

Table 31. Long-term disability plans: Maximum benefit amounts, private industry 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	90	–	\$5,000	\$8,000	\$12,000	\$15,000	10
Worker characteristics							
Management, professional, and related	91	\$4,000	5,000	10,000	12,500	–	9
Management, business, and financial	91	5,000	6,000	10,000	15,000	20,000	9
Professional and related	91	3,500	5,000	8,000	12,000	15,000	9
Service	93	4,000	5,000	7,500	10,000	12,500	7
Sales and office	91	–	5,000	9,000	12,500	20,000	9
Sales and related	91	5,000	5,000	10,000	15,000	20,000	9
Office and administrative support	91	3,000	5,000	8,333	12,500	20,000	9
Natural resources, construction, and maintenance	88	3,500	5,000	7,000	10,000	15,000	12
Installation, maintenance, and repair	88	3,500	5,000	6,000	10,000	15,000	12
Production, transportation, and material moving ...	82	3,000	5,000	7,000	10,000	15,000	18
Production	88	3,000	5,000	7,000	10,000	15,000	12
Transportation and material moving	77	–	–	7,000	10,000	12,500	23
Full time	89	–	5,000	8,000	12,000	15,000	11
Part time	91	4,000	5,000	7,000	10,000	15,000	9
Union	79	–	–	6,000	10,000	12,500	21
Nonunion	91	4,000	5,000	8,500	12,000	15,000	9
Average wage within the following categories: ²							
Lowest 25 percent	95	4,000	5,000	7,500	10,000	12,500	5
Second 25 percent	91	3,000	5,000	7,500	10,000	15,000	9
Third 25 percent	88	–	5,000	8,000	10,000	15,000	12
Highest 25 percent	89	4,000	6,000	10,000	15,000	17,333	11
Highest 10 percent	87	5,000	6,000	10,000	15,000	20,000	13
Establishment characteristics							
Goods-producing industries	91	–	5,000	10,000	12,000	15,000	9
Manufacturing	90	–	5,000	10,000	12,000	15,000	10
Service-providing industries	89	–	5,000	8,000	12,000	15,000	11
Trade, transportation, and utilities	84	–	5,000	7,000	10,000	15,000	16
Wholesale trade	87	5,000	5,000	7,500	10,000	15,000	13
Transportation and warehousing	80	–	–	7,500	10,000	12,500	20
Utilities	66	–	–	12,000	15,000	15,000	34

See footnotes at end of table.

Table 31. Long-term disability plans: Maximum benefit amounts, private industry 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	
Information	94	\$4,000	\$5,000	\$10,000	\$15,000	\$20,000	6
Financial activities	89	—	7,000	10,000	20,833	30,000	11
Finance and insurance	88	2,500	8,000	12,000	20,833	30,000	12
Credit intermediation and related activities	94	2,500	6,000	12,000	20,833	30,000	6
Insurance carriers and related activities	78	5,000	9,500	—	17,333	30,000	22
Professional and business services	85	—	5,000	10,000	15,000	15,000	15
Professional and technical services	91	5,000	6,000	10,000	15,000	15,000	9
Administrative and waste services	72	—	—	—	15,000	20,833	28
Education and health services	94	4,000	5,000	—	10,000	15,000	6
Educational services	93	—	5,000	7,500	10,000	20,000	7
Junior colleges, colleges, and universities	90	5,000	5,000	8,000	12,000	20,000	10
Health care and social assistance	94	4,000	5,000	6,000	10,000	15,000	6
Accommodation and food services	100	5,000	—	—	10,000	12,000	—
1 to 99 workers	91	4,000	5,000	7,500	10,000	15,000	9
1 to 49 workers	89	4,000	5,000	7,500	10,000	—	11
50 to 99 workers	94	5,000	5,000	7,500	10,000	15,000	6
100 workers or more	89	3,000	5,000	10,000	12,500	15,000	11
100 to 499 workers	89	—	5,000	8,000	10,500	15,000	11
500 workers or more	88	3,000	5,000	10,000	15,000	20,000	12
Geographic areas							
Northeast	92	3,000	5,000	8,000	12,000	17,333	8
New England	92	3,000	5,000	7,500	11,000	15,000	8
Middle Atlantic	92	3,000	5,000	8,000	12,000	17,333	8
South	90	4,000	5,000	10,000	10,900	15,000	10
South Atlantic	90	4,000	5,000	10,000	12,500	15,000	10
East South Central	88	3,000	5,000	6,000	10,000	15,000	12
West South Central	92	4,000	5,000	10,000	10,625	—	8
Midwest	86	3,000	5,000	7,000	—	15,000	14
East North Central	84	3,000	5,000	6,000	10,000	15,000	16
West North Central	90	—	5,000	8,000	12,500	16,000	10
West	90	4,000	6,000	10,000	15,000	20,000	10
Mountain	92	5,000	6,000	10,000	15,000	20,000	8
Pacific	89	4,000	6,000	10,000	12,500	—	11

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.