

**UNLV Health Benefits Survey**  
*conducted by*  
**The UNLV Faculty Senate –**  
**Administrative Faculty & Fiscal Affairs Committees**  
**and the UNLV Classified Staff Council**

**INTRODUCTION**

In order to gauge employee concerns about health care and Public Employee Benefit Program customer service and plan options, the Administrative Faculty Committee and the Fiscal Affairs Committee of the UNLV Faculty Senate and the Classified Staff Council conducted a survey. The survey was conducted through UNLV's online Survey Tool, and the UNLV Office of Human Resource and Office of Information Technology assisted in the survey's development. The survey was launched on November 21, 2011 and concluded on November 28, 2011.

872 employees responded – a response rate of 32.6%. That response rate, nearly one-third of UNLV employees, makes it clear that health care benefits remain a major, ongoing concern.

**RESULTS**

Some highlights of the survey results include:

- 3.2% of respondents declined any health coverage from PEBP at all.
- At least 60.8% of respondents ***have chosen not to fill prescriptions*** prescribed by their doctors.
- At least 42.0% of respondents ***have switched to generic prescriptions against the advice of their doctors.***
- At least 60.0% of respondents ***have delayed filling prescriptions.***
- 46.8% ***have attempted to make their prescriptions last longer than prescribed.***
- 61.3% of respondents were unaware that PEBP would deposit money into the HSA in twelve monthly installments in FY13.
- 59.3% of respondents indicated that splitting the HSA seed-money into twelve payments ***would make it harder for them to pay for medical care.***
- HMO participants generally report that it is difficult to find a primary care provider (28.8% have difficulty), difficult to get an appointment with their primary care provider (44.8%), and somewhat difficult to get a referral to a specialist (25.9%).

## **EMPLOYEE COMMENTS**

On the next two pages of this report, we have selected a very few employee comments, but they are comments indicative of all of the comments received. (We received 52 pages of comments. All of the comments have been provided to Task Force Chair Gerry Bomotti.) Specifically, however, these comments come directly from our classified staff, the employee group that is perhaps most financially impacted by these changes. Nevertheless, the other two employee groups report very similar experiences and feelings.

## **CONCLUSIONS**

While it is difficult to represent 2,679 individuals, we think that, from the results of this survey, we can safely state the following:

The authors of the survey understand that the Public Employees Benefits Program is responsible for these changes. However, the comments received through the survey indicate that, despite UNLV's best efforts at educating employees about the responsible party, many employees believe their leadership, both at the institution and system level, is responsible.

Additional comments received by the authors of the survey also suggest that the potential inability to recruit and retain top quality faculty and staff is greater than it was prior to the close of the last fiscal year, in part because of the changes to health benefits.

UNLV employees are suffering as a result of these changes. They are delaying medical care and not filling prescriptions. They are making very difficult choices between obtaining medical care now or waiting for a medical crisis.

These changes have dramatically impacted employee morale.

The Nevada System of Higher Education Board of Regents should direct the NSHE PEBP Task Force to proceed with all due haste to obtain other health coverage for its employees.

As the Task Force's research has already shown, the level of access to health care that our employees are receiving is inferior – both to what we used to receive via the Public Employees Benefits Program and to what employees of other private and public organizations in Nevada receive.

The Nevada System of Higher Education Board of Regents should implement either a supplemental insurance policy and/or a supplement to the dollars provided in the Health Savings Account.

We are not seeking “added” benefits. We are seeking a return to an acceptable level of access to health care.

## **UNLV Health Benefits Survey Employee Comments**

**Editor's Note:** *The comments included below are culled from a 16 pages of comments from UNLV's Classified Staff, one of the three employee groups given the survey. However, they are representative of the comments received from all three groups. The comments are also representative of the problems all UNLV employees are experiencing with their health plan, whether they chose the PPO or the HMO during the open enrollment period.*

### **Access to Providers**

- I can't get an appointment with a health care provider; I always have to go to urgent care.
- The cardiologist denied my referral, even though my family doctor and my gynecologist wanted me to get checked since I am pregnant.
- The HMO is awful for referrals, doctors.

