

Table 46. Standard errors for high deductible health plans:¹ Summary of tax-favored accounts, private industry workers, National Compensation Survey, 2013

Characteristics	Health savings account ²	Health reimbursement arrangement ³	Flexible spending account ⁴	Medical savings account ⁵
Worker characteristic				
All workers	2.5	2.1	2.3	—
Management, professional, and related	4.1	3.3	4.6	—
Management, business, and financial	4.5	2.8	4.4	—
Professional and related	5.1	4.9	6.0	—
Service	6.0	5.6	6.3	—
Protective service	—	18.8	13.2	—
Sales and office	3.6	3.8	3.5	—
Sales and related	6.9	5.3	6.9	—
Office and administrative support	4.5	4.3	4.3	—
Natural resources, construction, and maintenance	5.8	2.7	6.8	—
Installation, maintenance, and repair	6.9	4.7	7.4	—
Production, transportation, and material moving	4.8	4.4	5.0	—
Production	5.3	5.2	—	—
Transportation and material moving	7.0	7.2	7.5	—
Full time	2.5	2.2	2.3	—
Part time	4.6	7.2	9.2	—
Union	9.4	—	11.2	—
Nonunion	2.5	2.2	2.4	—
Average wage within the following categories ⁶ :				
Lowest 25 percent	5.1	5.3	7.0	—
Second 25 percent	3.8	3.8	3.8	—
Third 25 percent	2.6	2.5	3.2	—
Highest 25 percent	4.3	2.5	3.9	—
Highest 10 percent	6.3	3.0	5.5	—
Establishment characteristic				
Goods-producing industries	5.1	3.3	5.1	—
Construction	6.1	—	—	—
Manufacturing	6.4	4.1	6.6	—
Service-providing industries	2.8	2.5	2.7	—
Trade, transportation, and utilities	3.9	3.1	4.5	—
Wholesale trade	—	9.3	10.6	—
Retail trade	3.4	—	4.9	—
Transportation and warehousing	12.8	—	11.3	—
Utilities	14.0	—	16.4	—
Financial activities	3.6	3.5	3.4	—
Finance and insurance	3.7	3.2	3.1	—

See footnotes at end of table.

Table 46. Standard errors for high deductible health plans:¹ Summary of tax-favored accounts, private industry workers, National Compensation Survey, 2013—continued

Characteristics	Health savings account ²	Health reimbursement arrangement ³	Flexible spending account ⁴	Medical savings account ⁵
Credit intermediation and related activities ..	5.2	4.5	5.3	—
Insurance carriers and related activities	5.4	4.2	3.5	—
Professional and business services	5.7	—	4.8	—
Professional and technical services	6.6	—	7.8	—
Education and health services	7.6	5.4	—	—
Educational services	12.4	—	10.4	—
Junior colleges, colleges, and universities ...	—	—	13.2	—
Health care and social assistance	8.0	5.8	—	—
1 to 99 workers	3.0	3.2	3.4	—
1 to 49 workers	4.1	3.4	3.9	—
50 to 99 workers	6.2	7.6	6.9	—
100 workers or more	3.6	2.5	3.7	—
100 to 499 workers	4.2	3.5	4.4	—
500 workers or more	4.3	4.6	4.9	—
Geographic area				
New England	9.9	—	—	—
Middle Atlantic	6.5	4.0	—	—
South Atlantic	4.6	4.4	4.6	—
East South Central	—	—	10.8	—
West South Central	8.4	5.5	4.3	—
East North Central	6.8	1.4	5.7	—
West North Central	4.3	—	4.9	—
Mountain	3.2	—	5.6	—
Pacific	8.3	—	6.3	—

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 \$1,250 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.

² Health savings accounts (HSAs) are used in combination with high deductible health plans to pay for current and future medical expenses. HSAs are controlled by the employee, although both employees and employers may contribute to the account. Accounts can accumulate tax-deferred interest.

³ Health reimbursement arrangements (HRAs) are funded solely by the employer to reimburse employees for any qualified medical expenses. HRAs may be offered with any medical plan.

⁴ Flexible spending accounts (FSAs) allow an employee to set aside a portion of earnings to pay for qualified medical expenses. Money is deducted from an employee's earnings and is not subject to payroll

taxes. Any funds not used by the end of the plan year are forfeited by the employee.

⁵ Medical savings accounts (MSAs) combine both a tax advantage personal savings account and a high deductible health insurance plan. Employees must be covered by a health insurance policy before deposits are made into the plan. MSAs pay for routine health care costs.

⁶ 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.