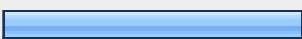
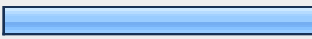

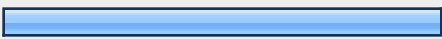
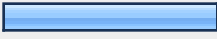

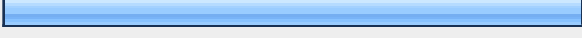
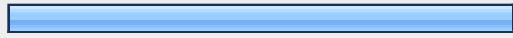









Employee Health Plan Survey



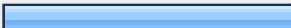
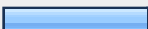

1. Do you understand the health/dental benefits that are available to you through your EHA Plan?			
		Response Percent	Response Count
Yes		45.7%	1,012
Somewhat		47.4%	1,049
No		7.0%	154
		<i>answered question</i>	2,215
		<i>skipped question</i>	10




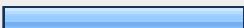

2. Do you know whom to ask about health/dental benefits if you have questions?			
		Response Percent	Response Count
Yes		67.3%	1,493
No		32.7%	724
		<i>answered question</i>	2,217
		<i>skipped question</i>	8

3. Have you utilized the Educators Health Alliance website for information on the plan options for schools?			
		Response Percent	Response Count
Yes		10.6%	235
No		89.4%	1,973
		<i>answered question</i>	2,208
		<i>skipped question</i>	17

4. Do you receive information on your benefits from your employer at the beginning of the plan year?			
		Response Percent	Response Count
Yes		77.8%	1,714
No		10.6%	234
Don't Know		11.5%	254
		<i>answered question</i>	2,202
		<i>skipped question</i>	23

5. If you receive information, how satisfied are you with the information on coverage options and plan changes you receive?			
		Response Percent	Response Count
Extremely satisfied		5.9%	114
Very satisfied		18.9%	369
Satisfied		52.4%	1,021
Not very satisfied		18.5%	361
Not at all satisfied		4.3%	83
		<i>answered question</i>	1,948
		<i>skipped question</i>	277

6. How satisfied are you with the health benefit plan choice your school offers you?			
		Response Percent	Response Count
Extremely satisfied		6.9%	151
Very satisfied		19.7%	430
Satisfied		44.4%	971
Not very satisfied		21.8%	477
Not at all satisfied		7.2%	158
		<i>answered question</i>	2,187
		<i>skipped question</i>	38

7. Which level of health insurance are you currently enrolled in?			
		Response Percent	Response Count
Single		34.6%	754
Employee + Spouse		17.3%	378
Employee + Children		4.6%	101
Family		36.9%	804
None		6.6%	144
		<i>answered question</i>	2,181
		<i>skipped question</i>	44

8. Which level of dental insurance are you currently enrolled in?			
		Response Percent	Response Count
Single		42.9%	945
Employee + Spouse		15.3%	336
Employee + Children		4.9%	108
Family		30.3%	667
None		6.6%	145
		<i>answered question</i>	2,201
		<i>skipped question</i>	24

9. With the dental coverage, how satisfied are you with the Dental Network that you can choose from under your benefit plan?			
		Response Percent	Response Count
Extremely satisfied		7.3%	155
Very satisfied		21.9%	465
Satisfied		51.2%	1,088
Not very satisfied		14.6%	311
Not at all satisfied		5.1%	108
		<i>answered question</i>	2,127
		<i>skipped question</i>	98

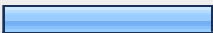


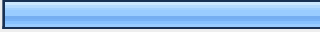
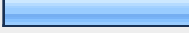
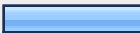

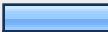


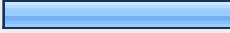
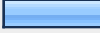


10. How satisfied are you with the range of services covered by your dental benefits (i.e. preventive/diagnostic care; maintenance and simple restorative; complex restorative; orthodontic, emergency care; available specialists; etc.)?



