

**Table 7. Standard errors for high deductible health plans:<sup>1</sup> Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014**

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristics</b>					
All workers .....	\$65	\$39	\$283	\$0	\$182
Management, professional, and related .....	34	0	0	272	151
Management, business, and financial .....	134	0	0	301	1,158
Professional and related .....	41	0	481	384	0
Service .....	92	147	301	0	619
Sales and office .....	0	24	–	46	914
Sales and related .....	0	201	278	151	292
Office and administrative support .....	0	116	–	46	991
Natural resources, construction, and maintenance .....	0	265	384	36	735
Construction, extraction, farming, fishing, and forestry .....	–	91	645	270	332
Installation, maintenance, and repair .....	0	177	121	36	1,066
Production, transportation, and material moving .....	136	329	–	229	91
Production .....	106	127	219	301	447
Transportation and material moving .....	0	140	91	83	1,353
Full time .....	109	34	165	0	158
Part time .....	0	349	73	228	46
Union .....	88	322	0	241	264
Nonunion .....	33	41	391	0	182
Average wage within the following categories <sup>2</sup> :					
Lowest 25 percent .....	0	161	219	0	616
Second 25 percent .....	0	160	395	0	91
Third 25 percent .....	174	113	0	301	576
Highest 25 percent .....	72	0	90	147	590
Highest 10 percent .....	110	0	65	277	976
<b>Establishment characteristics</b>					
Goods-producing industries .....	98	103	78	26	0
Construction .....	0	430	182	199	158
Manufacturing .....	56	111	222	165	0
Service-providing industries .....	0	93	317	0	601
Trade, transportation, and utilities .....	0	0	232	214	652
Retail trade .....	0	121	0	46	912
Financial activities .....	158	0	0	56	0
Finance and insurance .....	62	0	0	0	0

See footnotes at end of table.

**Table 7. Standard errors for high deductible health plans:<sup>1</sup> Amount of annual individual deductible, private industry workers, National Compensation Survey, 2014—continued**

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Credit intermediation and related activities ..	\$0	\$0	\$0	\$36	\$0
Insurance carriers and related activities .....	45	0	136	18	52
Professional and business services .....	137	214	341	312	0
Professional and technical services .....	52	254	524	0	90
Education and health services .....	186	0	130	296	0
Educational services .....	190	0	—	306	—
Junior colleges, colleges, and universities ...	0	157	143	0	836
Health care and social assistance .....	204	0	91	344	0
1 to 99 workers .....	0	0	0	0	782
1 to 49 workers .....	0	0	0	0	799
50 to 99 workers .....	69	315	—	137	1,478
100 workers or more .....	26	0	18	32	580
100 to 499 workers .....	47	0	0	0	638
500 workers or more .....	16	0	79	193	0
<b>Geographic areas</b>					
Northeast .....	0	41	576	329	896
New England .....	54	197	—	65	0
Middle Atlantic .....	161	359	—	182	—
South .....	39	86	0	254	348
South Atlantic .....	293	78	—	341	910
West South Central .....	0	212	0	129	674
Midwest .....	156	80	132	0	0
East North Central .....	221	177	94	79	0
West North Central .....	91	203	386	112	—
West .....	18	0	123	144	671
Mountain .....	228	0	0	0	90
Pacific .....	0	55	373	316	1,079

<sup>1</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>2</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 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/nscs/ecs/glossary20142015.htm](http://www.bls.gov/nscs/ecs/glossary20142015.htm).