

Table 20. Life insurance plans: Maximum benefit amount, civilian workers,¹ National Compensation Survey, March 2012

(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	72	\$50,000	\$50,000	\$200,000	\$500,000	\$1,000,000	28
Worker characteristics							
Management, professional, and related	74	50,000	100,000	250,000	600,000	1,000,000	26
Management, business, and financial	78	50,000	100,000	250,000	600,000	–	22
Professional and related	71	50,000	100,000	265,000	600,000	1,000,000	29
Teachers	59	50,000	50,000	100,000	250,000	400,000	41
Primary, secondary, and special education school teachers	49	–	50,000	–	200,000	350,000	51
Registered nurses	67	50,000	–	250,000	500,000	1,000,000	33
Service	66	50,000	50,000	150,000	500,000	1,000,000	34
Protective service	49	50,000	50,000	100,000	280,000	–	51
Sales and office	77	50,000	50,000	200,000	500,000	1,000,000	23
Sales and related	84	50,000	50,000	–	500,000	1,000,000	16
Office and administrative support	74	50,000	–	200,000	500,000	–	26
Natural resources, construction, and maintenance	68	50,000	–	200,000	–	2,000,000	32
Construction, extraction, farming, fishing, and forestry	57	50,000	50,000	–	300,000	750,000	43
Installation, maintenance, and repair	71	50,000	70,000	250,000	1,000,000	2,000,000	29
Production, transportation, and material moving	63	50,000	70,000	250,000	500,000	1,000,000	37
Production	67	50,000	100,000	250,000	500,000	1,000,000	33
Transportation and material moving	57	50,000	50,000	–	500,000	–	43
Full time	73	50,000	50,000	200,000	500,000	1,000,000	27
Part time	57	50,000	–	250,000	600,000	1,000,000	43
Union	53	50,000	50,000	150,000	400,000	1,000,000	47
Nonunion	75	50,000	50,000	245,000	500,000	1,000,000	25
Average wage within the following categories: ³							
Lowest 25 percent	66	50,000	50,000	–	500,000	–	34
Lowest 10 percent	72	50,000	50,000	–	–	–	28
Second 25 percent	74	50,000	50,000	150,000	500,000	1,000,000	26
Third 25 percent	72	50,000	70,000	200,000	500,000	1,000,000	28
Highest 25 percent	73	50,000	100,000	300,000	750,000	–	27
Highest 10 percent	75	50,000	100,000	300,000	750,000	–	25
Establishment characteristics							
Goods-producing industries	66	50,000	100,000	300,000	750,000	–	34
Service-providing industries	73	50,000	50,000	200,000	500,000	1,000,000	27
Education and health services	69	50,000	50,000	200,000	500,000	–	31
Educational services	61	50,000	50,000	100,000	250,000	500,000	39
Elementary and secondary schools	47	–	50,000	100,000	200,000	350,000	53
Junior colleges, colleges, and universities	76	50,000	50,000	–	–	500,000	24
Healthcare and social assistance	73	50,000	–	250,000	500,000	1,000,000	27
Hospitals	69	50,000	100,000	350,000	600,000	1,000,000	31
Public administration	47	50,000	50,000	100,000	200,000	500,000	53

See footnotes at end of table.

Table 20. Life insurance plans: Maximum benefit amount, civilian workers,¹ National Compensation Survey, March 2012—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	77	\$50,000	—	\$200,000	\$500,000	\$1,000,000	23
1 to 49 workers	77	50,000	—	200,000	500,000	1,000,000	23
50 to 99 workers	76	50,000	—	200,000	500,000	—	24
100 workers or more	71	50,000	\$50,000	245,000	500,000	1,000,000	29
100 to 499 workers	76	50,000	50,000	200,000	500,000	1,000,000	24
500 workers or more	66	50,000	—	280,000	1,000,000	—	34
Geographic areas							
New England	77	50,000	—	200,000	500,000	—	23
Middle Atlantic	73	50,000	50,000	200,000	500,000	1,000,000	27
East North Central	63	50,000	100,000	250,000	500,000	1,000,000	37
West North Central	64	50,000	—	300,000	600,000	1,000,000	36
South Atlantic	72	50,000	—	250,000	500,000	1,500,000	28
East South Central	81	50,000	—	—	500,000	1,000,000	19
West South Central	77	50,000	50,000	250,000	750,000	1,000,000	23
Mountain	76	50,000	50,000	—	500,000	1,000,000	24
Pacific	75	50,000	50,000	200,000	500,000	1,000,000	25

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 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, 2010." 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/glossary20112012.htm.