

**Table 45. High deductible health plans:<sup>1</sup> Amount of annual individual deductible, private industry workers, National Compensation Survey, 2013**

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
<b>Worker characteristic</b>					
All workers .....	\$1,500	\$1,500	\$2,000	\$2,700	\$4,500
Management, professional, and related .....	1,300	1,500	2,000	2,500	–
Management, business, and financial .....	1,500	1,500	2,000	2,600	3,500
Professional and related .....	1,250	1,500	1,750	2,500	–
Service .....	1,500	1,500	2,000	2,500	–
Sales and office .....	1,500	1,500	2,000	2,750	3,250
Sales and related .....	1,500	1,500	2,000	2,750	3,000
Office and administrative support .....	1,500	1,500	2,000	2,700	–
Natural resources, construction, and maintenance .....	1,500	1,500	2,000	2,750	5,000
Installation, maintenance, and repair .....	1,500	1,500	2,000	3,000	5,000
Production, transportation, and material moving .....	1,500	1,500	2,500	3,000	5,000
Production .....	1,500	1,500	2,000	2,750	5,000
Transportation and material moving .....	1,500	1,750	2,700	–	5,000
Full time .....	1,500	1,500	2,000	2,700	–
Part time .....	1,500	1,750	2,000	2,750	3,000
Union .....	1,500	1,500	–	2,750	–
Nonunion .....	1,500	1,500	2,000	2,700	–
Average wage within the following categories <sup>2</sup> :					
Lowest 25 percent .....	1,500	1,700	2,500	2,750	5,000
Second 25 percent .....	1,400	1,500	2,000	2,750	5,000
Third 25 percent .....	1,500	1,500	2,000	2,700	–
Highest 25 percent .....	1,500	1,500	1,750	2,500	3,500
Highest 10 percent .....	1,400	1,500	1,500	2,000	3,000
<b>Establishment characteristic</b>					
Goods-producing industries .....	1,500	1,500	2,000	2,750	5,000
Construction .....	1,500	2,000	2,000	3,000	5,000
Manufacturing .....	1,500	1,500	2,000	2,750	5,000
Service-providing industries .....	1,500	1,500	2,000	2,700	–
Trade, transportation, and utilities .....	1,500	1,750	2,500	3,000	5,000
Wholesale trade .....	1,500	1,500	–	3,200	5,000
Retail trade .....	1,500	1,750	2,700	3,000	–
Financial activities .....	1,500	1,500	2,000	2,500	3,000
Finance and insurance .....	1,500	1,500	2,000	2,500	3,000

See footnotes at end of table.

**Table 45. High deductible health plans:<sup>1</sup> Amount of annual individual deductible, private industry workers, National Compensation Survey, 2013—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 .....	1,350	1,500	2,000	2,500	3,000
Professional and business services .....	1,500	1,500	1,500	2,000	2,700
Education and health services .....	1,250	1,500	2,000	3,000	5,000
Educational services .....	1,250	1,500	—	2,600	3,500
Junior colleges, colleges, and universities ...	1,350	1,500	1,500	2,500	3,500
Health care and social assistance .....	1,250	—	2,000	3,000	5,000
1 to 99 workers .....	1,500	1,500	2,000	2,600	5,000
1 to 49 workers .....	1,500	1,500	2,000	2,750	5,000
50 to 99 workers .....	1,500	1,500	2,000	2,500	5,000
100 workers or more .....	1,500	1,500	2,000	2,750	—
100 to 499 workers .....	1,500	1,500	2,000	2,750	—
500 workers or more .....	1,300	1,500	1,900	2,500	3,000
<b>Geographic area</b>					
New England .....	1,500	1,500	—	3,000	3,000
Middle Atlantic .....	1,300	1,500	2,000	2,600	3,000
South Atlantic .....	1,250	1,500	2,000	2,750	5,000
East South Central .....	1,500	2,000	—	2,700	—
West South Central .....	1,400	1,500	2,000	2,500	—
East North Central .....	1,500	1,500	2,000	2,700	5,000
West North Central .....	1,500	1,500	2,000	2,750	—
Mountain .....	1,500	1,500	2,000	2,700	—
Pacific .....	1,500	1,500	1,750	2,750	—

<sup>1</sup> 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 \$1,250 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.

<sup>2</sup> 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 2013."

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/glossary20132014.htm](http://www.bls.gov/ncs/ebs/glossary20132014.htm).