### **Cost and Affordability**

- Switching to the HMO plan was not an option for us, as it would have required us to pay double each month what we currently spend on health care.
- Doubling the cost for the HMO this year was difficult to absorb. I have had to cut my retirement savings by 2/3 to afford it.
- The program is confusing, hard to keep track of, and expensive!

### **Difficult Healthcare Decisions**

- I have discovered "limitations" in the amount of injections I will be allowed for my chronic back conditions.
- I am unable to get an accurate cost for a doctor's appointment from either PEBP or the doctor's office, so I put off going to the doctor because I'm afraid of what I'll be charged.
- I have to decide between getting pregnant and having my first child or paying for my husband's dental surgeries.
- My son has serious problems with his inner ear. I have turned down his surgeon's recommendation that my son have tubes inserted as I will have to pay \$8,000 to \$10,000 for this surgery.
- I had to stop taking estrogen because the cost went from \$40.00 to \$110.00 per month.
- Did not know that next year the seed money will be divided into equal monthly deposits. The monthly deposit will not cover my monthly prescription bill.
- I am putting off having lab work done, as I cannot afford it.
- The cuts to our health plan are devastating, and staff in my department are already getting sick from stopping prescriptions and cutting down on visits to the doctor.
- I had to drop my college-age daughter because of these changes.

### **Billing and Payment Issues**

- I have found that none of my medical offices understand how the new insurance works. Each time I go in for a regularly scheduled appointment, I am told to pay amounts up front that differ from the amount listed on the explanation of benefits.

### **Prescriptions**

- The prescription benefits are causing serious financial / health problems for everyone I know. Several people had to give up using insulin pumps because they could not afford the new \$400-\$500 cost per month for supplies, which has resulted in trips to the emergency room for them.
- I cannot afford most of my 20 medications. One of my medications used to cost me \$40 (co-pay) and will now cost \$2,600.
- I have not filled necessary prescriptions due to the price of medications.
- I had to leave the PPO because the cost of my medication after I met the deductible would still be \$1025.00 every month.

### **Customer Service**

- PEBP Customer Service is just as confused as the employee that calls. Every time I call I get a different answer for the same question.
- I have called and left messages to find out what our Visa card can be used to pay for. No one has returned my call.
- We were advised that we could not add to the HSA, and I am very upset about this misinformation.
- I would like to have more information about all these changes. I was switched from the HMO to the PPO without my permission.
- Complicated and confusing and too much trouble to deal with.

**Consumer-Driven, High-Deductible Health Plan Participants**

Question Number	Classified Staff Responses Count	% of Responses	Academic Faculty Responses Count	% of Responses	Administrative Faculty Responses Count	% of Responses	Combined Responses Count	Combined % of Responses
<b>Question 11</b>	<b><i>I was Well Informed of This Change in Coverage</i></b>							
Strongly Agree/Agree	45	18.67%	101	41.91%	95	39.42%	241	100.00%
Neutral	24	33.33%	27	37.50%	21	29.17%	72	100.00%
Disagree/Strongly Disagree	30	20.98%	74	51.75%	39	27.27%	143	100.00%
Skipped Question	174	41.83%	108	25.96%	134	32.21%	416	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.1%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 12</b>	<b><i>Due to This Change in Coverage, I have Chosen not to Fill Prescriptions Prescribed by my Doctor</i></b>							
Strongly Agree/Agree	67	24.36%	127	46.18%	81	29.45%	275	100.00%
Neutral	17	24.64%	26	37.68%	26	37.68%	69	100.00%
Disagree/Strongly Disagree	15	13.89%	48	44.44%	45	41.67%	108	100.00%
Skipped Question	174	41.43%	109	25.95%	137	32.62%	420	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 13</b>	<b><i>Due to This Change in Coverage, I Have Switched From Brand Name to Generic Prescriptions (for me or Anyone Covered by my Insurance) Against the Advice of my Doctor</i></b>							
Strongly Agree/Agree	45	24.19%	89	47.85%	52	27.96%	186	100.00%
Neutral	30	22.22%	57	42.22%	48	35.56%	135	100.00%
Disagree/Strongly Disagree	22	18.03%	49	40.16%	51	41.80%	122	100.00%
Skipped Question	176	41.03%	115	26.81%	138	32.17%	429	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 14</b>	<b><i>Due to This Change in Coverage, I Have Delayed Filling Prescriptions (for me or Anyone Covered by my Insurance)</i></b>							
Strongly Agree/Agree	62	22.96%	121	44.81%	87	32.22%	270	100.00%
Neutral	19	27.54%	32	46.38%	18	26.09%	69	100.00%
Disagree/Strongly Disagree	17	15.32%	47	42.34%	47	42.34%	111	100.00%
Skipped Question	175	41.47%	110	26.07%	137	32.46%	422	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>

