	60.5	60.0
Geographic areas								
Northeast	—	19	—	26	47	6	62.2	66.0
Middle Atlantic	—	20	—	25	48	4	61.7	66.0
South	—	49	—	26	6	19	61.0	60.0
South Atlantic	—	59	—	20	6	15	58.5	50.0
West South Central	—	—	—	53	—	—	62.7	60.0
Midwest	—	37	—	25	19	18	62.2	60.0
East North Central	—	42	—	25	—	17	61.2	60.0
West	—	18	27	36	—	—	59.0	60.0
Mountain	—	—	—	39	27	—	65.6	60.0
Pacific	—	21	36	35	—	—	57.0	58.0

¹ 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.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	72	\$185	–	\$692	\$850	\$1,662	28
Worker characteristics							
Management, professional, and related	74	185	\$500	692	961	2,000	26
Professional and related	73	185	500	692	850	2,000	27
Teachers	75	185	546	692	831	2,000	25
Primary, secondary, and special education school teachers	73	–	546	692	831	2,310	27
Service	69	170	200	521	769	1,500	31
Protective service	60	135	200	500	692	–	40
Sales and office	74	200	–	595	987	1,662	26
Office and administrative support	74	200	–	595	1,000	1,662	26
Natural resources, construction, and maintenance	67	135	–	595	692	1,500	33
Production, transportation, and material moving ...	63	170	–	692	–	–	37
Full time	73	185	500	692	961	2,000	27
Part time	67	185	185	–	604	–	33
Union	79	170	200	546	850	1,662	21
Nonunion	64	–	595	692	917	2,000	36
Average wage within the following categories: ²							
Lowest 25 percent	68	200	500	692	769	–	32
Lowest 10 percent	64	–	500	692	–	2,000	36
Second 25 percent	71	185	200	595	–	1,662	29
Third 25 percent	77	170	–	692	–	2,000	23
Highest 25 percent	73	170	–	604	831	–	27
Highest 10 percent	76	170	–	831	831	–	24
Establishment characteristics							
Service-providing industries	72	185	–	692	917	–	28
Education and health services	72	185	500	692	850	2,000	28
Educational services	73	185	500	692	831	2,000	27
Elementary and secondary schools	71	–	500	692	831	–	29
Health care and social assistance	65	170	521	961	–	2,000	35
Hospitals	66	170	–	987	1,500	2,000	34
Public administration	71	170	200	595	–	1,662	29
1 to 99 workers	66	–	500	692	–	1,662	34
50 to 99 workers	55	–	–	–	1,662	–	45
100 workers or more	73	170	–	692	850	2,000	27
100 to 499 workers	68	170	–	692	–	2,308	32
500 workers or more	74	185	–	692	831	1,662	26

See footnotes at end of table.

Table 27. Short-term disability plans: Maximum benefit amounts, State and local government workers, National Compensation Survey, March 2015—continued

(All workers with fixed percent of annual earnings short-term disability coverage = 100 percent)

Characteristics	With maximum benefit amount	Maximum weekly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	81	\$135	\$185	\$595	—	\$1,662	19
Local government	69	200	462	692	\$961	2,000	31
Geographic areas							
Northeast	87	170	200	584	831	850	13
Middle Atlantic	88	170	200	546	831	831	12
South	73	500	625	692	692	2,000	27
South Atlantic	79	500	692	692	692	2,000	21
Midwest	33	—	—	—	—	2,308	67
East North Central	30	500	692	1,000	2,000	2,308	70
West	80	135	185	—	1,662	2,500	20
Pacific	82	135	185	—	—	2,000	18

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.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
All workers	18	82
Worker characteristics		
Management, professional, and related	18	82
Professional and related	19	81
Teachers	22	78
Primary, secondary, and special education school teachers	24	76
Service	17	83
Protective service	18	82
Sales and office	18	82
Office and administrative support	19	81
Full time	17	83
Part time	21	79
Union	18	82
Nonunion	17	83
Average wage within the following categories: ¹		
Second 25 percent	15	85
Third 25 percent	14	86
Highest 25 percent	20	80
Highest 10 percent	19	81
Establishment characteristics		
Service-providing industries	18	82
Education and health services	19	81
Educational services	20	80
Elementary and secondary schools	23	77
Junior colleges, colleges, and universities	15	85
Public administration	16	84
100 workers or more	17	83
100 to 499 workers	19	81
500 workers or more	17	83

See footnotes at end of table.

Table 28. Long-term disability plans: Employee contribution requirement, State and local government workers, National Compensation Survey, March 2015—continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Employee contribution required	Employee contribution not required
State government	18	82
Local government	17	83
Geographic areas		
Northeast	7	93
Middle Atlantic	8	92
South	6	94
South Atlantic	5	95
Midwest	25	75
East North Central	38	62
West North Central	8	92

