

**Table 44. Medical care benefits: High deductible and non-high deductible health plans,<sup>1</sup> private industry workers, National Compensation Survey, 2013**

(All workers participating in medical care plans = 100 percent)

Characteristics	High deductible health plans <sup>2</sup>	Non-high deductible health plans
<b>Worker characteristic</b>		
All workers .....	30	69
Management, professional, and related .....	28	72
Management, business, and financial .....	30	70
Professional and related .....	27	73
Service .....	26	73
Sales and office .....	36	63
Sales and related .....	38	62
Office and administrative support .....	35	64
Natural resources, construction, and maintenance .....	23	77
Installation, maintenance, and repair .....	21	79
Production, transportation, and material moving .....	31	69
Production .....	32	68
Transportation and material moving .....	29	71
Full time .....	30	69
Part time .....	29	71
Union .....	10	89
Nonunion .....	33	66
Average wage within the following categories <sup>3</sup> :		
Lowest 25 percent .....	39	61
Second 25 percent .....	35	65
Third 25 percent .....	30	69
Highest 25 percent .....	24	76
Highest 10 percent .....	24	76
<b>Establishment characteristic</b>		
Goods-producing industries .....	28	71
Construction .....	31	69
Manufacturing .....	29	70
Service-providing industries .....	31	69
Trade, transportation, and utilities .....	34	65
Wholesale trade .....	27	71
Retail trade .....	39	61
Information .....	19	81
Financial activities .....	34	66
Finance and insurance .....	35	65

See footnotes at end of table.

**Table 44. Medical care benefits: High deductible and non-high deductible health plans,<sup>1</sup> private industry workers, National Compensation Survey, 2013—continued**

(All workers participating in medical care plans = 100 percent)

Characteristics	High deductible health plans <sup>2</sup>	Non-high deductible health plans
Credit intermediation and related activities ..	37	63
Insurance carriers and related activities .....	35	65
Professional and business services .....	38	62
Education and health services .....	27	73
Educational services .....	13	84
Junior colleges, colleges, and universities ...	16	84
Health care and social assistance .....	29	71
1 to 99 workers .....	32	67
1 to 49 workers .....	33	66
50 to 99 workers .....	30	70
100 workers or more .....	29	71
100 to 499 workers .....	38	62
500 workers or more .....	18	82
<b>Geographic area</b>		
New England .....	37	63
Middle Atlantic .....	17	83
South Atlantic .....	34	66
East South Central .....	32	66
West South Central .....	43	56
East North Central .....	35	65
West North Central .....	40	59
Mountain .....	28	71
Pacific .....	18	82

<sup>1</sup> The sum of the columns may not equal 100 since only plans with fixed, variable, or no deductibles are included. Plans with other deductible formulas are not included.

<sup>2</sup> 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 \$1,250 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.

<sup>3</sup> 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 data from the National Compensation Survey publication, "Employer Costs for Employee Compensation - March 2013."

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).