

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ March 2016

(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	76	\$50,000	\$70,000	\$200,000	\$500,000	\$1,000,000	24
Worker characteristics							
Management, professional, and related	77	50,000	100,000	300,000	750,000	–	23
Management, business, and financial	80	50,000	100,000	300,000	750,000	–	20
Professional and related	75	50,000	100,000	300,000	750,000	–	25
Teachers	65	50,000	50,000	–	–	500,000	35
Primary, secondary, and special education school teachers	57	50,000	50,000	100,000	–	500,000	43
Registered nurses	81	50,000	–	300,000	750,000	1,000,000	19
Service	75	50,000	–	200,000	500,000	1,000,000	25
Protective service	60	–	50,000	–	–	750,000	40
Sales and office	81	50,000	50,000	200,000	500,000	1,000,000	19
Sales and related	84	50,000	50,000	100,000	500,000	1,000,000	16
Office and administrative support	79	50,000	–	200,000	500,000	1,000,000	21
Natural resources, construction, and maintenance	70	50,000	50,000	200,000	500,000	–	30
Construction, extraction, farming, fishing, and forestry	71	50,000	100,000	200,000	–	1,000,000	29
Installation, maintenance, and repair	70	50,000	50,000	–	500,000	2,000,000	30
Production, transportation, and material moving ...	69	50,000	70,000	–	500,000	1,000,000	31
Transportation and material moving	71	50,000	–	100,000	300,000	–	29
Full time	76	50,000	70,000	200,000	500,000	1,000,000	24
Part time	67	50,000	50,000	–	–	750,000	33
Union	61	50,000	–	150,000	400,000	1,000,000	39
Nonunion	79	50,000	75,000	250,000	500,000	1,000,000	21
Average wage within the following categories: ³							
Lowest 25 percent	77	50,000	50,000	–	500,000	1,000,000	23
Lowest 10 percent	80	50,000	–	–	500,000	1,000,000	20
Second 25 percent	77	50,000	50,000	150,000	500,000	1,000,000	23
Third 25 percent	76	50,000	–	200,000	500,000	1,000,000	24
Highest 25 percent	75	50,000	100,000	300,000	–	–	25
Highest 10 percent	76	50,000	100,000	300,000	1,000,000	2,000,000	24
Establishment characteristics							
Service-providing industries	78	50,000	–	200,000	500,000	1,000,000	22
Education and health services	75	50,000	–	200,000	500,000	1,000,000	25
Educational services	66	50,000	50,000	–	300,000	500,000	34
Elementary and secondary schools	53	50,000	50,000	100,000	250,000	300,000	47
Junior colleges, colleges, and universities	80	50,000	50,000	–	400,000	500,000	20
Health care and social assistance	79	50,000	100,000	–	500,000	1,000,000	21
Hospitals	80	50,000	–	500,000	–	1,000,000	20
Public administration	50	50,000	50,000	–	250,000	–	50

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ March 2016—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	\$50,000	\$170,000	\$500,000	\$1,000,000	21
1 to 49 workers	82	50,000	50,000	—	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	75	50,000	—	250,000	650,000	1,000,000	25
100 to 499 workers	76	50,000	—	200,000	500,000	1,000,000	24
500 workers or more	74	50,000	100,000	300,000	1,000,000	—	26
Geographic areas							
Northeast	74	50,000	—	—	500,000	1,000,000	26
New England	77	50,000	—	200,000	500,000	—	23
Middle Atlantic	73	50,000	—	250,000	500,000	1,000,000	27
South	77	50,000	—	200,000	500,000	—	23
South Atlantic	75	50,000	—	250,000	750,000	2,000,000	25
East South Central	82	50,000	—	100,000	—	1,000,000	18
West South Central	78	50,000	—	—	500,000	1,000,000	22
Midwest	75	50,000	70,000	250,000	500,000	1,000,000	25
East North Central	77	50,000	—	—	500,000	—	23
West North Central	71	50,000	50,000	250,000	500,000	1,000,000	29
West	77	50,000	—	200,000	—	1,000,000	23
Mountain	81	50,000	—	200,000	1,000,000	1,000,000	19
Pacific	75	50,000	—	200,000	—	—	25

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 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.