Table 20. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2009

All workers (mediain)	Characteristics	Flat dollar amounts ³					
Worker characteristics Anagement, professional, and related 5,000 10,000 20,000 47,000 50,000 Professional and related 5,000 10,000 20,000 40,000 50,000 Professional and related 5,000 10,000 20,000 50,000 50,000 Teachers 7,000 10,000 25,000 50,000 50,000 Registered nurses 5,000 10,000 15,000 40,000 50,000 Sales and office 5,000 10,000 15,000 25,000 50,000 Sales and office 5,000 10,000 15,000 25,000 50,000 Sales and office and administrative support 10,000 10,000 15,000 25,000 50,000 Natural resources, construction, arming, fishing, and forestry 5,000 10,000 15,000 25,000 50,000 Installation, maintenance, and repair 10,000 10,000 15,000 25,000 50,000 Production				percentile		90th percentile	
Management, professional, and related 5,000 10,000 20,000 47,000 50,000 Management, business, and financial 5,000 10,000 20,000 40,000 50,000 Professional and related 5,000 10,000 25,000 50,000 50,000 Primary, secondary, and special education school teachers 5,000 10,000 25,000 50,000 50,000 Service 5,000 10,000 15,000 40,000 25,000 40,000 Sales and office 5,000 10,000 15,000 25,000 50,000 Sales and related 5,000 10,000 15,000 25,000 50,000 Office and administrative support 10,000 15,000 25,000 50,000 Installation, maintenance, and repair 10,000 15,000 25,000 50,000 Production transportation, and material moving 5,000 10,000 15,000 25,000 50,000 Production transportation, and material moving 5,000 10,000 15,000 25,000<	All workers	\$5,000	\$10,000	\$15,000	\$25,000	\$50,000	
Management, business, and financial 10,000 10,000 20,000 40,000 50,000 Professional and related 5,000 10,000 25,000 50,000 50,000 Primary, secondary, and special education school teachers 7,000 10,000 25,000 50,000 50,000 Service 5,000 10,000 25,000 40,000 50,000 40,000 50,000 40,000 50,000 40,000 50,000 40,000 50,000 40,000 50,000 40,000 50,000 40,000 50,000 40,000 50,000 40,000 50,000 40,000 50,000 40,000 50,000 40,000 50,000 <t< td=""><td>Worker characteristics</td><td></td><td></td><td></td><td></td><td></td></t<>	Worker characteristics						
Professional and related 5,000 10,000 20,000 50,000 50,000 Teachers 7,000 10,000 25,000 50,000 50,000 Registered nurses 10,000 10,000 15,000 40,000 50,000 Service 5,000 10,000 15,000 40,000 50,000 50,000 Sales and office 5,000 10,000 15,000 25,000 50,000 Sales and related 5,000 10,000 15,000 25,000 50,000 Office and administrative support 10,000 10,000 15,000 25,000 50,000 Construction, extraction, farming, fishing, and forestry 10,000 15,000 25,000 50,000 Production, transportation, and material moving 10,000 15,000 25,000 50,000 Production, and material moving 5,000 10,000 15,000 25,000 50,000 Full time 7,000 10,000 15,000 25,000 50,000 Boodes-producing industries 5,000	Management, professional, and related	5,000	10,000	20,000	47,000	50,000	
Teachers 7,000 10,000 25,000 50,000 Primary, secondary, and special education school teachers 10,000 10,000 25,000 50,000 Registered nurses 5,000 10,000 15,000 40,000 50,000 Protective service 5,000 10,000 15,000 25,000 50,000 Sales and office 5,000 10,000 15,000 25,000 50,000 Sales and related 5,000 10,000 15,000 25,000 50,000 Office and administrative support 10,000 10,000 15,000 25,000 50,000 Installation, maintenance, and repair 10,000 10,000 15,000 25,000 50,000 Production 10,000 10,000 15,000 25,000 50,000 Production and material moving 10,000 10,000 15,000 25,000 50,000 Full time 7,000 10,000 15,000 25,000 50,000 Production and material moving 5,000 10,000 15,	Management, business, and financial	10,000	10,000	20,000	40,000	50,000	