**Consumer-Driven, High-Deductible Health Plan Participants**

<b>Question 15</b>	<b><i>Due to This Change in Coverage, I Have Attempted to "Make Prescriptions Last" (by Taking Half of the Prescribed Dosage, for Example)</i></b>							
Strongly Agree/Agree	52	24.76%	97	46.19%	61	29.05%	210	100.00%
Neutral	20	23.53%	37	43.53%	28	32.94%	85	100.00%
Disagree/Strongly Disagree	26	16.88%	65	42.21%	63	40.91%	154	100.00%
Skipped Question	175	41.37%	111	26.24%	137	32.39%	423	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 16</b>	<b><i>I was Well Informed of This Change in Payment Process</i></b>							
Strongly Agree/Agree	43	24.29%	65	36.72%	69	38.98%	177	100.00%
Neutral	19	28.36%	26	38.81%	22	32.84%	67	100.00%
Disagree/Strongly Disagree	38	18.36%	109	52.66%	60	28.99%	207	100.00%
Skipped Question	173	41.09%	110	26.13%	138	32.78%	421	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 17</b>	<b><i>My Providers Were Well Informed of This Change in Payment Process</i></b>							
Strongly Agree/Agree	17	27.42%	27	43.55%	18	29.03%	62	100.00%
Neutral	41	24.26%	63	37.28%	65	38.46%	169	100.00%
Disagree/Strongly Disagree	41	19.07%	107	49.77%	67	31.16%	215	100.00%
Skipped Question	174	40.85%	113	26.53%	139	32.63%	426	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 18</b>	<b><i>I Have Been Required to Pay the Provider the Entire Cost of the Office Visit, Rather Than Only the Negotiated Rate</i></b>							
Strongly Agree/Agree	26	16.15%	87	54.04%	48	29.81%	161	100.00%
Neutral	44	27.67%	62	38.99%	53	33.33%	159	100.00%
Disagree/Strongly Disagree	26	22.03%	47	39.83%	45	38.14%	118	100.00%
Skipped Question	177	40.78%	114	26.27%	143	32.95%	434	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 19</b>	<b><i>Providers Have not Required me to Pay Anything in the Office, Rather They Bill me After Receiving the Explanation of Benefits from the Insurer</i></b>							
Strongly Agree/Agree	37	21.64%	77	45.03%	57	33.33%	171	100.00%
Neutral	31	26.50%	47	40.17%	39	33.33%	117	100.00%
Disagree/Strongly Disagree	28	18.30%	74	48.37%	51	33.33%	153	100.00%
Skipped Question	177	41.07%	112	25.99%	142	32.95%	431	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>

