

SMC College Benefits Survey Results

Employment Type		Count	Percent
Faculty	Full-time	176	25%
Faculty	Part-time (Not Retired)	145	20%
Staff	Full-time	211	29%
Staff	Part-time (Not Retired)	13	2%
Manager		54	8%
Retiree		102	14%
Unspecified		17	2%
Total Survey Respondents		718	

Current Health Plan Rating						
		Rating (5 best)				
Plan	# of Responses	5	4	3	2	1
Kaiser	226	36.7%	39.4%	13.3%	7.5%	3.1%
Blue Shield	164	36.0%	40.9%	12.8%	9.1%	1.2%
PERSCare	230	43.9%	39.1%	11.7%	3.9%	1.3%
PERS Choice	12	50.0%	41.7%	0%	8.3%	0%

3. 17% of respondents changed their health plans in the last five years. 76% of them were satisfied with the change.

The following reasons were given for changing plans:

Reason	Count	Percent
Bad Service	21	17%
Deductible Cost	17	14%
Physician Choice	21	17%
Plan Discontinued	36	29%
Other	29	23%
Total:	124	

4. 21% of respondents were eligible for benefits through their spouses.

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Importance of Coverage Aspects								
Aspect	Importance							
	Most (%/count)		Second (%/count)		Third (%/count)		Fourth (%/count)	
Alternative medicine coverage	0.7%	5	3.5%	25	3.6%	26	7.9%	57
Coverage for dependents up to at least age 23 years	4.0%	29	7.4%	53	7.0%	50	7.1%	51
Easy access to emergency care wherever you travel	0.8%	6	4.6%	33	8.2%	59	11.7%	84
Free cost of wellness, prevention coverage	2.6%	19	3.2%	23	8.5%	61	6.7%	48
Individual choice of medical practitioners	42.1%	302	18.5%	133	8.4%	60	4.6%	33
Little billing paperwork	0.7%	5	3.2%	23	7.9%	57	9.1%	65
Low co-pay for prescription drugs	1.9%	14	18.7%	134	22.1%	159	18.5%	133
Low out-of-pocket expenses (co-payments, deductibles)	39.4%	283	26.2%	188	11.0%	79	7.0%	50
Maintaining 'no cap' on total lifetime benefits	4.7%	34	8.2%	59	10.3%	74	14.2%	102
Travel distance to my home/work (convenience)	2.2%	16	5.4%	39	11.4%	82	11.3%	81

Importance of Benefit Options								
Option	Importance							
	Most (%/count)		Second (%/count)		Third (%/count)		Fourth (%/count)	
'Early Retirement' plan with no cost medical/health PREMIUMS (cost to enroll in plan) for employee/retiree	5.3%	38	10.9%	78	6.3%	45	9.2%	66
'Early Retirement' plan with no cost medical/health PREMIUMS (cost to enroll in plan) for employee/retiree AND family members	4.6%	33	10.3%	74	7.5%	54	14.8%	106
No cost dental PREMIUMS for employee	1.9%	14	17.4%	125	15.0%	108	4.0%	29
No cost dental PREMIUMS for employee AND family members	2.5%	18	32.2%	231	16.0%	115	5.6%	40
No cost for Term Life Insurance Coverage (\$50,000.)	1.0%	7	3.1%	22	5.3%	38	25.8%	185
No cost medical/health PREMIUMS (cost to enroll in plan) for employee	34.1%	245	9.2%	66	3.6%	26	4.5%	32
No cost medical/health PREMIUMS (cost to enroll in plan) for employee AND family members	48.6%	349	9.1%	65	3.2%	23	2.8%	20
No cost vision PREMIUMS for employee	0.3%	2	2.4%	17	14.3%	103	12.5%	90
No cost vision PREMIUMS for employee AND family members	0.3%	2	2.9%	21	25.2%	181	16.2%	116