

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, March 2016

(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 | 54 | \$50,000 | \$50,000 | \$100,000 | \$250,000 | \$500,000 | 46 |
| Worker characteristics | | | | | | | |
| Management, professional, and related | 55 | 50,000 | 50,000 | 100,000 | 250,000 | 400,000 | 45 |
| Professional and related | 55 | 50,000 | 50,000 | 100,000 | 250,000 | 400,000 | 45 |
| Teachers | 54 | 50,000 | 50,000 | 100,000 | 250,000 | 350,000 | 46 |
| Primary, secondary, and special education school teachers | 49 | 50,000 | 50,000 | – | 200,000 | 250,000 | 51 |
| Service | 55 | 50,000 | – | – | 250,000 | – | 45 |
| Protective service | 50 | 50,000 | – | – | 280,000 | 750,000 | 50 |
| Sales and office | 51 | 50,000 | 50,000 | – | – | 500,000 | 49 |
| Office and administrative support | 51 | 50,000 | – | – | – | 500,000 | 49 |
| Natural resources, construction, and maintenance | 47 | – | 50,000 | 100,000 | 200,000 | – | 53 |
| Production, transportation, and material moving ... | 45 | 50,000 | – | 100,000 | – | – | 55 |
| Full time | 54 | 50,000 | 50,000 | 100,000 | 250,000 | 500,000 | 46 |
| Part time | 37 | 50,000 | – | 150,000 | – | – | 63 |
| Union | 52 | 50,000 | 50,000 | – | 250,000 | 400,000 | 48 |
| Nonunion | 55 | 50,000 | – | 100,000 | 250,000 | 500,000 | 45 |
| Average wage within the following categories: ² | | | | | | | |
| Lowest 25 percent | 57 | 50,000 | – | 100,000 | 200,000 | 500,000 | 43 |
| Lowest 10 percent | 61 | 50,000 | – | 100,000 | – | – | 39 |
| Second 25 percent | 55 | 50,000 | 50,000 | – | 250,000 | 400,000 | 45 |
| Third 25 percent | 52 | 50,000 | 50,000 | – | 250,000 | 500,000 | 48 |
| Highest 25 percent | 52 | 50,000 | 50,000 | 100,000 | 300,000 | 600,000 | 48 |
| Highest 10 percent | 56 | 50,000 | 50,000 | 100,000 | – | 500,000 | 44 |
| Establishment characteristics | | | | | | | |
| Service-providing industries | 54 | 50,000 | 50,000 | 100,000 | 250,000 | 500,000 | 46 |
| Education and health services | 57 | 50,000 | 50,000 | 100,000 | 250,000 | 400,000 | 43 |
| Educational services | 57 | 50,000 | 50,000 | 100,000 | 250,000 | 400,000 | 43 |
| Elementary and secondary schools | 49 | 50,000 | 50,000 | 100,000 | 200,000 | 300,000 | 51 |
| Junior colleges, colleges, and universities | 74 | 50,000 | 50,000 | 100,000 | – | – | 26 |
| Health care and social assistance | 56 | 50,000 | – | – | 500,000 | – | 44 |
| Hospitals | 59 | – | 100,000 | – | – | – | 41 |
| Public administration | 50 | 50,000 | 50,000 | – | 250,000 | – | 50 |
| 1 to 99 workers | 35 | 50,000 | 100,000 | – | – | – | 65 |
| 1 to 49 workers | 31 | 50,000 | – | – | – | – | 69 |
| 100 workers or more | 55 | 50,000 | 50,000 | 100,000 | 250,000 | 500,000 | 45 |
| 100 to 499 workers | 50 | 50,000 | – | 100,000 | 200,000 | 350,000 | 50 |
| 500 workers or more | 57 | 50,000 | 50,000 | – | – | 500,000 | 43 |

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, State and local government workers, March 2016—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 | 59 | — | \$50,000 | — | — | — | 41 |
| Local government | 51 | \$50,000 | 50,000 | \$100,000 | \$250,000 | \$500,000 | 49 |
| Geographic areas | | | | | | | |
| Northeast | 33 | — | 40,000 | 50,000 | — | 350,000 | 67 |
| New England | 53 | 50,000 | — | 100,000 | — | — | 47 |
| Middle Atlantic | 30 | 25,000 | 40,000 | 50,000 | — | 350,000 | 70 |
| South | 58 | 50,000 | — | 100,000 | 250,000 | — | 42 |
| South Atlantic | 45 | 50,000 | — | 200,000 | — | 750,000 | 55 |
| West South Central | 58 | 50,000 | 50,000 | — | 250,000 | — | 42 |
| Midwest | 49 | 50,000 | — | — | 400,000 | 500,000 | 51 |
| East North Central | 49 | 50,000 | 50,000 | 150,000 | 200,000 | 300,000 | 51 |
| West | 76 | 50,000 | 50,000 | — | — | 300,000 | 24 |
| Mountain | 80 | 50,000 | 50,000 | — | — | — | 20 |

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 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.