

Table 17. High deductible health plans: Summary of tax-favored accounts,¹ private industry workers, National Compensation Survey, 2012

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

Characteristics	Health savings account ²	Health reimbursement arrangement ³	Flexible spending account ⁴
Worker characteristic			
All workers	31	22	36
Management, professional, and related	42	13	46
Management, business, and financial	38	14	37
Professional and related	45	12	55
Service	36	—	32
Sales and office	26	34	30
Sales and related	17	52	22
Office and administrative support	32	24	35
Natural resources, construction, and maintenance	—	—	29
Production, transportation, and material moving	24	20	35
Production	25	14	42
Transportation and material moving	23	32	—
Full time	32	19	37
Part time	—	57	33
Union	35	27	59
Nonunion	31	21	36
Average wage within the following categories: ⁵			
Lowest 25 percent	19	32	21
Second 25 percent	27	24	32
Third 25 percent	33	19	34
Highest 25 percent	40	17	49
Highest 10 percent	35	19	51
Establishment characteristic			
Goods-producing industries	24	14	33
Construction	—	21	—
Manufacturing	26	—	40
Service-providing industries	34	24	38
Trade, transportation, and utilities	20	42	19
Retail trade	17	55	18
Information	—	—	66
Financial activities	49	21	56
Finance and insurance	55	19	62

See footnotes at end of table.

Table 17. High deductible health plans: Summary of tax-favored accounts,¹ private industry workers, National Compensation Survey, 2012—Continued

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

Characteristics	Health savings account ²	Health reimbursement arrangement ³	Flexible spending account ⁴
Credit intermediation and related activities ..	53	22	64
Insurance carriers and related activities	56	—	64
Professional and business services	—	—	45
Professional and technical services	48	—	60
Education and health services	40	13	39
Educational services	—	—	51
Junior colleges, colleges, and universities ...	36	—	41
Healthcare and social assistance	41	13	39
1 to 99 workers	33	11	29
1 to 49 workers	35	11	26
50 to 99 workers	27	12	38
100 workers or more	30	35	46
100 to 499 workers	25	38	38
500 workers or more	39	28	63
Geographic area			
New England	37	36	27
East North Central	45	17	29
South Atlantic	32	19	44
West South Central	—	—	36
Pacific	34	22	44

¹ A high deductible health plan (HDHP) is a health plan that features a higher deductible and lower insurance premiums than those of traditional health plans. In order to be classified as a HDHP, the plan must have a minimum of a \$1,200 deductible for individual coverage. The plan includes catastrophic coverage to protect against large medical expenses, but the insured is responsible for routine out-of-pocket expenses up to the deductible.

² Health savings accounts (HSA) are used in combination with high deductible health plans to pay for current and future medical expenses. HSAs are controlled by the employee, although both employees and employers may contribute to the account. Accounts can accumulate tax-deferred interest.

³ Health reimbursement arrangements (HRAs) are funded solely by the employer to reimburse employees for any qualified medical expenses. HRAs may be offered with any medical plan.

⁴ Flexible spending accounts (FSAs) allow an employee to set aside a portion of earnings to pay for qualified medical expenses. Money is deducted from an employee's earnings and is not subject to payroll taxes. Any funds not used by the end of the plan year are forfeited by the employee.

⁵ 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.