Teachers 7,000 10,000 25,000 50,000 Primary, secondary, and special education school teachers 10,000 10,000 25,000 50,000 Registered nurses 5,000 10,000 15,000 40,000 50,000 Protective service 5,000 10,000 15,000 25,000 50,000 Sales and office 5,000 10,000 15,000 25,000 50,000 Sales and related 5,000 10,000 15,000 25,000 50,000 Office and administrative support 10,000 10,000 15,000 25,000 50,000 Installation, maintenance, and repair 10,000 10,000 15,000 25,000 50,000 Production 10,000 10,000 15,000 25,000 50,000 Production and material moving 10,000 10,000 15,000 25,000 50,000 Full time 7,000 10,000 15,000 25,000 50,000 Production and material moving 5,000 10,000 15,	Professional and related	5,000	10,000	20,000	50,000	50,000	
Primary, secondary, and special education school teachers 10,000 25,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 50,000 40,000 50,000 40,000 50,000 40,000 50,0	Teachers	7,000	10,000	25,000	50,000	50,000	
school teachers 10,000 10,000 25,000 50,000 50,000 Service 5,000 10,000 15,000 40,000 25,000 40,000 Protective service 5,000 10,000 15,000 25,000 40,000 Sales and office 5,000 10,000 15,000 25,000 40,000 Sales and related 5,000 10,000 15,000 25,000 50,000 Other and administrative support 10,000 10,000 15,000 25,000 50,000 Natural resources, construction, and maintenance 10,000 10,000 15,000 25,000 50,000 Installation, maintenance, and repair 10,000 10,000 15,000 25,000 50,000 Production ransportation and material moving 5,000 10,000 15,000 25,000 50,000 Full time 7,000 10,000 16,000 25,000 50,000 Union 5,000 10,000 16,000 25,000 50,000 Service-provid	Primary, secondary, and special education		,	,	,	,	
Registered nurses 5,000 10,000 15,000 40,000 50,00 Service 5,000 10,000 25,000 40,000 25,000 40,000 Protective service 5,000 10,000 15,000 25,000 40,000 Sales and office 5,000 10,000 15,000 25,000 50,000 Office and administrative support 10,000 10,000 15,000 25,000 50,000 Natural resources, construction, and maintenance 10,000 10,000 15,000 25,000 50,000 Installation, maintenance, and repair 10,000 10,000 15,000 25,000 50,000 Production, ransportation, and material moving 10,000 10,000 15,000 25,000 50,000 Full time 7,000 10,000 15,000 25,000 50,000 Production, ind material moving 5,000 10,000 15,000 25,000 50,000 Full time 7,000 10,000 15,000 25,000 50,000 50,000 50,0		10.000	10.000	25.000	50.000	50,000	
Service 5,000 10,000 25,000 40,00 Protective service 5,000 10,000 25,000 40,00 Sales and office 5,000 10,000 15,000 25,000 50,000 Office and administrative support 10,000 10,000 15,000 25,000 50,000 Natural resources, construction, and maintenance 10,000 15,000 25,000 50,000 Installation, maintenance, and repair 10,000 15,000 25,000 50,000 Production, transportation, and material moving 10,000 10,000 15,000 25,000 50,000 Production, transportation and material moving 5,000 10,000 16,000 25,000 50,000 Full time 7,000 10,000 16,000 25,000 50,000 Part time 5,000 10,000 15,000 25,000 50,000 Ioinon 5,000 10,000 15,000 25,000 50,000 Somo 5,000 10,000 16,000 25,000 50,000 </td <td></td> <td></td> <td></td> <td></td> <td>40,000</td> <td>50,000</td>					40,000	50,000	