		Response Percent	Response Count
Extremely satisfied		3.4%	73
Very satisfied		13.6%	290
Satisfied		46.4%	988
Not very satisfied		29.3%	624
Not at all satisfied		7.2%	154
		<i>answered question</i>	2,129
		<i>skipped question</i>	96




11. How satisfied are you with the range of services covered by your health benefits (i.e. preventive care; emergency care; available specialists; OB-GYN; chiropractic; etc.)?



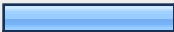
		Response Percent	Response Count
Extremely satisfied		5.4%	116
Very satisfied		22.8%	488
Satisfied		51.4%	1,098
Not very satisfied		15.6%	334
Not at all satisfied		4.7%	101
		<i>answered question</i>	2,137
		<i>skipped question</i>	88

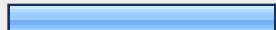
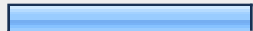
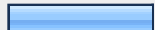
12. What changes would you like to see in your benefit plans? Please note that some of these may increase premium rates. Please check all that apply.

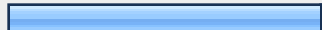

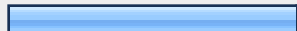
		Response Percent	Response Count
Change copay level		31.7%	624
Add a medium deductible plan (\$800 - \$1,500)		15.6%	308
Add a higher deductible plan (\$1,500 - \$5,000)		5.2%	102
Add/increase vision care		48.6%	958
Add/increase dental care		28.9%	569
Add/increase orthodontia coverage (juvenile)		21.4%	421
Add/increase orthodontia coverage (adult)		10.6%	209
Add/increase chiropractic care		16.2%	319
Add/increase mental health services		9.3%	184
Add/increase alternative medicine (acupuncture, massage therapy, etc.)		20.2%	398
Add/increase wellness program (weight loss, nutrition, smoking cessation programs, etc.)		35.6%	701
Add a Health Savings Account (HSA) (allows employees to enroll in a high deductible health plan, and then the school and the employee contribute on a pre-tax basis to an account used for eligible medical expenses)		14.8%	292
Offer benefits in a Flexible Spending Account (FSA)		10.6%	208
Offer an Employee Assistance Program (EAP)		5.0%	98




Post Retirement Health Care Savings Plan		30.7%	604
Other (please specify)		12.5%	247
		answered question	1,970
		skipped question	255

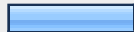
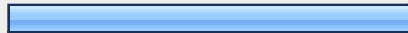
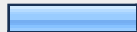
13. If you checked any items above, are you still interested if it will increase premium rates?			
		Response Percent	Response Count
Yes		22.3%	453
No		31.2%	635
Maybe/Don't know		46.5%	946
		answered question	2,034
		skipped question	191

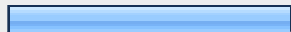
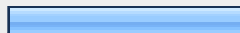
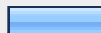


14. Do you understand High Deductible Health Plans (HDHP)?			
		Response Percent	Response Count
Yes		33.3%	726
No		40.7%	886
Maybe/Don't know		26.0%	567
		answered question	2,179
		skipped question	46

15. Do you understand Health Savings Accounts (HSAs)?			
		Response Percent	Response Count
Yes		41.1%	898
No		37.1%	812
Maybe/Don't know		21.8%	476
answered question			2,186
skipped question			39



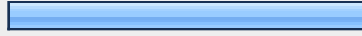


16. The EHA has initiated a Wellness Pilot Program in the fall of 2009. Would you participate in a Wellness program if offered through your employer?			
		Response Percent	Response Count
Yes		47.8%	1,047
No		7.9%	174
Maybe/Don't know		44.2%	969
answered question			2,190
skipped question			35

17. Do you have any other options to obtain health insurance coverage for yourself and/or your family (i.e. through a spouse's plan)?			
		Response Percent	Response Count
Yes		31.6%	692
No		64.7%	1,416
Maybe/Don't know		3.6%	79
answered question			2,187
skipped question			38

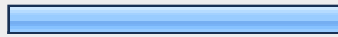




18. If you answered yes to the previous question, is this other option similarly priced to the School's plan?			
		Response Percent	Response Count
Yes		19.0%	170
No		61.5%	551
Maybe/Don't know		19.5%	175
		answered question	896
		skipped question	1,329

19. To control premiums, how much more in copay fees are you willing to pay?			
		Response Percent	Response Count
\$0 more		43.4%	938
\$5-10 more		35.7%	772
\$10-25 more		14.2%	307
\$25-50 more		5.4%	116
\$50 or more		1.3%	27
		answered question	2,160
		skipped question	65



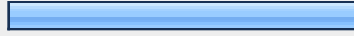
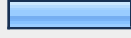

20. Your school currently offers a annual deductible for the medical plan (\$350, \$600, etc). How satisfied are you with the annual deductible level?