¹ 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. 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.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
All workers	96	3	—	—
Worker characteristics				
Management, professional, and related	96	3	—	—
Professional and related	96	3	—	—
Teachers	97	—	—	—
Primary, secondary, and special education school teachers	96	—	—	—
Service	95	4	—	—
Protective service	93	6	—	—
Sales and office	95	5	—	—
Office and administrative support	95	5	—	—
Natural resources, construction, and maintenance	98	—	—	—
Production, transportation, and material moving	96	—	—	—
Full time	96	3	—	—
Part time	95	—	—	—
Union	96	2	—	—
Nonunion	95	5	—	—
Average wage within the following categories: ¹				
Lowest 25 percent	94	5	—	—
Lowest 10 percent	98	2	—	—
Second 25 percent	95	4	—	—
Third 25 percent	95	4	—	—
Highest 25 percent	97	—	1	—
Highest 10 percent	96	—	—	—
Establishment characteristics				
Service-providing industries	96	4	—	—
Education and health services	96	3	—	—
Educational services	96	3	—	—
Elementary and secondary schools	97	—	1	—
Junior colleges, colleges, and universities	95	—	—	—
Health care and social assistance	95	—	—	—
Hospitals	95	—	—	—
Public administration	93	6	—	—
1 to 99 workers	92	6	2	—
1 to 49 workers	91	5	—	—
50 to 99 workers	93	—	—	—
100 workers or more	96	3	—	—
100 to 499 workers	97	—	—	—
500 workers or more	96	3	—	—

See footnotes at end of table.

Table 29. Long-term disability plans: Method of benefit payment, State and local government workers, National Compensation Survey, March 2015—continued

(All workers with long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings	Percent varies by annual earnings	Flat dollar amounts	Other
State government	89	—	—	—
Local government	98	1	—	—
Geographic areas				
Northeast	97	—	—	—
New England	100	—	—	—
Middle Atlantic	97	—	—	—
South	97	—	—	—
South Atlantic	98	—	—	—
East South Central	89	—	—	—
West South Central	100	—	—	—
Midwest	93	6	—	—
East North Central	91	8	—	—
West North Central	96	—	—	—
West	97	—	1	—
Mountain	100	—	—	—
Pacific	94	—	2	—

¹ 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.

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2015

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
All workers	17	44	22	12	5	60.7	60.0
Worker characteristics							
Management, professional, and related	15	41	26	12	6	60.9	60.0
Professional and related	16	39	26	12	7	60.9	60.0
Teachers	16	36	26	14	8	61.2	60.0
Primary, secondary, and special education school teachers	17	32	27	16	8	61.3	62.0
Service	21	47	17	10	5	60.4	60.0
Protective service	20	51	14	—	—	60.4	60.0
Sales and office	16	50	18	15	1	60.3	60.0
Office and administrative support	17	49	18	16	1	60.3	60.0
Natural resources, construction, and maintenance	19	43	21	—	—	60.1	60.0
Production, transportation, and material moving ...	13	56	—	—	—	61.6	60.0
Full time	15	45	23	12	4	60.8	60.0
Part time	41	21	13	—	—	58.9	60.0
Union	21	43	12	16	7	60.5	60.0
Nonunion	13	45	31	9	2	60.8	60.0
Average wage within the following categories: ¹							
Lowest 25 percent	16	41	26	—	—	60.8	60.0
Lowest 10 percent	18	39	25	—	—	60.7	60.0
Second 25 percent	15	47	22	12	4	60.7	60.0
Third 25 percent	13	46	24	13	3	61.3	60.0
Highest 25 percent	20	42	19	12	8	60.2	60.0
Highest 10 percent	18	47	18	10	6	59.8	60.0
Establishment characteristics							
Service-providing industries	16	44	23	12	5	60.8	60.0
Education and health services	16	42	24	12	5	60.8	60.0
Educational services	15	39	26	13	6	61.3	60.0
Elementary and secondary schools	16	32	29	15	7	61.5	62.0
Junior colleges, colleges, and universities	12	56	20	—	—	60.6	60.0
Health care and social assistance	22	59	—	5	—	57.7	60.0
Hospitals	—	56	—	6	—	57.4	60.0
Public administration	18	46	20	13	3	60.4	60.0
1 to 99 workers	—	39	—	15	—	61.8	60.0
1 to 49 workers	—	38	—	—	—	62.4	60.0
50 to 99 workers	—	40	—	—	—	61.2	60.0
100 workers or more	17	45	22	12	4	60.6	60.0
100 to 499 workers	20	43	15	17	5	60.4	60.0
500 workers or more	16	45	25	10	4	60.6	60.0

See footnotes at end of table.

Table 30. Long-term disability plans: Fixed percent of annual earnings, State and local government workers, National Compensation Survey, March 2015—continued

(All workers with a fixed percent of annual earnings long-term disability coverage = 100 percent)

Characteristics	Fixed percent of annual earnings					Mean fixed percent of annual earnings	Median fixed percent of annual earnings
	Less than 60 percent	60 percent	61 to 66 percent	67 percent	Greater than 67 percent		
State government	11	53	24	—	—	60.8	60.0
Local government	18	41	22	13	5	60.7	60.0
Geographic areas							
Northeast	7	60	—	20	—	61.8	60.0
Middle Atlantic	9	62	—	18	—	61.4	60.0
South	9	47	37	—	—	60.7	60.0
South Atlantic	8	37	50	—	—	61.2	62.0
East South Central	—	60	—	—	—	58.9	60.0
West South Central	—	79	—	—	—	59.5	60.0
Midwest	30	37	11	11	11	59.5	60.0
East North Central	46	19	11	13	12	58.2	60.0
West North Central	—	61	—	8	—	61.4	60.0
West	—	44	22	22	—	62.0	60.0
Mountain	—	—	25	33	—	63.4	66.0
Pacific	14	52	20	—	—	60.8	60.0

¹ 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.

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.