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Sales and related 5,000 10,000 15,000 25,000 50,000 Office and administrative support 10,000 10,000 10,000 25,000 50,000 Natural resources, construction, and maintenance 5,000 10,000 15,000 25,000 50,000 Installation, maintenance, and repair 5,000 10,000 15,000 25,000 50,000 Production, transportation, and material moving 10,000 10,000 15,000 25,000 50,000 Transportation and material moving 5,000 10,000 15,000 25,000 50,000 Full time 7,000 10,000 15,000 25,000 50,000 Production 7,000 10,000 15,000 25,000 50,000 Full time 7,000 10,000 15,000 25,000 50,000 Production industries 5,000 10,000 15,000 25,000 50,000 Union 5,000 10,000 15,000 25,000 50,000 Goods-producing industries						50,000	
Office and administrative support 10,000 10,000 20,000 25,000 50,000 Natural resources, construction, and maintenance 5,000 10,000 15,000 25,000 50,000 Installation, maintenance, and repair 0,000 10,000 15,000 25,000 50,000 Production, transportation, and material moving 10,000 10,000 15,000 25,000 50,000 Production 10,000 10,000 15,000 25,000 50,000 Production maintenance, and repair 10,000 10,000 15,000 25,000 50,000 Production maintenance 7,000 10,000 15,000 25,000 50,000 Full time 7,000 10,000 16,000 25,000 50,000 Part time 5,000 10,000 10,000 15,000 25,000 50,000 Union 5,000 10,000 10,000 15,000 25,000 50,000 Source-providing industries 5,000 10,000 10,000 20,000<		· ·			- ,	50,000	
Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and forestry 10,000 15,000 25,000 50,00 Installation, maintenance, and repair 10,000 10,000 15,000 25,000 50,00 Production, transportation, and material moving 10,000 10,000 15,000 25,000 50,00 Production and material moving 10,000 10,000 15,000 25,000 50,00 Transportation and material moving 5,000 10,000 16,000 25,000 50,00 Full time 7,000 10,000 16,000 25,000 50,00 Part time 5,000 10,000 16,000 20,000 50,00 Union 5,000 10,000 10,000 10,000 20,000 50,00 Establishment characteristics 5,000 10,000 25,000 50,000 50,000 Education and health services 5,000 10,000 25,000 50,000 50,000 Education al services, colleges, and universities 5,000 10,000 20			,			50,000	
Installation, maintenance, and repair 10,000 10,000 15,000 25,000 50,000 Production, transportation, and material moving 10,000 10,000 15,000 25,000 50,000 Transportation and material moving 5,000 10,000 10,000 25,000 50,000 Full time 7,000 10,000 10,000 25,000 50,000 Part time 7,000 10,000 20,000 20,000 50,000 Union 5,000 10,000 10,000 20,000 50,000 50,000 Union 5,000 10,000 10,000 25,000 50,000 50,000 Establishment characteristics 10,000 10,000 25,000 50,000 50,000 Education and health services 5,000 10,000 25,000 50,000 50,000 Educational services 5,000 10,000 20,000 35,000 50,000 Educational health services 5,000 10,000 20,000 50,000 50,000 Junio	Natural resources, construction, and maintenance Construction, extraction, farming, fishing, and	· ·		,	- ,	50,000	
Production, transportation, and material moving 10,000 10,000 15,000 25,000 46,00 Production 5,000 10,000 15,000 25,000 46,00 Transportation and material moving 5,000 10,000 15,000 25,000 46,00 Full time 7,000 10,000 16,000 25,000 50,000 Part time 5,000 50,000 10,000 20,000 20,000 50,000 Union 5,000 10,000 15,000 20,000 50,000 50,000 Nonunion 5,000 10,000 15,000 25,000 50,000 Establishment characteristics 10,000 10,000 15,000 25,000 50,000 Service-providing industries 5,000 10,000 15,000 25,000 50,000 Education and health services 5,000 10,000 20,000 35,000 50,000 Lementary and secondary schools 7,000 10,000 10,000 25,000 50,000 Junior colleges, colleges, and universities 5,000 10,000 12,500 25,000 50,	forestry	5,000	10,000	15,000	25,000	50,000	
