

**Table 7. Nonhigh deductible health plans: Summary of selected tax-favored accounts,<sup>1</sup> private industry workers, 2015**

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

Characteristics	Health reimbursement arrangement <sup>2</sup>	Flexible spending account <sup>3</sup>
<b>Worker characteristics</b>		
All workers .....	8	59
Management, professional, and related .....	10	67
Management, business, and financial .....	7	67
Professional and related .....	12	68
Service .....	—	55
Sales and office .....	6	57
Sales and related .....	7	—
Office and administrative support .....	6	61
Natural resources, construction, and maintenance .....	14	37
Installation, maintenance, and repair .....	—	49
Production, transportation, and material moving .....	—	64
Production .....	—	58
Transportation and material moving .....	—	70
Full time .....	8	60
Part time .....	10	—
Union .....	16	55
Nonunion .....	6	60
Average wage within the following categories <sup>4</sup> :		
Second 25 percent .....	7	55
Third 25 percent .....	7	58
Highest 25 percent .....	10	67
Highest 10 percent .....	8	70
<b>Establishment characteristics</b>		
Goods-producing industries .....	8	49
Manufacturing .....	—	62
Service-providing industries .....	8	63
Trade, transportation, and utilities .....	11	58
Retail trade .....	11	—
Transportation and warehousing .....	—	78
Information .....	—	88
Financial activities .....	7	67
Finance and insurance .....	9	79
Credit intermediation and related activities ..	—	73
Insurance carriers and related activities .....	9	82
Professional and business services .....	—	66
Professional and technical services .....	—	75
Education and health services .....	12	66
Educational services .....	—	73
Junior colleges, colleges, and universities ...	—	85
Health care and social assistance .....	14	65
Other services .....	—	42

See footnotes at end of table.

**Table 7. Nonhigh deductible health plans: Summary of selected tax-favored accounts,<sup>1</sup> private industry workers, 2015—continued**

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

Characteristics	Health reimbursement arrangement <sup>2</sup>	Flexible spending account <sup>3</sup>
1 to 99 workers .....	8	44
50 to 99 workers .....	11	47
100 workers or more .....	8	72
100 to 499 workers .....	6	64
500 workers or more .....	10	80
<b>Geographic areas</b>		
Northeast .....	8	56
New England .....	—	71
Middle Atlantic .....	—	51
South .....	7	66
South Atlantic .....	11	65
East South Central .....	6	68
West South Central .....	—	65
Midwest .....	13	55
East North Central .....	11	53
West North Central .....	17	59
West .....	5	57
Mountain .....	—	66
Pacific .....	7	53

<sup>1</sup> The sum of the columns may not equal 100 since workers may participate in more than one tax-favored account.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</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 2015."

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/glossary20152016.htm](http://www.bls.gov/ncs/ebs/glossary20152016.htm).

Source: Bureau of Labor Statistics, National Compensation Survey.