

**Table 21. Life insurance plans: Flat-dollar amount benefit formulas,<sup>1</sup> State and local government workers, National Compensation Survey, March 2013**

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

Characteristics	Flat dollar amounts <sup>2</sup>				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers .....	\$5,000	\$10,000	\$20,000	\$40,000	\$50,000
<b>Worker characteristics</b>					
Management, professional, and related .....	5,000	10,000	20,000	42,500	50,000
Professional and related .....	5,000	10,000	20,000	40,000	50,000
Teachers .....	5,000	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	–	50,000
Protective service .....	5,000	10,000	20,000	35,000	50,000
Sales and office .....	5,000	10,000	20,000	25,000	50,000
Office and administrative support .....	5,000	10,000	20,000	25,000	50,000
Natural resources, construction, and maintenance	5,000	10,000	20,000	30,000	50,000
Production, transportation, and material moving ...	–	10,000	20,000	25,000	50,000
Full time .....	5,000	10,000	20,000	40,000	50,000
Part time .....	–	15,000	–	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: <sup>3</sup>					
Lowest 25 percent .....	5,000	10,000	20,000	25,000	50,000
Lowest 10 percent .....	–	10,000	20,000	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	–	50,000
Highest 25 percent .....	5,000	10,000	25,000	50,000	50,000
Highest 10 percent .....	5,000	–	30,000	50,000	50,000
<b>Establishment characteristics</b>					
Service-providing industries .....	5,000	10,000	20,000	40,000	50,000
Education and health services .....	5,000	10,000	20,000	42,500	50,000
Educational services .....	5,000	10,000	20,000	45,000	50,000
Elementary and secondary schools .....	–	10,000	20,000	50,000	50,000
Junior colleges, colleges, and universities	5,000	–	20,000	25,000	50,000
Healthcare 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	25,000	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 .....	5,000	10,000	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	–	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,<sup>1</sup> State and local government workers, National Compensation Survey, March 2013—Continued**

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

Characteristics	Flat dollar amounts <sup>2</sup>				
	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	45,000	50,000
<b>Geographic areas</b>					
New England .....	5,000	5,000	5,000	20,000	50,000
Middle Atlantic .....	5,000	—	40,000	50,000	50,000
East North Central .....	—	20,000	30,000	50,000	50,000
West North Central .....	10,000	15,000	20,000	—	50,000
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	—
Mountain .....	10,000	15,000	20,000	50,000	50,000
Pacific .....	5,000	10,000	25,000	50,000	50,000

<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at [www.bls.gov/ncs/ebs/glossary20122013.htm](http://www.bls.gov/ncs/ebs/glossary20122013.htm).