

Table 4. Medical care benefits: Deductibles¹ in high deductible health plans,² private industry workers, National Compensation Survey, 2009

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

Characteristics	Total	With annual deductible	Amount of annual individual deductible				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Worker characteristic							
All workers	100	100	\$1,000	\$1,250	\$1,600	\$2,000	\$3,000
Management, professional, and related	100	100	1,000	1,250	1,500	2,000	2,500
Management, business, and financial	100	100	1,000	1,300	1,600	2,000	2,500
Professional and related	100	100	1,000	1,200	1,500	2,000	2,500
Service	100	100	1,200	1,500	2,000	2,000	3,000
Sales and office	100	100	1,000	1,250	1,500	2,500	3,000
Sales and related	100	100	1,000	1,200	1,500	2,000	2,500
Office and administrative support	100	100	1,000	1,500	1,500	2,500	3,000
Natural resources, construction, and maintenance	100	100	1,000	1,200	2,000	2,000	2,500
Construction, extraction, farming, fishing, and forestry	100	100	—	—	—	—	—
Installation, maintenance, and repair	100	100	1,000	1,200	1,500	2,000	2,500
Production, transportation, and material moving	100	100	1,000	1,250	2,000	2,750	3,000
Production	100	100	—	—	—	—	—
Transportation and material moving	100	100	1,000	1,200	2,000	2,500	2,750
Full time	100	100	1,000	1,250	1,600	2,000	3,000
Part time	100	100	1,000	1,500	2,000	2,000	2,500
Union	100	100	1,100	1,250	2,000	2,500	2,750
Nonunion	100	100	1,000	1,250	1,600	2,000	3,000
Average wage within the following categories: ³							
Lowest 25 percent	100	100	1,200	1,500	2,000	2,300	3,000
Second 25 percent	100	100	1,000	1,500	2,000	2,500	3,000
Third 25 percent	100	100	1,000	1,250	1,500	2,000	2,750
Highest 25 percent	100	100	1,000	1,200	1,500	2,000	2,500
Highest 10 percent	100	100	1,000	1,200	1,600	2,000	2,500
Establishment characteristic							
Goods-producing industries	100	100	1,000	1,200	1,650	2,000	2,500
Manufacturing	100	100	1,000	1,000	1,500	2,000	3,000
Service-providing industries	100	100	1,000	1,500	1,600	2,000	3,000
Trade, transportation, and utilities	100	100	1,000	1,250	1,500	2,300	3,000
Retail trade	100	100	1,000	1,000	1,500	2,000	2,500
Financial activities	100	100	1,000	1,200	1,500	2,000	2,500
Finance and insurance	100	100	1,000	1,100	1,500	2,000	2,500
Credit intermediation and related activities	100	100	—	—	—	—	—
Insurance carriers and related activities	100	100	1,000	1,100	1,300	1,600	2,500
Professional and business services	100	100	1,250	1,500	2,000	2,500	2,500
Education and health services	100	100	1,000	1,500	2,000	2,000	2,000
Educational services	100	100	—	—	—	—	—
Junior colleges, colleges, and universities	100	100	1,000	1,200	1,500	1,500	2,000
Health care and social assistance	100	100	1,050	1,500	2,000	2,000	2,000
1 to 99 workers	100	100	1,000	1,500	2,000	2,000	3,000
1 to 49 workers	100	100	1,100	1,500	2,000	2,000	2,750
50 to 99 workers	100	100	1,000	1,200	2,000	2,000	3,000
100 workers or more	100	100	1,000	1,200	1,500	2,000	2,750
100 to 499 workers	100	100	1,000	1,250	1,500	2,500	3,000
500 workers or more	100	100	1,000	1,100	1,500	1,800	2,500

See footnotes at end of table.

Table 4. Medical care benefits: Deductibles¹ in high deductible health plans,² private industry workers, National Compensation Survey, 2009—Continued

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

Characteristics	Total	With annual deductible	Amount of annual individual deductible				
			10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
Geographic area							
Middle Atlantic	100	100	\$1,200	\$1,250	\$1,500	\$2,500	\$2,500
East North Central	100	100	—	—	—	—	—
West North Central	100	100	1,000	1,200	2,000	2,000	2,750
South Atlantic	100	100	1,200	1,500	2,000	2,000	3,000
East South Central	100	100	1,000	1,200	1,600	2,000	2,700
West South Central	100	100	1,000	1,250	1,500	2,500	3,000
Mountain	100	100	1,100	1,500	2,000	2,000	2,500
Pacific	100	100	1,100	1,200	1,500	2,000	2,250

¹ The deductible is the amount of covered expenses that an individual or family must pay before any charges are paid by the medical care plan. Deductibles that apply separately to a specific category of expenses, such as deductible for each hospital admission, were excluded.

² A high deductible health plan (HDHP) is health plan which typically has a higher deductible and lower premiums than a traditional health plan. Normally the plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses.

³ The categories are based on the average wage for each occupation surveyed,

which may include workers both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2008." See Technical Note for more details.

NOTE: Because of rounding, sums of individual items may not equal totals. 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/glossary20092010.htm.