Production 10,000 10,000 20,000 25,000 50,000 Transportation and material moving 5,000 10,000 15,000 25,000 50,000 Full time 7,000 10,000 16,000 25,000 50,000 Part time 5,000 5,000 10,000 20,000 50,000 Union 5,000 10,000 16,000 20,000 50,000 Union 5,000 10,000 10,000 25,000 50,000 Establishment characteristics 10,000 10,000 15,000 25,000 50,000 Service-providing industries 5,000 10,000 15,000 25,000 50,000 Education and health services 5,000 10,000 20,000 36,000 50,000 Education al services 5,000 10,000 20,000 36,000 50,000 Lducation al services 5,000 10,000 20,000 50,000 50,000 Health care and social assistance 5,000 10,000 15,000 </td <td>Installation, maintenance, and repair</td> <td>10,000</td> <td>10,000</td> <td>15,000</td> <td>25,000</td> <td>50,000</td>	Installation, maintenance, and repair	10,000	10,000	15,000	25,000	50,000	
Transportation and material moving 5,000 10,000 15,000 25,000 50,000 Full time 7,000 10,000 16,000 25,000 50,000 Part time 5,000 5,000 10,000 20,000 50,000 Union 5,000 10,000 10,000 20,000 50,000 Union 5,000 10,000 15,000 25,000 50,000 Establishment characteristics 10,000 10,000 20,000 25,000 50,000 Service-providing industries 5,000 10,000 15,000 25,000 50,000 Education and health services 5,000 10,000 20,000 35,000 50,000 Elementary and secondary schools 7,000 10,000 20,000 30,000 50,000 Junior colleges, colleges, and universities 5,000 10,000 12,500 25,000 50,000 Health care and social assistance 5,000 10,000 12,500 25,000 50,000 Public administration 5,000	Production, transportation, and material moving	10,000	10,000	15,000	25,000	50,000	
Full time 7,000 10,000 16,000 25,000 50,000 Part time 5,000 5,000 10,000 20,000 50,000 Union 5,000 10,000 20,000 40,000 50,000 Nonunion 5,000 10,000 15,000 25,000 50,000 Establishment characteristics 10,000 10,000 25,000 50,000 Service-providing industries 5,000 10,000 25,000 50,000 Education and health services 5,000 10,000 20,000 25,000 50,000 Junior colleges, colleges, and universities 5,000 10,000 20,000 30,000 50,000 Health care and social assistance 5,000 10,000 12,500 20,000 50,000 Public administration 5,000 10,000 12,500 25,000 50,000 1 to 49 workers 7,500 10,000 15,000 25,000 50,000 1 to 49 workers 7,500 10,000 15,000 25,000 <t< td=""><td>Production</td><td>10,000</td><td>10,000</td><td>20,000</td><td>25,000</td><td>46,000</td></t<>	Production	10,000	10,000	20,000	25,000	46,000	
Part time 5,000 5,000 10,000 20,000 50,00 Union 5,000 10,000 20,000 40,000 50,00 Nonunion 10,000 10,000 15,000 25,000 50,00 Establishment characteristics 10,000 10,000 25,000 50,00 Service-providing industries 5,000 10,000 15,000 25,000 50,00 Education and health services 5,000 10,000 20,000 35,000 50,000 Educational services 5,000 10,000 20,000 35,000 50,000 Junior colleges, colleges, and universities 5,000 10,000 20,000 30,000 50,000 Health care and social assistance 5,000 10,000 12,500 20,000 50,000 Public administration 5,000 10,000 12,500 25,000 50,000 1 to 49 workers 8,000 10,000 15,000 25,000 50,000 10 to 499 workers or more 5,000 10,000 15,00	Transportation and material moving	5,000	10,000	15,000	25,000	50,000	