## Consumer-Driven, High-Deductible Health Plan Participants

Question 20 in General Questions Section								
Question 21	<i>Insurance Claims are Being Processed Faster Than They Were Prior to Last Year</i>							
Strongly Agree/Agree	10	19.23%	19	36.54%	23	44.23%	52	100.00%
Neutral	54	23.79%	101	44.49%	72	31.72%	227	100.00%
Disagree/Strongly Disagree	26	19.12%	69	50.74%	41	30.15%	136	100.00%
Skipped Question	183	40.04%	121	26.48%	153	33.48%	457	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
Question 22	<i>I am Satisfied With Health Savings Account Options Available to me</i>							
Strongly Agree/Agree	20	22.22%	33	36.67%	37	41.11%	90	100.00%
Neutral	34	24.64%	56	40.58%	48	34.78%	138	100.00%
Disagree/Strongly Disagree	38	19.49%	103	52.82%	54	27.69%	195	100.00%
Skipped Question	181	40.31%	118	26.28%	150	33.41%	449	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
Question 23	<i>The Debit Card Provided by HealthScope Benefits is Easy to use</i>							
Strongly Agree/Agree	53	22.94%	98	42.42%	80	34.63%	231	100.00%
Neutral	25	21.37%	50	42.74%	42	35.90%	117	100.00%
Disagree/Strongly Disagree	11	16.18%	42	61.76%	15	22.06%	68	100.00%
Skipped Question	184	40.35%	120	26.32%	152	33.33%	456	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
Question 24	<i>I Understand the Health Savings Account and how it Should be Used</i>							
Strongly Agree/Agree	40	23.3%	64	37.21%	68	39.53%	172	100%
Neutral	17	21.3%	36	45.00%	27	33.75%	80	100%
Disagree/Strongly Disagree	33	19.5%	92	54.44%	44	26.04%	169	100%
Skipped Question	183	40.6%	118	26.16%	150	33.26%	451	100%
<b>Totals</b>	<b>273</b>	<b>31.3%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100%</b>

**Consumer-Driven, High-Deductible Health Plan Participants**

<b>Question 25</b>	<b>HealthScope Customer Service Has Answered my Questions Quickly</b>							
Strongly Agree/Agree	25	22.52%	41	36.94%	45	40.54%	111	100.00%
Neutral	51	25.76%	82	41.41%	65	32.83%	198	100.00%
Disagree/Strongly Disagree	12	13.64%	55	62.50%	21	23.864%	88	100.00%
Skipped Question	185	38.95%	132	27.79%	158	33.26%	475	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 26</b>	<b>HealthScope Customer Service Has Answered my Questions Accurately</b>							
Strongly Agree/Agree	19	18.81%	42	0.00%	40	39.60%	101	58.42%
Neutral	56	25.69%	90	0.00%	72	33.03%	218	58.72%
Disagree/Strongly Disagree	12	16.44%	43	0.00%	18	24.66%	73	41.10%
Skipped Question	186	38.75%	135	0.00%	159	33.13%	480	71.88%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 27</b>	<b>I am Aware of this Change in how the Funds are Deposited</b>							
Strongly Agree/Agree	45	35.16%	37	28.91%	46	35.94%	128	100.00%
Neutral	48	43.24%	32	28.83%	31	27.93%	111	100.00%
Disagree/Strongly Disagree	86	22.69%	163	43.01%	130	34.30%	379	100.00%
Skipped Question	94	37.01%	78	30.71%	82	32.28%	254	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 28</b>	<b>Depositing the Money in Equal Monthly Payments Will Make it Harder for me to pay for Medical Care</b>							
Strongly Agree/Agree	95	26.54%	132	36.87%	131	36.59%	358	100.00%
Neutral	66	33.33%	74	37.37%	58	29.29%	198	100.00%
Disagree/Strongly Disagree	12	25.00%	22	45.83%	14	29.17%	48	100.00%
Skipped Question	100	37.31%	82	30.60%	86	32.09%	268	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 29</b>	<b>I am Saving Money This Year so That This Change in the way That Funds are Deposited Will not Cause me any Problems</b>							
Strongly Agree/Agree	35	30.97%	41	36.28%	37	32.74%	113	100%
Neutral	78	32.64%	82	34.31%	79	33.05%	239	100%
Disagree/Strongly Disagree	60	24.19%	104	41.94%	84	33.87%	248	100%
Skipped Question	100	36.76%	83	30.51%	89	32.72%	272	100%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100%</b>

