

Table 46. High deductible health plans:¹ Summary of tax-favored accounts, private industry workers, National Compensation Survey, 2013

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

Characteristics	Health savings account ²	Health reimbursement arrangement ³	Flexible spending account ⁴	Medical savings account ⁵
Worker characteristic				
All workers	42	24	48	—
Management, professional, and related	43	19	53	—
Management, business, and financial	56	15	57	—
Professional and related	35	22	50	—
Service	48	23	69	—
Protective service	—	65	70	—
Sales and office	43	30	45	—
Sales and related	41	38	39	—
Office and administrative support	44	26	48	—
Natural resources, construction, and maintenance	49	9	29	—
Installation, maintenance, and repair	56	18	40	—
Production, transportation, and material moving	33	26	43	—
Production	30	23	—	—
Transportation and material moving	37	30	53	—
Full time	43	23	49	—
Part time	26	45	38	—
Union	57	—	63	—
Nonunion	41	24	48	—
Average wage within the following categories ⁶ :				
Lowest 25 percent	31	33	36	—
Second 25 percent	38	31	46	—
Third 25 percent	39	21	50	—
Highest 25 percent	56	14	56	—
Highest 10 percent	63	15	65	—
Establishment characteristic				
Goods-producing industries	39	18	38	—
Construction	43	—	—	—
Manufacturing	38	23	45	—
Service-providing industries	43	26	51	—
Trade, transportation, and utilities	29	39	39	—
Wholesale trade	—	39	64	—
Retail trade	28	—	23	—
Transportation and warehousing	49	—	47	—
Utilities	78	—	65	—
Financial activities	53	25	75	—
Finance and insurance	56	27	77	—

See footnotes at end of table.

Table 46. High deductible health plans:¹ Summary of tax-favored accounts, private industry workers, National Compensation Survey, 2013—continued

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

Characteristics	Health savings account ²	Health reimbursement arrangement ³	Flexible spending account ⁴	Medical savings account ⁵
Credit intermediation and related activities ..	52	27	72	—
Insurance carriers and related activities	64	23	83	—
Professional and business services	62	—	58	—
Professional and technical services	65	—	46	—
Education and health services	30	21	—	—
Educational services	62	—	58	—
Junior colleges, colleges, and universities ...	—	—	61	—
Health care and social assistance	27	22	—	—
1 to 99 workers	39	17	39	—
1 to 49 workers	41	13	33	—
50 to 99 workers	34	28	55	—
100 workers or more	45	30	56	—
100 to 499 workers	41	30	50	—
500 workers or more	54	30	72	—
Geographic area				
New England	34	—	—	—
Middle Atlantic	48	15	—	—
South Atlantic	46	30	45	—
East South Central	—	—	37	—
West South Central	39	22	58	—
East North Central	44	26	43	—
West North Central	42	—	56	—
Mountain	34	—	48	—
Pacific	49	—	62	—

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 \$1,250 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.

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 Medical savings accounts (MSAs) combine both a tax advantage personal savings account and a high deductible health insurance plan. Employees must be covered by a health insurance policy before deposits are made into the plan. MSAs pay for routine health care costs.

⁶ 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.