

Table 3. Medical care benefits: High deductible and non-high-deductible health plans,¹ private industry workers, National Compensation Survey, 2012

(All workers participating in medical care plans = 100 percent)

Characteristics	High deductible health plans	Non-high-deductible health plans
Worker characteristic		
All workers	27	73
Management, professional, and related	26	73
Management, business, and financial	30	69
Professional and related	23	76
Service	24	76
Protective service	–	92
Sales and office	31	69
Sales and related	33	66
Office and administrative support	29	70
Natural resources, construction, and maintenance	27	72
Construction, extraction, farming, fishing, and forestry	19	81
Installation, maintenance, and repair	33	66
Production, transportation, and material moving	23	77
Production	27	73
Transportation and material moving	18	82
Full time	27	73
Part time	24	75
Union	8	92
Nonunion	30	70
Average wage within the following categories: ²		
Lowest 25 percent	31	68
Second 25 percent	28	72
Third 25 percent	27	73
Highest 25 percent	24	75
Highest 10 percent	25	74
Establishment characteristic		
Goods-producing industries	26	74
Construction	24	76
Manufacturing	26	74
Service-providing industries	27	72
Trade, transportation, and utilities	27	72
Wholesale trade	27	73
Retail trade	36	64
Information	24	70
Financial activities	34	64
Finance and insurance	33	65

See footnotes at end of table.

Table 3. Medical care benefits: High deductible and non-high-deductible health plans,¹ private industry workers, National Compensation Survey, 2012—Continued

(All workers participating in medical care plans = 100 percent)

Characteristics	High deductible health plans	Non-high-deductible health plans
Credit intermediation and related activities ..	30	69
Insurance carriers and related activities	38	62
Professional and business services	30	69
Education and health services	22	78
Educational services	—	93
Junior colleges, colleges, and universities ...	—	91
Healthcare and social assistance	25	75
1 to 99 workers	35	65
1 to 49 workers	36	63
50 to 99 workers	31	68
100 workers or more	20	79
100 to 499 workers	24	76
500 workers or more	16	84
Geographic area		
New England	23	76
Middle Atlantic	15	84
East North Central	32	68
West North Central	35	64
South Atlantic	22	77
East South Central	25	74
West South Central	35	65
Mountain	32	68
Pacific	27	73

¹ The sum of the columns may not equal 100 since only plans with fixed, variable, or no deductibles are included. Plans with other deductible formulas are not included.

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 2012."

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/glossary20122013.htm.