Union 5,000 10,000 20,000 40,000 50,000 Nonunion 10,000 10,000 15,000 25,000 50,000 Establishment characteristics 10,000 10,000 20,000 25,000 50,000 Service-providing industries 5,000 10,000 15,000 25,000 50,000 Education and health services 5,000 10,000 20,000 25,000 50,000 Educational services 5,000 10,000 20,000 35,000 50,000 Junior colleges, colleges, and universities 5,000 10,000 10,000 30,000 50,000 Health care and social assistance 5,000 10,000 12,500 20,000 50,000 Public administration 5,000 10,000 12,500 20,000 50,000 1 to 99 workers 7,500 10,000 15,000 25,000 50,000 10 to 49 workers or more 7,500 10,000 15,000 25,000 50,000 100 workers or more 5,000	Full time	7,000	10,000	16,000	25,000	50,000	
Nonunion 10,000 10,000 15,000 25,000 50,000 Establishment characteristics 10,000 10,000 10,000 25,000 50,000 Goods-producing industries 10,000 10,000 10,000 25,000 50,000 Service-providing industries 5,000 10,000 15,000 25,000 50,000 Education and health services 5,000 10,000 20,000 35,000 50,000 Elementary and secondary schools 7,000 10,000 20,000 50,000 50,000 Junior colleges, colleges, and universities 5,000 10,000 15,000 25,000 50,000 Health care and social assistance 5,000 10,000 12,500 20,000 50,000 Public administration 8,000 10,000 15,000 25,000 50,000 1 to 49 workers 8,000 10,000 15,000 25,000 50,000 1 to 49 workers 7,500 10,000 15,000 25,000 50,000 100 workers or more	Part time	5,000	5,000	10,000	20,000	50,000	
Establishment characteristics 10,000 10,000 20,000 25,000 50,000 Service-providing industries 5,000 10,000 15,000 25,000 50,000 Education and health services 5,000 10,000 20,000 35,000 50,000 Education al services 5,000 10,000 20,000 35,000 50,000 Elementary and secondary schools 7,000 10,000 20,000 50,000 50,000 Junior colleges, colleges, and universities 5,000 10,000 15,000 25,000 50,000 Health care and social assistance 5,000 10,000 12,500 20,000 50,000 Public administration 5,000 10,000 15,000 25,000 50,000 1 to 99 workers 8,000 10,000 15,000 25,000 50,000 1 to 49 workers 7,500 10,000 15,000 25,000 50,000 100 workers or more 5,000 10,000 15,000 25,000 50,000 100 workers or more </td <td>Union</td> <td>5,000</td> <td>10,000</td> <td>20,000</td> <td>40,000</td> <td>50,000</td>	Union	5,000	10,000	20,000	40,000	50,000	
Goods-producing industries 10,000 10,000 20,000 25,000 50,000 Service-providing industries 5,000 10,000 15,000 25,000 50,000 Education and health services 5,000 10,000 20,000 35,000 50,000 Educational services 5,000 10,000 20,000 35,000 50,000 Elementary and secondary schools 7,000 10,000 20,000 50,000 50,000 Junior colleges, colleges, and universities 5,000 10,000 15,000 25,000 50,000 Health care and social assistance 5,000 10,000 12,500 20,000 50,000 Public administration 5,000 10,000 12,500 20,000 50,000 1 to 99 workers 8,000 10,000 15,000 25,000 50,000 1 to 49 workers 7,500 10,000 15,000 25,000 50,000 100 workers or more 5,000 10,000 15,000 25,000 50,000 100 to 499 workers	Nonunion	10,000	10,000	15,000	25,000	50,000	
Service-providing industries 5,000 10,000 15,000 25,000 50,000 Education and health services 5,000 10,000 20,000 35,000 50,000 Educational services 5,000 10,000 20,000 35,000 50,000 Elementary and secondary schools 7,000 10,000 20,000 50,000 50,000 Junior colleges, colleges, and universities 5,000 10,000 15,000 25,000 50,000 Health care and social assistance 5,000 10,000 12,500 20,000 50,000 Public administration 5,000 10,000 12,500 20,000 50,000 1 to 99 workers 8,000 10,000 15,000 25,000 50,000 1 to 49 workers 7,500 10,000 15,000 25,000 50,000 100 workers or more 5,000 10,000 15,000 25,000 50,000 100 to 499 workers 7,500 10,000 20,000 30,000 50,000 5,000 10,0000 <td>Establishment characteristics</td> <td></td> <td></td> <td></td> <td></td> <td></td>	Establishment characteristics						
