

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ March 2017

(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	77	\$50,000	–	\$200,000	\$500,000	\$1,000,000	23
Worker characteristics							
Management, professional, and related	77	50,000	\$100,000	300,000	750,000	1,500,000	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	62	50,000	50,000	200,000	–	500,000	38
Primary, secondary, and special education school teachers	54	50,000	50,000	–	–	500,000	46
Registered nurses	81	50,000	–	300,000	–	1,000,000	19
Service	77	50,000	50,000	200,000	500,000	1,000,000	23
Protective service	70	–	50,000	150,000	500,000	–	30
Sales and office	82	50,000	50,000	200,000	500,000	1,000,000	18
Sales and related	85	50,000	50,000	–	500,000	1,000,000	15
Office and administrative support	81	50,000	70,000	200,000	500,000	1,000,000	19
Natural resources, construction, and maintenance	74	50,000	50,000	200,000	500,000	–	26
Installation, maintenance, and repair	72	50,000	50,000	–	500,000	–	28
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	77	50,000	–	200,000	500,000	1,000,000	23
Part time	64	50,000	–	–	500,000	–	36
Union	64	50,000	–	150,000	–	1,000,000	36
Nonunion	79	50,000	–	250,000	500,000	1,000,000	21
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	83	50,000	–	–	–	1,000,000	17
Second 25 percent	78	50,000	50,000	150,000	500,000	1,000,000	22
Third 25 percent	77	50,000	70,000	200,000	500,000	1,000,000	23
Highest 25 percent	76	50,000	100,000	300,000	1,000,000	–	24
Highest 10 percent	76	50,000	–	300,000	1,000,000	2,000,000	24
Establishment characteristics							
Service-providing industries	79	50,000	–	200,000	500,000	1,000,000	21
Education and health services	75	50,000	–	200,000	500,000	1,000,000	25
Educational services	63	50,000	50,000	–	300,000	500,000	37
Elementary and secondary schools	50	50,000	50,000	–	300,000	400,000	50
Junior colleges, colleges, and universities	77	50,000	50,000	–	400,000	500,000	23
Health care and social assistance	80	50,000	100,000	–	500,000	1,000,000	20
Hospitals	81	50,000	200,000	500,000	750,000	1,000,000	19
Public administration	59	40,000	–	–	300,000	500,000	41

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amounts, civilian workers,¹ March 2017—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	\$185,000	\$500,000	\$1,000,000	21
1 to 49 workers	84	50,000	50,000	175,000	500,000	1,000,000	16
50 to 99 workers	70	50,000	—	200,000	500,000	1,000,000	30
100 workers or more	76	50,000	70,000	250,000	600,000	1,000,000	24
100 to 499 workers	76	50,000	—	200,000	500,000	1,000,000	24
500 workers or more	77	50,000	—	300,000	1,000,000	1,000,000	23
Geographic areas							
Northeast	74	50,000	—	200,000	500,000	1,000,000	26
Middle Atlantic	73	50,000	50,000	—	500,000	1,000,000	27
South	78	50,000	—	225,000	500,000	—	22
South Atlantic	77	50,000	—	250,000	750,000	—	23
East South Central	79	50,000	—	—	500,000	1,000,000	21
West South Central	79	50,000	—	200,000	500,000	—	21
Midwest	77	50,000	70,000	250,000	500,000	—	23
East North Central	79	50,000	—	250,000	—	—	21
West North Central	72	50,000	50,000	—	500,000	1,000,000	28
West	79	50,000	—	200,000	—	1,000,000	21
Mountain	81	50,000	—	250,000	1,000,000	1,000,000	19
Pacific	77	50,000	50,000	200,000	—	1,200,000	23

¹ Includes workers in private industry and state and local 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 2017.

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/glossary20162017.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.