		Response Percent	Response Count
Extremely satisfied		5.1%	109
Very satisfied		10.4%	221
Satisfied		54.6%	1,165
Not very satisfied		25.4%	542
Not at all satisfied		4.5%	97
		<i>answered question</i>	2,134
		<i>skipped question</i>	91

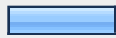


21. How much more of an annual deductible are you willing to pay if there was a savings in premium cost directly to you?

		Response Percent	Response Count
\$0 more		50.9%	1,080
\$100 more		29.7%	630
\$250 more		12.2%	258
\$500 more		4.9%	103
\$1,000 more		2.3%	49
		<i>answered question</i>	2,120
		<i>skipped question</i>	105

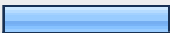


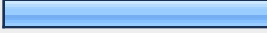
22. The EHA Plan currently offers a coinsurance percentage for prescription drug coverage. How satisfied are you with the prescription drug coinsurance level?

		Response Percent	Response Count
Extremely satisfied		5.3%	112
Very satisfied		17.6%	373
Satisfied		53.5%	1,130
Not very satisfied		18.4%	390
Dissatisfied		5.2%	109
		<i>answered question</i>	2,114
		<i>skipped question</i>	111


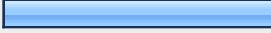
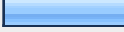





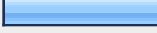
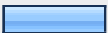
23. Have you had trouble getting prescriptions filled in the last 12 months due to certain drugs/dosages not being covered?

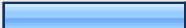
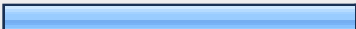



		Response Percent	Response Count
Yes		15.9%	342
No		79.7%	1,713
Maybe/Don't Know		4.4%	94
		<i>answered question</i>	2,149
		<i>skipped question</i>	76

24. If you had problems, did your Doctor assist you in getting either a medical exception or a comparable drug that is covered?

		Response Percent	Response Count
Yes		25.3%	296
No		21.7%	253
Maybe/Don't know		12.5%	146
Didn't ask		40.5%	473
		<i>answered question</i>	1,168
		<i>skipped question</i>	1,057

25. What changes would you be willing to accept in order to help hold down premium increases? (Please check all that apply.)

		Response Percent	Response Count
Higher annual deductibles (the amount you pay out-of-pocket before benefits begin)		32.2%	442
Higher office visit copays (the dollar amount you pay for office visits)		41.4%	569
Higher prescription drug copays (the dollar amount you pay for prescription drugs)		18.7%	257
Higher percentage of co-insurance (the percentage of the billed amount you are responsible for paying after you meet the annual deductible)		6.8%	93
Higher out-of-pocket maximums (the maximum amount you will pay for all services in a calendar year before the plan pays 100% of charges)		13.1%	180
More network restrictions (smaller group of doctors and specialists to choose from)		10.3%	142
No preventive care (i.e. routine physicals, pre-cancer screenings, well-baby care, etc.)		2.3%	31
No dental coverage		3.7%	51
No orthodontia coverage		23.7%	326
Other (please specify)		15.1%	208
		answered question	1,374
		skipped question	851

26. How has your experience with Blue Cross Blue Shield of Nebraska been?			
		Response Percent	Response Count
Very positive		27.8%	605
Somewhat positive		54.1%	1,180
Somewhat negative		10.1%	220
Very negative		2.5%	55
Too little experience to evaluate		5.5%	120
		<i>answered question</i>	2,180
		<i>skipped question</i>	45