

Table 3. Medical care benefits: High deductible and non-high deductible health plans,¹ private industry workers, National Compensation Survey, 2014

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

Characteristics	High deductible health plans	Non-high deductible health plans
Worker characteristics		
All workers	33	67
Management, professional, and related	28	71
Management, business, and financial	29	70
Professional and related	28	72
Service	29	71
Sales and office	43	57
Sales and related	45	55
Office and administrative support	42	57
Natural resources, construction, and maintenance	28	72
Construction, extraction, farming, fishing, and forestry	17	83
Installation, maintenance, and repair	35	65
Production, transportation, and material moving	32	68
Production	39	61
Transportation and material moving	24	76
Full time	33	67
Part time	29	71
Union	8	92
Nonunion	37	63
Average wage within the following categories ² :		
Lowest 25 percent	40	60
Second 25 percent	39	60
Third 25 percent	32	68
Highest 25 percent	27	72
Highest 10 percent	27	72
Establishment characteristics		
Goods-producing industries	34	65
Construction	28	72
Manufacturing	39	61
Service-providing industries	32	67
Trade, transportation, and utilities	36	64
Retail trade	46	54
Financial activities	39	60
Finance and insurance	41	58

See footnotes at end of table.

Table 3. Medical care benefits: High deductible and non-high deductible health plans,¹ private industry workers, National Compensation Survey, 2014—continued

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

Characteristics	High deductible health plans	Non-high deductible health plans
Credit intermediation and related activities ..	43	57
Insurance carriers and related activities	41	59
Professional and business services	34	66
Professional and technical services	28	72
Education and health services	27	73
Educational services	13	87
Junior colleges, colleges, and universities ...	14	86
Health care and social assistance	29	71
1 to 99 workers	39	61
1 to 49 workers	38	62
50 to 99 workers	40	60
100 workers or more	28	71
100 to 499 workers	32	68
500 workers or more	23	76
Geographic areas		
Northeast	24	76
New England	34	66
Middle Atlantic	21	78
South	35	65
South Atlantic	31	69
West South Central	41	59
Midwest	42	58
East North Central	42	58
West North Central	42	58
West	27	72
Mountain	24	76
Pacific	29	71

¹ 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. 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 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 2014."

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/glossary20142015.htm.