HMO Plan Participants

Question Number	Classified Staff Responses Count	% of Responses	Academic Faculty Responses Count	% of Responses	Administrative Faculty Responses Count	% of Responses	Combined Responses Count	Combined % of Responses
<b>Question 31</b>	<b><i>If you Joined the HMO Plan for the First Time This Fiscal Year (Since July 1, 2011) how Easy was it to Find a Primary Care Physician?</i></b>							
Very Easy/Easy	26	57.78%	6	13.33%	13	28.89%	45	100.00%
Neutral	34	51.52%	9	13.64%	23	34.85%	66	100.00%
Difficult/Very Difficult	17	37.78%	9	20.00%	19	42.22%	45	100.00%
Skipped	196	27.37%	286	39.94%	234	32.68%	716	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 32</b>	<b><i>How Quickly can you get an Appointment With Your Primary Care Physician?</i></b>							
Very Quickly/Quickly	41	56.94%	8	11.11%	23	31.94%	72	100.00%
Neutral	26	57.78%	8	17.78%	11	24.44%	45	100.00%
Slowly/Very Slowly	36	37.89%	24	25.26%	35	36.84%	95	100.00%
Skipped	170	25.76%	270	40.91%	220	33.33%	660	100.00%
<b>Totals</b>	<b>273</b>	<b>0.313073394</b>	<b>310</b>	<b>0.355504587</b>	<b>289</b>	<b>0.331422018</b>	<b>872</b>	<b>1</b>
<b>Question 33</b>	<b><i>How Easy is it to get a Referral to a Specialist, if Required?</i></b>							
Very Easy/Easy	45	56.25%	13	16.25%	22	27.50%	80	100.00%
Neutral	45	62.50%	10	13.89%	17	23.61%	72	100.00%
Difficult/Very Difficult	10	17.86%	17	30.36%	29	51.79%	56	100.00%
Skipped	173	26.05%	270	40.66%	221	33.28%	664	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>

**Employees Who Declined Coverage**

Question Number	Classified Staff Responses Count	% of Responses	Academic Faculty Responses Count	% of Responses	Administrative Faculty Responses Count	% of Responses	Combined Responses Count	Combined % of Responses
<b>Question 34</b>	<b><i>I Chose Not to Participate in Either of the PEBP-Sponsored Plans Because the Rate for Retirees is too Expensive</i></b>							
Strongly Agree/Agree	3	42.86%	2	28.57%	2	28.57%	7	100.00%
Neutral	1	14.29%	2	28.57%	4	57.14%	7	100.00%
Disagree/Strongly Disagree	1	25.00%	1	25.00%	2	50.00%	4	100.00%
Skipped Question	268	31.38%	305	35.71%	281	32.90%	854	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 35</b>	<b><i>I Chose Not to Participate in Either of the PEBP-Sponsored Plans Because the Coverage Offered to me by my Spouse's (or Domestic Partner's) Employer is Better</i></b>							
Strongly Agree/Agree	5	27.78%	4	22.22%	9	50.00%	18	100.00%
Neutral	0	0.00%	0	0.00%	1	100.00%	1	100.00%
Disagree/Strongly Disagree	1	50.00%	0	0.00%	1	50.00%	2	100.00%
Skipped Question	267	31.37%	306	35.96%	278	32.67%	851	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 36</b>	<b><i>I Chose Not to Participate in Either of the PEBP-Sponsored Plans Because the Coverage Offered to me by my Spouse's (or Domestic Partner's) Employer is Less Expensive</i></b>							
Strongly Agree/Agree	4	22.22%	4	22.22%	10	55.56%	18	100.00%
Neutral	1	50.00%	0	0.00%	1	50.00%	2	100.00%
Disagree/Strongly Disagree	1	100.00%	0	0.00%	0	0.00%	1	100.00%
Skipped Question	267	31.37%	306	35.96%	278	32.67%	851	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 37</b>	<b><i>I Chose Not to Participate in Either of the PEBP-Sponsored Plans Because I Became Eligible for Medicare Coverage and Chose That Option</i></b>							
Strongly Agree/Agree	0	0.00%	1	50.00%	1	50.00%	2	100.00%
Neutral	0	0.00%	0	0.00%	4	100.00%	4	100.00%
Disagree/Strongly Disagree	4	36.36%	3	27.27%	4	36.36%	11	100.00%
Skipped Question	269	31.46%	306	35.79%	280	32.75%	855	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>

