

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2018

(All workers participating in fixed percent of annual earnings long-term disability plans = 100 percent)

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	88	\$3,500	\$5,000	\$8,000	\$10,900	\$15,000	12
Worker characteristics							
Management, professional, and related	88	3,900	5,000	8,000	12,000	17,500	12
Management, business, and financial	89	5,000	6,000	10,000	15,000	20,000	11
Professional and related	87	3,900	5,000	7,500	10,500	15,000	13
Teachers	77	1,900	3,900	5,000	7,500	10,000	23
Primary, secondary, and special education school teachers	73	1,500	3,900	5,000	6,111	10,000	27
Registered nurses	86	–	5,000	7,500	10,000	15,000	14
Service	89	–	5,000	6,667	10,000	12,500	11
Protective service	74	3,102	5,000	5,000	6,500	12,000	26
Sales and office	89	3,900	5,000	8,000	12,500	20,000	11
Sales and related	87	5,000	5,000	9,000	12,000	20,000	13
Office and administrative support	89	3,900	5,000	8,000	12,500	20,000	11
Natural resources, construction, and maintenance	86	–	5,000	7,000	10,000	15,000	14
Installation, maintenance, and repair	88	3,000	5,000	6,000	10,000	15,000	12
Production, transportation, and material moving ...	88	–	5,000	7,000	10,000	15,000	12
Production	87	3,000	5,000	7,000	10,000	15,000	13
Transportation and material moving	88	–	5,000	7,000	10,000	15,000	12
Full time	88	3,500	5,000	8,000	11,000	15,000	12
Part time	82	4,500	5,000	6,500	10,000	–	18
Union	78	3,000	4,000	5,000	10,000	12,000	22
Nonunion	90	4,000	5,000	8,000	12,000	16,000	10
Average wage within the following categories: ³							
Lowest 25 percent	91	–	5,000	7,000	10,000	15,000	9
Second 25 percent	89	3,166	5,000	7,000	10,000	15,000	11
Third 25 percent	89	–	5,000	7,500	10,000	15,000	11
Highest 25 percent	87	3,900	5,000	10,000	12,500	20,000	13
Highest 10 percent	88	4,000	6,000	10,000	13,000	20,000	12
Establishment characteristics							
Goods-producing industries	91	–	5,000	10,000	12,500	–	9
Service-providing industries	88	–	5,000	7,500	10,000	15,000	12
Education and health services	88	–	5,000	6,000	10,000	15,000	12
Educational services	79	2,000	4,000	5,000	9,200	13,000	21
Elementary and secondary schools	74	1,500	3,900	5,000	7,000	9,450	26
Junior colleges, colleges, and universities	84	3,000	5,000	7,000	10,000	20,000	16
Health care and social assistance	94	4,000	5,000	6,000	10,000	15,000	6
Hospitals	91	3,000	5,000	8,000	12,000	15,000	9
Public administration	67	3,102	4,000	5,000	6,250	10,000	33

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, civilian workers,¹ March 2018—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 ²					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
1 to 99 workers	90	\$4,000	\$5,000	\$7,000	\$10,000	\$15,000	10
1 to 49 workers	90	4,000	5,000	7,500	10,000	15,000	10
50 to 99 workers	91	3,900	5,000	6,250	10,000	15,000	9
100 workers or more	87	3,102	5,000	8,000	12,000	16,000	13
100 to 499 workers	89	3,500	5,000	7,500	10,000	15,000	11
500 workers or more	86	3,000	5,000	10,000	15,000	20,000	14
Geographic areas							
Northeast	93	3,000	5,000	8,000	10,000	15,000	7
New England	92	—	5,000	7,500	—	15,000	8
Middle Atlantic	93	3,000	5,000	8,000	10,000	15,000	7
South	91	3,900	5,000	7,500	12,000	15,000	9
South Atlantic	91	3,900	5,000	7,500	12,000	16,000	9
East South Central	88	—	5,000	7,000	10,000	15,000	12
West South Central	92	4,000	5,000	10,000	12,000	15,000	8
Midwest	81	—	5,000	7,000	11,250	15,000	19
East North Central	79	—	5,000	6,000	10,000	15,000	21
West North Central	85	4,800	5,000	7,500	12,500	20,000	15
West	89	4,000	5,000	8,000	10,500	15,000	11
Mountain	85	5,000	6,000	8,000	10,500	15,000	15
Pacific	92	4,000	5,000	8,500	10,000	—	8

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 2018.

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/national-compensation-survey-glossary-of-employee-benefit-terms.htm.

Source: U.S. Bureau of Labor Statistics, National Compensation Survey.