Education and health services 5,000 10,000 20,000 35,000 50,000 Educational services 5,000 10,000 20,000 46,000 50,000 Elementary and secondary schools 7,000 10,000 20,000 30,000 50,000 Junior colleges, colleges, and universities 5,000 6,000 10,000 25,000 50,000 Health care and social assistance 5,000 10,000 12,500 20,000 50,000 Public administration 5,000 10,000 12,500 20,000 50,000 1 to 99 workers 8,000 10,000 15,000 25,000 50,000 1 to 49 workers 7,500 10,000 15,000 25,000 50,000 100 workers or more 5,000 10,000 15,000 25,000 50,000 100 to 499 workers 7,500 10,000 20,000 30,000 50,000 100 to 499 workers 7,500 10,000 25,000 50,000	Goods-producing industries	10,000	10,000	20,000	25,000	50,000	
Education and health services 5,000 10,000 20,000 35,000 50,000 Educational services 5,000 10,000 20,000 46,000 50,000 Elementary and secondary schools 7,000 10,000 20,000 30,000 50,000 Junior colleges, colleges, and universities 5,000 6,000 10,000 25,000 50,000 Health care and social assistance 5,000 10,000 12,500 20,000 50,000 Public administration 5,000 10,000 12,500 20,000 50,000 1 to 99 workers 8,000 10,000 15,000 25,000 50,000 1 to 49 workers 7,500 10,000 15,000 25,000 50,000 100 workers or more 5,000 10,000 15,000 25,000 50,000 100 to 499 workers 7,500 10,000 20,000 30,000 50,000 100 to 499 workers 7,500 10,000 25,000 50,000	Service-providing industries	5.000	10.000	15.000	25,000	50,000	
Educational services 5,000 10,000 20,000 46,000 50,000 Elementary and secondary schools 7,000 10,000 20,000 50,000 50,000 Junior colleges, colleges, and universities 5,000 6,000 10,000 30,000 50,000 Health care and social assistance 5,000 10,000 15,000 25,000 50,000 Public administration 5,000 10,000 12,500 20,000 50,000 1 to 99 workers 8,000 10,000 15,000 25,000 50,000 1 to 49 workers 7,500 10,000 15,000 25,000 50,000 100 workers or more 5,000 10,000 15,000 25,000 50,000 100 to 499 workers 7,500 10,000 20,000 30,000 50,000							
Elementary and secondary schools 7,000 10,000 20,000 50,000			,			,	
Junior colleges, colleges, and universities 5,000 6,000 10,000 30,000 50,000 Health care and social assistance 5,000 10,000 15,000 25,000 50,000 Hospitals 5,000 10,000 12,500 20,000 30,000 50,000 Public administration 5,000 10,000 12,500 20,000 30,000 50,000 1 to 99 workers 8,000 10,000 15,000 25,000 50,000 1 to 49 workers 7,500 10,000 15,000 25,000 50,000 100 workers or more 5,000 10,000 15,000 25,000 50,000 100 to 499 workers 7,500 10,000 20,000 30,000 50,000						· · ·	
Health care and social assistance 5,000 10,000 15,000 25,000 50,000 Hospitals 5,000 10,000 12,500 20,000 50,000 Public administration 5,000 10,000 12,500 20,000 50,000 1 to 99 workers 8,000 10,000 15,000 25,000 50,000 1 to 49 workers 7,500 10,000 15,000 25,000 50,000 100 workers or more 5,000 10,000 15,000 25,000 50,000 100 to 499 workers 7,500 10,000 20,000 30,000 50,000 100 to 499 workers 7,500 10,000 20,000 25,000 50,000						,	
