

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010

(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	82	\$3,500	\$5,000	\$8,000	\$10,000	\$15,000	18
Worker characteristics							
Management, professional, and related	83	4,500	6,000	10,000	12,000	15,000	17
Management, business, and financial	84	5,000	6,000	10,000	12,500	15,500	16
Professional and related	82	4,000	5,000	8,000	10,000	15,000	18
Service	83	3,000	5,000	8,000	10,000	15,000	17
Sales and office	84	3,000	5,000	9,000	10,000	15,000	16
Sales and related	86	2,500	5,000	7,000	10,000	18,000	14
Office and administrative support	84	3,600	5,000	10,000	10,500	15,000	16
Natural resources, construction, and maintenance	82	3,000	4,000	5,000	10,000	15,000	18
Construction, extraction, farming, fishing, and forestry	84	2,500	5,000	5,000	8,500	15,000	16
Installation, maintenance, and repair	80	3,399	4,000	5,000	10,000	15,000	20
Production, transportation, and material moving ...	74	2,500	5,000	7,000	10,000	15,000	26
Production	79	2,500	5,000	7,500	10,000	15,000	21
Transportation and material moving	69	2,500	5,000	5,000	10,000	10,000	31
Full time	83	4,000	5,000	8,000	10,000	15,000	17
Union	68	2,917	4,000	5,000	10,000	15,000	32
Nonunion	83	4,000	5,000	8,333	10,000	15,000	17
Average wage within the following categories: ²							
Lowest 25 percent	82	3,000	5,000	8,000	10,000	15,000	18
Second 25 percent	83	3,000	5,000	7,500	10,000	15,000	17
Third 25 percent	83	3,000	5,000	7,500	10,000	15,000	17
Highest 25 percent	81	4,000	5,000	10,000	12,000	15,500	19
Highest 10 percent	81	5,000	6,000	10,000	15,000	20,000	19
Establishment characteristics							
Goods-producing industries	82	2,917	5,000	8,000	11,000	15,000	18
Construction	94	—	—	—	—	—	6
Manufacturing	80	3,000	5,000	8,750	12,000	15,000	20
Service-providing industries	82	4,000	5,000	8,000	10,000	15,000	18
Trade, transportation, and utilities	74	3,000	5,000	6,000	10,000	15,000	26
Wholesale trade	80	5,000	5,000	7,000	10,000	15,000	20
Transportation and warehousing	55	—	—	—	—	—	45
Utilities	65	3,399	5,000	10,000	15,000	15,500	35

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry workers, National Compensation Survey, March 2010—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	86	\$4,000	\$4,000	\$6,000	\$12,000	\$15,000	14
Financial activities	85	5,000	7,500	10,000	15,000	25,000	15
Finance and insurance	84	5,000	8,000	10,000	20,000	25,000	16
Credit intermediation and related activities	85	5,000	7,500	10,000	25,000	30,000	15
Insurance carriers and related activities	80	5,000	7,500	10,000	15,000	20,000	20
Professional and business services	83	5,000	6,000	10,000	10,000	16,600	17
Professional and technical services	88	5,000	6,250	10,000	10,000	15,000	12
Education and health services	85	3,000	5,000	6,000	10,000	15,000	15
Educational services	85	4,000	5,000	7,000	10,000	14,000	15
Junior colleges, colleges, and universities	86	4,167	5,000	7,500	10,000	15,000	14
Health care and social assistance	85	3,000	5,000	6,000	10,000	15,000	15
Other services	67	3,000	5,000	5,000	10,000	10,000	33
1 to 99 workers	82	3,000	5,000	6,667	10,000	15,000	18
1 to 49 workers	83	3,000	5,000	7,000	10,000	15,000	17
50 to 99 workers	80	3,000	5,000	6,000	10,000	12,000	20
100 workers or more	82	4,000	5,000	10,000	12,000	15,000	18
100 to 499 workers	85	4,000	5,000	7,500	10,000	15,000	15
500 workers or more	79	4,000	6,000	10,000	15,000	17,300	21
Geographic areas							
New England	86	4,167	5,000	7,500	10,000	15,000	14
Middle Atlantic	83	3,000	5,000	8,000	10,000	15,000	17
East North Central	75	3,000	5,000	7,000	10,000	15,000	25
West North Central	81	4,000	5,000	10,000	10,000	15,000	19
South Atlantic	82	3,500	5,000	7,500	10,000	15,000	18
West South Central	81	4,000	5,000	8,000	10,000	15,000	19
Mountain	85	4,000	5,000	8,000	12,000	20,000	15
Pacific	83	4,000	5,000	10,000	15,000	17,300	17

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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings both above and below the threshold. The average wages are based on the estimates published in the

"National Compensation Survey: Occupational Earnings in the United States, 2009." See Technical Note for more details.

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/glossary20092010.htm.