

Table 16. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012

(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 characteristic					
All workers	\$1,250	\$1,500	\$2,000	\$2,700	\$3,000
Management, professional, and related	1,200	1,500	1,800	2,500	3,000
Management, business, and financial	1,200	1,500	2,000	2,500	–
Professional and related	1,200	1,500	1,500	2,000	2,500
Service	1,300	1,500	2,000	3,000	–
Sales and office	1,500	1,500	2,500	2,700	3,500
Sales and related	1,500	1,500	2,500	2,700	3,000
Office and administrative support	1,450	1,500	2,000	3,000	5,000
Natural resources, construction, and maintenance	1,500	1,500	2,500	3,000	–
Construction, extraction, farming, fishing, and forestry	1,200	1,500	–	3,500	5,000
Installation, maintenance, and repair	1,500	–	2,500	3,000	3,000
Production, transportation, and material moving	1,300	1,500	2,000	2,500	3,000
Production	1,250	1,500	1,800	2,500	3,000
Transportation and material moving	1,500	1,500	2,000	2,700	3,500
Full time	1,250	1,500	2,000	2,700	3,000
Part time	1,250	1,500	2,000	2,700	2,700
Union	1,200	1,300	1,500	2,000	–
Nonunion	1,250	1,500	2,000	2,700	3,000
Average wage within the following categories: ²					
Lowest 25 percent	1,300	1,500	2,000	2,700	3,000
Second 25 percent	1,500	1,500	2,000	2,700	–
Third 25 percent	1,300	1,500	2,000	3,000	3,500
Highest 25 percent	1,200	1,500	1,650	2,500	3,000
Highest 10 percent	1,200	1,500	2,000	2,400	2,700
Establishment characteristic					
Goods-producing industries	1,300	1,500	2,000	2,500	–
Construction	1,500	1,800	2,500	3,000	5,000
Manufacturing	1,250	1,500	2,000	2,500	3,000
Service-providing industries	1,250	1,500	2,000	2,700	3,000
Trade, transportation, and utilities	1,500	1,500	2,500	2,700	3,000
Wholesale trade	1,500	1,500	1,800	2,500	3,500
Retail trade	1,500	1,500	2,700	2,700	3,000
Information	1,200	1,200	1,250	–	2,500
Financial activities	1,500	1,500	2,000	2,500	2,700
Finance and insurance	1,450	1,500	2,000	2,500	3,000

See footnotes at end of table.

Table 16. High deductible health plans:¹ Amount of annual individual deductible, private industry workers, National Compensation Survey, 2012—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	1,450	1,550	2,000	2,500	3,000
Professional and business services	1,200	1,500	1,500	—	3,000
Education and health services	1,375	1,500	—	—	5,000
Healthcare and social assistance	1,375	1,500	—	—	5,000
1 to 99 workers	1,500	1,500	2,000	3,000	5,000
1 to 49 workers	1,500	1,500	2,000	3,000	5,000
50 to 99 workers	1,300	1,500	2,000	2,000	2,500
100 workers or more	1,250	1,500	1,800	2,700	3,000
100 to 499 workers	1,250	1,500	2,000	2,700	3,000
500 workers or more	1,200	1,450	1,500	2,500	2,700
Geographic area					
New England	1,250	1,500	2,000	2,500	2,700
Middle Atlantic	1,200	1,250	—	2,500	3,000
East North Central	1,500	1,500	2,500	—	5,000
West North Central	1,300	1,500	2,000	3,000	3,000
South Atlantic	1,250	1,500	2,000	2,700	—
East South Central	1,500	1,500	2,000	2,500	2,700
West South Central	1,450	1,500	2,000	3,000	3,000
Mountain	1,250	1,500	1,500	2,600	—
Pacific	1,250	1,500	1,500	2,500	3,500

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 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.