

Table 7. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristics					
All workers	\$1,500	\$1,500	\$2,000	\$3,000	\$4,000
Management, professional, and related	1,300	1,500	2,000	3,000	3,000
Management, business, and financial	1,300	1,500	2,000	3,000	4,000
Professional and related	1,300	1,500	2,000	3,000	3,000
Service	1,500	1,500	2,500	3,000	4,000
Sales and office	1,500	1,750	–	3,000	4,500
Sales and related	1,500	1,500	2,500	3,000	4,000
Office and administrative support	1,500	1,800	–	3,000	5,000
Natural resources, construction, and maintenance	1,500	2,000	2,250	3,000	4,000
Construction, extraction, farming, fishing, and forestry	–	2,000	2,500	3,000	3,500
Installation, maintenance, and repair	1,500	1,750	2,000	3,000	4,375
Production, transportation, and material moving	1,400	1,750	–	3,000	4,000
Production	1,250	1,500	2,000	2,750	4,000
Transportation and material moving	1,500	1,750	2,500	3,000	5,000
Full time	1,500	1,500	2,000	3,000	4,000
Part time	1,500	1,500	2,500	2,750	3,000
Union	1,250	1,750	2,000	2,250	2,750
Nonunion	1,500	1,500	2,250	3,000	4,000
Average wage within the following categories ² :					
Lowest 25 percent	1,500	2,000	2,600	3,000	5,000
Second 25 percent	1,500	1,700	2,250	3,000	4,000
Third 25 percent	1,500	1,500	2,000	2,750	3,500
Highest 25 percent	1,300	1,500	2,000	3,000	3,250
Highest 10 percent	1,300	1,500	2,000	2,800	4,000
Establishment characteristics					
Goods-producing industries	1,300	1,500	2,000	3,000	4,000
Construction	1,500	1,500	2,000	3,000	3,500
Manufacturing	1,300	1,500	2,000	3,000	4,000
Service-providing industries	1,500	1,500	2,250	3,000	4,000
Trade, transportation, and utilities	1,500	1,750	2,500	2,750	3,500
Retail trade	1,500	1,750	2,500	2,750	3,500
Financial activities	1,500	1,500	2,000	2,500	3,000
Finance and insurance	1,500	1,500	2,000	2,500	3,000

See footnotes at end of table.

Table 7. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014—continued

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Credit intermediation and related activities ..	\$1,500	\$1,500	\$2,000	\$2,500	\$3,000
Insurance carriers and related activities	1,300	1,500	2,000	2,500	3,000
Professional and business services	1,500	1,800	2,500	2,650	3,000
Professional and technical services	1,300	1,650	2,000	2,500	3,000
Education and health services	1,250	1,500	2,500	3,000	5,000
Educational services	1,250	1,500	—	2,500	—
Junior colleges, colleges, and universities ...	1,250	1,500	1,500	2,500	3,500
Health care and social assistance	1,250	1,500	2,500	3,000	5,000
1 to 99 workers	1,500	2,000	2,500	3,000	5,000
1 to 49 workers	1,500	2,000	2,500	3,000	5,000
50 to 99 workers	1,500	2,000	—	3,000	5,000
100 workers or more	1,300	1,500	2,000	2,750	3,500
100 to 499 workers	1,300	1,500	2,000	2,750	4,000
500 workers or more	1,300	1,500	1,750	2,500	3,000
Geographic areas					
Northeast	1,300	1,500	2,050	3,000	3,000
New England	1,300	1,500	—	3,000	3,000
Middle Atlantic	1,400	1,750	—	2,750	—
South	1,500	1,500	2,000	2,750	3,500
South Atlantic	1,500	1,500	—	3,000	3,500
West South Central	1,500	1,700	2,000	2,750	3,200
Midwest	1,500	1,750	2,500	3,000	5,000
East North Central	1,500	1,750	2,500	3,000	5,000
West North Central	1,500	1,750	2,350	3,000	—
West	1,500	1,500	2,000	2,700	3,000
Mountain	1,400	1,500	2,000	2,500	3,000
Pacific	1,500	1,500	2,250	3,000	4,000

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 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.