**Employees Who Declined Coverage**

<b>Question 38</b>	<b><i>I Chose Not to Participate in Either of the PEBP-Sponsored Plans Because the Rate for Retirees is too Expensive</i></b>							
Strongly Agree/Agree	3	42.86%	1	14.29%	3	42.86%	7	100.00%
Neutral	1	12.50%	2	25.00%	5	62.50%	8	100.00%
Disagree/Strongly Disagree	0	0.00%	1	33.33%	2	66.67%	3	100.00%
Skipped Question	269	31.50%	306	35.83%	279	32.67%	854	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 39</b>	<b><i>Since I Declined Coverage From PEBP, I Have no Health Coverage as I Cannot Afford it</i></b>							
Strongly Agree/Agree	2	100.00%	0	0.00%	0	0.00%	2	100.00%
Neutral	1	14.29%	1	14.29%	5	71.43%	7	100.00%
Disagree/Strongly Disagree	2	18.18%	3	27.27%	6	54.55%	11	100.00%
Skipped Question	268	31.46%	306	35.92%	278	32.63%	852	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>

**Customer Service and Plan Choice Questions**

<b>Question Number</b>	<b>Classified Staff Responses Count</b>	<b>% of Responses</b>	<b>Academic Faculty Responses Count</b>	<b>% of Responses</b>	<b>Administrative Faculty Responses Count</b>	<b>% of Responses</b>	<b>Combined Responses Count</b>	<b>Combined % of Responses</b>
<b>Question 1</b>	<b><i>The Customer Service Agent was Friendly</i></b>							
Strongly Agree/Agree	111	33.33%	111	33.33%	111	33.33%	333	100.00%
Neutral	75	36.95%	63	31.03%	65	32.02%	203	100.00%
Disagree/Strongly Disagree	11	20.37%	25	46.30%	18	33.33%	54	100.00%
Skipped Question	76	26.95%	111	39.36%	95	33.69%	282	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100%</b>
<b>Question 2</b>	<b><i>The Customer Service Agent was Helpful</i></b>							
Strongly Agree/Agree	100	33.78%	96	32.43%	100	33.78%	296	100.00%
Neutral	78	39.20%	62	31.16%	59	29.65%	199	100.00%
Disagree/Strongly Disagree	17	18.68%	42	46.15%	32	35.16%	91	100.00%
Skipped Question	78	27.27%	110	38.46%	98	34.27%	286	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 3</b>	<b><i>The Information Provided to me by the Customer Service Agent was Useful</i></b>							
Strongly Agree/Agree	93	32.63%	100	35.09%	92	32.28%	285	100.00%
Neutral	81	40.10%	56	27.72%	65	32.18%	202	100.00%
Disagree/Strongly Disagree	19	20.21%	42	44.68%	33	35.11%	94	100.00%
Skipped Question	80	27.49%	112	38.49%	99	34.02%	291	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 4</b>	<b><i>The Information Provided to me by the Customer Service Agent was Clear</i></b>							
Strongly Agree/Agree	89	34.10%	84	32.18%	88	33.72%	261	100.00%
Neutral	78	36.28%	66	30.70%	71	33.02%	215	100.00%
Disagree/Strongly Disagree	25	24.04%	49	47.12%	30	28.85%	104	100.00%
Skipped Question	81	27.74%	111	38.01%	100	34.25%	292	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 5</b>	<b><i>I was Satisfied with the Information Provided to me by the Customer Service Agent</i></b>							
Strongly Agree/Agree	81	33.06%	78	31.84%	86	35.10%	245	100.00%
Neutral	83	42.35%	57	29.08%	56	28.57%	196	100.00%
Disagree/Strongly Disagree	29	20.86%	63	45.32%	47	33.81%	139	100.00%
Skipped Question	80	27.40%	112	38.36%	100	34.25%	292	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>

