

Table 37. High deductible health plans:¹ Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011

(Includes workers participating in high deductible health plans)

Characteristics	Amount of annual deductible				
	10th percentile	25th percentile	50th percentile (median)	75th percentile	90th percentile
All workers	\$1,200	\$1,500	\$2,000	\$2,500	\$3,000
Worker characteristic					
Management, professional, and related	1,200	1,500	2,000	2,500	3,000
Professional and related	1,200	1,500	2,000	2,500	3,000
Teachers	1,200	1,500	2,000	2,400	3,000
Primary, secondary, and special education school teachers	1,200	1,500	2,000	2,400	3,000
Service	1,200	1,500	2,000	2,500	3,000
Protective service	1,200	1,500	2,000	2,500	–
Sales and office	1,200	1,300	2,000	2,500	3,000
Office and administrative support	1,200	1,300	1,800	2,500	3,000
Natural resources, construction, and maintenance	1,250	1,500	–	2,500	3,000
Production, transportation, and material moving	1,200	1,500	–	2,500	2,500
Full time	1,200	1,500	2,000	2,500	3,000
Part time	1,500	1,500	2,000	–	–
Union	1,250	1,500	2,000	2,500	3,000
Nonunion	1,200	1,500	2,000	2,500	3,000
Average wage within the following categories: ²					
Lowest 25 percent	1,200	1,500	2,000	2,500	3,000
Lowest 10 percent	1,200	1,500	2,000	2,500	–
Second 25 percent	1,250	1,500	1,800	2,500	3,000
Third 25 percent	1,200	1,300	1,500	2,400	3,000
Highest 25 percent	1,200	1,300	2,000	2,500	3,000
Highest 10 percent	1,200	1,250	1,500	2,300	–
Establishment characteristic					
Service-providing industries	1,200	1,500	2,000	2,500	3,000
Education and health services	1,200	1,500	2,000	2,500	3,000
Educational services	1,200	1,500	1,800	2,400	3,000
Elementary and secondary schools	1,200	1,500	2,000	2,500	3,000
Junior colleges, colleges, and universities	1,250	1,250	1,550	2,000	–
Health care and social assistance	1,500	1,500	2,500	3,000	3,000
Public administration	1,200	1,500	2,000	2,500	–
1 to 99 workers	1,250	1,500	2,000	2,500	3,000
50 to 99 workers	1,250	1,500	2,000	2,500	2,500
100 workers or more	1,200	1,500	1,800	2,500	3,000
100 to 499 workers	1,200	1,500	2,400	3,000	–
500 workers or more	1,200	1,300	1,500	2,300	3,000
State government	1,200	1,250	1,700	2,500	3,000
Local government	1,200	1,500	2,000	2,500	3,000

See footnotes at end of table.

Table 37. High deductible health plans:¹ Amount of annual individual deductible, state and local government workers, National Compensation Survey, 2011—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
Geographic area					
East North Central	\$1,500	\$2,000	\$2,500	\$3,000	—
West North Central	1,200	1,500	1,500	2,500	\$3,000
South Atlantic	1,200	1,250	1,500	2,000	3,000
West South Central	1,200	1,250	2,000	2,400	2,500

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 \$1,200 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 categories are based on the average wage for each occupation surveyed, which may include workers with earnings

both above and below the threshold. The average wages are based on the estimates published in the "National Compensation Survey: Occupational Earnings in the United States, 2010." See Technical Note for more details.

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/glossary20102011.htm.