

Table 4. Non-high deductible health plans: Summary of selected tax-favored accounts,¹ private industry workers, National Compensation Survey, 2014

(All workers participating in non-high deductible health plans = 100 percent)

Characteristics	Health reimbursement arrangement ²	Flexible spending account ³
Worker characteristics		
All workers	7	53
Management, professional, and related	8	61
Management, business, and financial	10	60
Professional and related	7	62
Service	—	39
Sales and office	8	53
Sales and related	12	50
Office and administrative support	7	54
Natural resources, construction, and maintenance		
Construction, extraction, farming, fishing, and forestry	3	41
Installation, maintenance, and repair	—	29
Production, transportation, and material moving	3	51
Production	9	50
Transportation and material moving	—	55
Transportation and material moving	9	46
Full time	7	54
Part time	12	—
Union	8	48
Nonunion	7	54
Average wage within the following categories ⁴ :		
Lowest 25 percent	9	—
Second 25 percent	5	44
Third 25 percent	7	51
Highest 25 percent	8	63
Highest 10 percent	10	66
Establishment characteristics		
Goods-producing industries	—	48
Construction	—	27
Manufacturing	—	55
Service-providing industries	8	55
Trade, transportation, and utilities	13	51
Retail trade	21	—
Transportation and warehousing	—	72
Utilities	—	65
Information	—	65
Financial activities	4	62
Finance and insurance	3	74

See footnotes at end of table.

Table 4. Non-high deductible health plans: Summary of selected tax-favored accounts,¹ private industry workers, National Compensation Survey, 2014—continued

(All workers participating in non-high deductible health plans = 100 percent)

Characteristics	Health reimbursement arrangement ²	Flexible spending account ³
Credit intermediation and related activities ..	—	67
Insurance carriers and related activities	—	73
Professional and business services	—	58
Professional and technical services	—	58
Education and health services	—	51
Educational services	—	63
Junior colleges, colleges, and universities ...	—	82
Health care and social assistance	—	48
Leisure and hospitality	—	55
Other services	—	50
1 to 99 workers	4	37
1 to 49 workers	4	36
100 workers or more	10	64
100 to 499 workers	11	56
500 workers or more	8	74
Geographic areas		
Northeast	—	52
New England	—	61
Middle Atlantic	—	49
South	6	59
South Atlantic	7	61
East South Central	—	63
West South Central	—	52
Midwest	8	56
East North Central	—	54
West North Central	16	61
West	6	44
Mountain	—	38
Pacific	7	47

¹ The sum of the columns may not equal 100 since workers may participate in more than one tax-favored account.

² 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.

³ 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.

⁴ 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.