

Table 5. High deductible health plans:¹ Summary of selected tax-favored accounts,² private industry workers, 2015

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

Characteristics	Health savings account ³	Health reimbursement arrangement ⁴	Flexible spending account ⁵
Worker characteristics			
All workers	43	17	39
Management, professional, and related	52	14	43
Management, business, and financial	55	16	48
Professional and related	50	13	39
Service	33	16	39
Sales and office	38	27	38
Sales and related	26	36	24
Office and administrative support	45	23	46
Natural resources, construction, and maintenance	30	–	23
Installation, maintenance, and repair	34	–	24
Production, transportation, and material moving	45	10	39
Production	41	–	40
Transportation and material moving	50	18	38
Full time	44	15	39
Part time	26	49	31
Union	–	12	41
Nonunion	43	17	38
Average wage within the following categories ⁶ :			
Second 25 percent	34	20	42
Third 25 percent	46	13	41
Highest 25 percent	51	14	39
Highest 10 percent	54	16	44
Establishment characteristics			
Goods-producing industries	41	8	39
Manufacturing	41	9	46
Service-providing industries	43	20	38
Trade, transportation, and utilities	35	32	26
Retail trade	19	47	24
Transportation and warehousing	65	–	–
Information	59	–	49
Financial activities	45	31	59
Finance and insurance	47	37	62
Credit intermediation and related activities ..	36	45	62
Insurance carriers and related activities	61	25	58
Professional and business services	46	–	37
Professional and technical services	39	–	31
Education and health services	42	10	46
Educational services	29	–	–
Junior colleges, colleges, and universities ...	49	–	–
Health care and social assistance	44	11	46

See footnotes at end of table.

Table 5. High deductible health plans:¹ Summary of selected tax-favored accounts,² private industry workers, 2015—continued

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

Characteristics	Health savings account ³	Health reimbursement arrangement ⁴	Flexible spending account ⁵
1 to 99 workers	42	8	33
50 to 99 workers	37	—	38
100 workers or more	43	24	43
100 to 499 workers	39	22	34
500 workers or more	53	29	62
Geographic areas			
Northeast	44	19	43
New England	45	27	—
Middle Atlantic	44	—	44
South	40	15	28
South Atlantic	38	14	29
East South Central	35	—	—
West South Central	46	13	34
Midwest	45	19	45
East North Central	41	18	45
West North Central	54	21	44
West	44	18	46
Mountain	41	—	52
Pacific	45	16	43

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 \$1,300 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 The sum of the columns may not equal 100 since workers may participate in more than one tax-favored account.

³ 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.

⁴ 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.

⁵ 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.

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 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.

Source: Bureau of Labor Statistics, National Compensation Survey.