Hospitals 5,000 10,000 12,500 20,000 50,000 Public administration 5,000 10,000 20,000 30,000 50,000 1 to 99 workers 8,000 10,000 15,000 25,000 50,000 1 to 49 workers 0,000 10,000 15,000 25,000 50,000 50 to 99 workers 7,500 10,000 15,000 25,000 50,000 100 workers or more 5,000 10,000 20,000 30,000 50,000 100 to 499 workers 7,500 10,000 20,000 25,000 50,000 100 to 499 workers 7,500 10,000 20,000 25,000 50,000		· ·		,			
Public administration 5,000 10,000 20,000 30,000 50,000 1 to 99 workers 8,000 10,000 15,000 25,000 50,000 1 to 49 workers 10,000 10,000 15,000 25,000 50,000 50 to 99 workers 7,500 10,000 15,000 25,000 50,000 100 workers or more 5,000 10,000 15,000 25,000 50,000 100 to 499 workers 7,500 10,000 20,000 30,000 50,000							
1 to 49 workers 10,000 10,000 15,000 25,000 50,000 50 to 99 workers 7,500 10,000 15,000 25,000 50,000 100 workers or more 5,000 10,000 10,000 20,000 30,000 50,000 100 to 499 workers 7,500 10,000 20,000 25,000 50,000	•					50,000	
1 to 49 workers 10,000 10,000 15,000 25,000 50,000 50 to 99 workers 7,500 10,000 15,000 25,000 50,000 100 workers or more 5,000 10,000 10,000 20,000 30,000 50,000 100 to 499 workers 7,500 10,000 20,000 25,000 50,000	1 to 99 workers	8.000	10.000	15.000	25.000	50,000	
50 to 99 workers 7,500 10,000 15,000 25,000 50,000 100 workers or more 5,000 10,000 20,000 30,000 50,000 100 to 499 workers 7,500 10,000 20,000 25,000 50,000						50,000	
100 workers or more 5,000 10,000 20,000 30,000 50,000 100 to 499 workers 7,500 10,000 20,000 25,000 50,000		· ·	-,	,	,	50,000	
100 to 499 workers					,		
						50,000	
	500 workers or more	5,000	10,000	20,000	40,000	50,000	

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

See footnotes at end of table.

Table 20. Life insurance plans: Flat-dollar amount benefit formulas,¹ civilian workers,² National Compensation Survey, March 2009—Continued

Characteristics	Flat dollar amounts ³						
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile		
Geographic areas							
New England	\$5,000	\$7,000	\$15,000	\$32,000	\$50,000		
Middle Atlantic	5,000	10,000	20,000	40,000	50,000		
East North Central	7,500	10,000	20,000	25,000	50,000		
West North Central	10,000	10,000	20,000	27,500	50,000		
South Atlantic	5,000	10,000	15,000	25,000	50,000		
East South Central	10,000	10,000	15,000	25,000	50,000		
West South Central	5,000	10,000	15,000	20,000	40,000		
Mountain	10,000	10,000	20,000	25,000	50,000		
Pacific	5,000	10,000	15,000	30,000	50,000		

(Includes workers participating in life insurance plans with flat-dollar amount formulas)

¹ Includes participants in plans providing a fixed benefit amount. Dollar amounts can be a flat amount or can vary by the employee's earnings or length of service. ² Includes workers in the private nonfarm economy except

² 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. ³ The 10th, 25th, 50th, 75th, and 90th percentiles designate

³ The 10th, 25th, 50th, 75th, and 90th percentiles designate position within each published series. For example, at the 50th percentile or median, half of participating workers receive the

same as or more than the amount shown, and half receive the same as or less than the amount shown. At the 25th percentile, one-fourth of participating workers receive the same or less than the amount shown. The remaining percentiles follow the same logic.

NOTE: For definitions of major plans, key provisions, and related terms, see the "Glossary of Employee Benefit Terms" at www.bls.gov/ncs/ebs/glossary20082009.htm.