

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, March 2016

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

Characteristics	With maximum benefit amount	Maximum monthly benefit amount ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
All workers	66	–	\$3,900	\$5,000	\$6,000	\$10,000	34
Worker characteristics							
Management, professional, and related	68	–	3,900	5,000	6,000	9,000	32
Professional and related	66	–	3,900	5,000	6,000	9,000	34
Teachers	66	–	3,900	5,000	6,000	8,000	34
Primary, secondary, and special education school teachers	63	–	3,500	5,000	6,000	8,000	37
Service	64	–	4,000	5,000	7,000	10,000	36
Protective service	65	–	4,000	5,000	7,500	10,000	35
Sales and office	61	–	3,000	5,000	6,000	9,000	39
Office and administrative support	62	–	3,000	5,000	6,000	9,000	38
Natural resources, construction, and maintenance	65	–	3,333	5,000	7,000	10,000	35
Production, transportation, and material moving ...	80	–	3,102	5,000	7,500	10,000	20
Full time	67	–	3,900	5,000	6,000	10,000	33
Part time	48	–	4,500	5,000	6,000	–	52
Union	62	\$2,500	3,500	5,000	6,500	10,000	38
Nonunion	70	–	3,900	5,000	6,000	10,000	30
Average wage within the following categories: ²							
Lowest 25 percent	64	–	3,900	5,000	6,000	8,000	36
Lowest 10 percent	58	–	3,900	5,000	6,000	8,000	42
Second 25 percent	63	–	–	5,000	7,000	9,450	37
Third 25 percent	68	–	3,900	5,000	6,000	10,000	32
Highest 25 percent	69	–	4,000	5,000	7,000	10,000	31
Highest 10 percent	72	–	4,000	5,000	6,500	8,000	28
Establishment characteristics							
Service-providing industries	66	–	3,900	5,000	6,500	10,000	34
Education and health services	65	–	3,900	5,000	6,000	9,450	35
Educational services	66	–	3,900	5,000	6,000	9,100	34
Elementary and secondary schools	65	–	3,900	5,000	6,000	8,000	35
Health care and social assistance	57	800	4,000	5,000	7,000	–	43
Public administration	66	–	3,333	5,000	6,500	10,000	34
1 to 99 workers	62	3,000	3,900	5,000	5,000	7,000	38
1 to 49 workers	72	3,000	3,900	5,000	5,000	6,000	28
50 to 99 workers	52	–	–	5,000	5,000	–	48
100 workers or more	67	–	3,900	5,000	7,000	10,000	33
100 to 499 workers	59	–	4,000	5,000	6,000	10,000	41
500 workers or more	69	–	3,900	5,000	7,000	10,000	31

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, State and local government workers, March 2016—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 ¹					With no maximum benefit amount
		10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile	
State government	59	—	\$3,000	\$5,000	\$6,000	\$10,000	41
Local government	68	—	3,900	5,000	6,500	9,400	32
Geographic areas							
Northeast	83	—	4,000	5,000	6,500	10,000	17
Middle Atlantic	83	—	—	5,000	7,000	10,000	17
South	85	\$800	—	3,900	6,000	9,000	15
South Atlantic	84	800	—	3,900	—	9,000	16
Midwest	52	3,500	5,000	5,000	7,000	9,450	48
East North Central	46	3,000	4,500	5,000	7,500	10,000	54
West North Central	59	3,900	5,000	5,000	6,000	7,778	41
West	56	3,000	5,000	5,000	6,000	10,000	44
Mountain	47	—	5,000	5,500	6,500	9,000	53
Pacific	64	3,000	—	5,000	6,000	10,000	36

¹ 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.

² 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 2016.

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/glossary20152016.htm.

Source: Bureau of Labor Statistics, National Compensation Survey.