

Table 17. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2011

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1,250	\$1,500	\$2,000	\$2,500	\$3,000
Worker characteristic					
Management, professional, and related	1,200	1,500	2,000	2,500	3,000
Management, business, and financial	1,250	1,500	2,000	2,500	2,750
Professional and related	1,200	1,500	2,000	2,400	3,000
Service	1,250	1,500	2,000	2,500	–
Sales and office	1,400	1,500	2,000	2,500	3,000
Sales and related	1,500	1,500	2,000	2,500	3,000
Office and administrative support	1,350	1,500	1,800	2,500	2,650
Natural resources, construction, and maintenance	1,250	1,750	2,400	2,500	3,000
Installation, maintenance, and repair	1,250	1,500	2,400	3,000	3,000
Production, transportation, and material moving	1,250	1,500	–	2,500	3,000
Production	1,250	1,300	1,800	2,500	3,000
Transportation and material moving	1,300	1,500	1,500	2,500	3,000
Full time	1,250	1,500	2,000	2,500	3,000
Part time	1,250	1,400	1,800	2,500	2,700
Union	1,250	1,300	1,500	–	2,500
Nonunion	1,250	1,500	2,000	2,500	3,000
Average wage within the following categories: ²					
Lowest 25 percent	1,250	1,350	2,000	2,500	–
Second 25 percent	1,250	1,500	2,000	2,500	3,000
Third 25 percent	1,250	1,500	2,000	2,500	3,000
Highest 25 percent	1,250	1,500	1,750	2,500	2,500
Highest 10 percent	1,200	1,300	2,000	2,500	2,500
Establishment characteristic					
Goods-producing industries	1,250	1,500	2,000	2,500	3,000
Construction	1,500	2,000	2,400	2,500	2,500
Manufacturing	1,250	1,350	–	2,500	3,000
Service-providing industries	1,250	1,500	2,000	2,500	3,000
Trade, transportation, and utilities	1,250	1,500	2,500	2,500	3,000
Wholesale trade	1,500	1,500	2,500	2,500	3,000
Retail trade	1,250	1,500	–	2,500	3,000
Information	1,200	1,200	1,250	–	2,100
Financial activities	1,200	1,260	1,500	2,000	2,500
Finance and insurance	1,200	1,300	1,500	2,000	2,500

See footnotes at end of table.

Table 17. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2011—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 ..	\$1,200	\$1,500	\$1,500	\$2,100	\$2,500
Insurance carriers and related activities	1,200	1,260	1,500	2,000	2,500
Professional and business services	1,300	1,500	1,750	2,250	2,500
Education and health services	1,250	1,500	2,000	2,400	3,000
Healthcare and social assistance	1,250	1,500	2,000	2,500	—
1 to 99 workers	1,250	1,500	2,000	2,500	3,000
1 to 49 workers	1,500	1,500	2,000	2,500	3,000
50 to 99 workers	1,250	1,500	2,000	2,500	3,000
100 workers or more	1,200	1,300	1,500	2,400	2,700
100 to 499 workers	1,250	1,300	1,500	2,400	3,000
500 workers or more	1,200	1,300	1,500	2,400	2,600
Geographic area					
New England	1,350	—	2,400	2,500	3,000
Middle Atlantic	1,250	1,500	2,000	2,500	—
East North Central	1,250	1,300	2,000	2,500	2,500
West North Central	1,250	1,500	1,750	2,500	—
South Atlantic	1,500	1,500	2,000	2,300	2,500
East South Central	1,200	1,250	2,300	2,500	3,000
West South Central	1,260	1,500	2,000	3,000	3,000
Mountain	1,500	2,000	—	3,000	3,000
Pacific	1,250	1,250	1,500	2,500	3,000

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 \$1,200 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 The categories are based on the average wage for each occupation surveyed, which may include workers with earnings

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, 2010." See Technical Note for more details.

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/glossary20112012.htm.