

Table 4. Standard errors for medical care benefits: High deductible ¹ and non-high deductible health plans, private industry workers, National Compensation Survey, 2011

Characteristics	High deductible health plans	Non-high deductible health plans
All workers	1.5	1.6
Worker characteristic		
Management, professional, and related	2.3	2.2
Management, business, and financial	1.6	1.5
Professional and related	3.6	3.5
Service	2.2	2.1
Protective service	–	9.7
Sales and office	2.3	2.3
Sales and related	3.5	3.5
Office and administrative support	2.4	2.6
Natural resources, construction, and maintenance	3.5	3.5
Construction, extraction, farming, fishing, and forestry	–	5.1
Installation, maintenance, and repair	4.4	4.5
Production, transportation, and material moving	2.7	2.7
Production	3.7	3.7
Transportation and material moving	3.1	3.1
Full time	1.6	1.6
Part time	2.0	2.0
Union	1.4	1.8
Nonunion	1.7	1.7
Average wage within the following categories: ²		
Lowest 25 percent	2.7	2.9
Lowest 10 percent	–	4.1
Second 25 percent	3.9	3.8
Third 25 percent	2.1	2.3
Highest 25 percent	1.4	1.4
Highest 10 percent	2.3	2.4
Establishment characteristic		
Goods-producing industries	2.6	2.7
Construction	3.7	3.7
Manufacturing	3.4	3.4
Service-providing industries	1.8	1.8
Trade, transportation, and utilities	2.4	2.4
Wholesale trade	4.9	4.8
Retail trade	3.3	3.4
Utilities	–	6.9
Information	4.7	5.1
Financial activities	2.1	2.5
Finance and insurance	1.9	2.0

See footnotes at end of table.

Table 4. Standard errors for medical care benefits: High deductible ¹ and non-high deductible health plans, private industry workers, National Compensation Survey, 2011—Continued

Characteristics	High deductible health plans	Non-high deductible health plans
Credit intermediation and related activities ..	2.7	2.7
Insurance carriers and related activities	3.5	3.5
Professional and business services	3.5	3.5
Professional and technical services	—	4.7
Education and health services	5.5	5.5
Educational services	—	6.4
Junior colleges, colleges, and universities ...	—	3.4
Healthcare and social assistance	6.5	6.5
Leisure and hospitality	—	2.5
1 to 99 workers	2.9	2.9
1 to 49 workers	3.4	3.4
50 to 99 workers	4.7	4.7
100 workers or more	1.2	1.3
100 to 499 workers	1.9	2.0
500 workers or more	1.4	1.4
Geographic area		
New England	7.7	7.7
Middle Atlantic	1.7	1.8
East North Central	3.2	3.3
West North Central	5.6	5.6
South Atlantic	5.2	5.1
East South Central	3.8	3.9
West South Central	3.0	3.0
Mountain	5.7	5.8
Pacific	3.0	3.4

¹ A high deductible health plan (HDHP) is a health plan which typically has a higher deductible and lower premium than a traditional health plan. An individual plan must have a minimum deductible of \$1,200 to be classified as a HDHP. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

² 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: Dashes indicate that no data were reported or that data do 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.