

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.