**Customer Service and Plan Choice Questions**

<b>Question 6</b>	<b><i>I Found the PEBP Online Enrollment Tool Easy to Navigate</i></b>							
Strongly Agree/Agree	78	33.33%	64	27.35%	92	39.32%	234	100.00%
Neutral	47	29.56%	59	37.11%	53	33.33%	159	100.00%
Disagree/Strongly Disagree	58	26.98%	84	39.07%	73	33.95%	215	100.00%
Skipped Question	90	34.09%	103	39.02%	71	26.89%	264	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 7</b>	<b><i>The Information Provided by the PEBP Online Enrollment Tool was Useful</i></b>							
Strongly Agree/Agree	91	36.11%	71	28.17%	90	35.71%	252	100.00%
Neutral	55	30.56%	62	34.44%	63	35.00%	180	100.00%
Disagree/Strongly Disagree	35	20.59%	73	42.94%	62	36.47%	170	100.00%
Skipped Question	92	34.07%	104	38.52%	74	27.41%	270	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 8</b>	<b><i>The Information Provided by the PEBP Online Enrollment Tool was Clear</i></b>							
Strongly Agree/Agree	79	36.57%	64	29.63%	73	33.80%	216	100.00%
Neutral	58	32.22%	50	27.78%	72	40.00%	180	100.00%
Disagree/Strongly Disagree	42	20.49%	92	44.88%	71	34.63%	205	100.00%
Skipped Question	94	34.69%	104	38.38%	73	26.94%	271	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100%</b>
<b>Question 9</b>	<b><i>I was Satisfied with the Information Provided to me by the Online Enrollment Tool</i></b>							
Strongly Agree/Agree	81	37.85%	58	27.10%	75	35.05%	214	100.00%
Neutral	58	32.04%	56	30.94%	67	37.02%	181	100.00%
Disagree/Strongly Disagree	42	20.39%	91	44.17%	73	35.44%	206	100.00%
Skipped Question	92	33.95%	105	38.75%	74	27.31%	271	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Question 10</b>	<b><i>For the Plan That Started on July 1, 2011, What Plan did you Choose?</i></b>							
CDHP Plan	104	22.03%	208	44.07%	160	33.90%	472	100.00%
HMO Plan	103	47.69%	44	20.37%	69	31.94%	216	100.00%
Declined Coverage	8	34.78%	5	21.74%	10	43.48%	23	100.00%
Skipped Question	58	36.02%	53	32.92%	50	31.06%	161	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Questions 11 to 19 - Questions for CDHP PPO Plan Participants</b>								

Customer Service and Plan Choice Questions

<b>Question 20</b>		<b>The Amount That I Added to my Health Savings Account was:</b>						
An additional \$500	15	20.27%	35	47.30%	24	32.43%	74	100.00%
An additional \$1,000	3	15.00%	11	55.00%	6	30.00%	20	100.00%
An additional \$1,200	3	11.11%	17	62.96%	7	25.93%	27	100.00%
More than an additional \$1,200	9	12.33%	36	49.32%	28	38.36%	73	100.00%
Skipped Question	243	35.84%	211	31.12%	224	33.04%	678	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>
<b>Questions 21 to 29 - Questions for CDHP PPO Plan Participants</b>								
<b>Question 30</b>		<b>Please Re-Confirm if you are a PPO or an HMO Member</b>						
PPO Plan	96	21.67%	201	45.37%	146	32.96%	443	100.00%
HMO Plan	101	48.10%	41	19.52%	68	32.38%	210	100.00%
Skipped Question	76	34.70%	68	31.05%	75	34.25%	219	100.00%
<b>Totals</b>	<b>273</b>	<b>31.31%</b>	<b>310</b>	<b>35.55%</b>	<b>289</b>	<b>33.14%</b>	<b>872</b>	<b>100.00%</b>