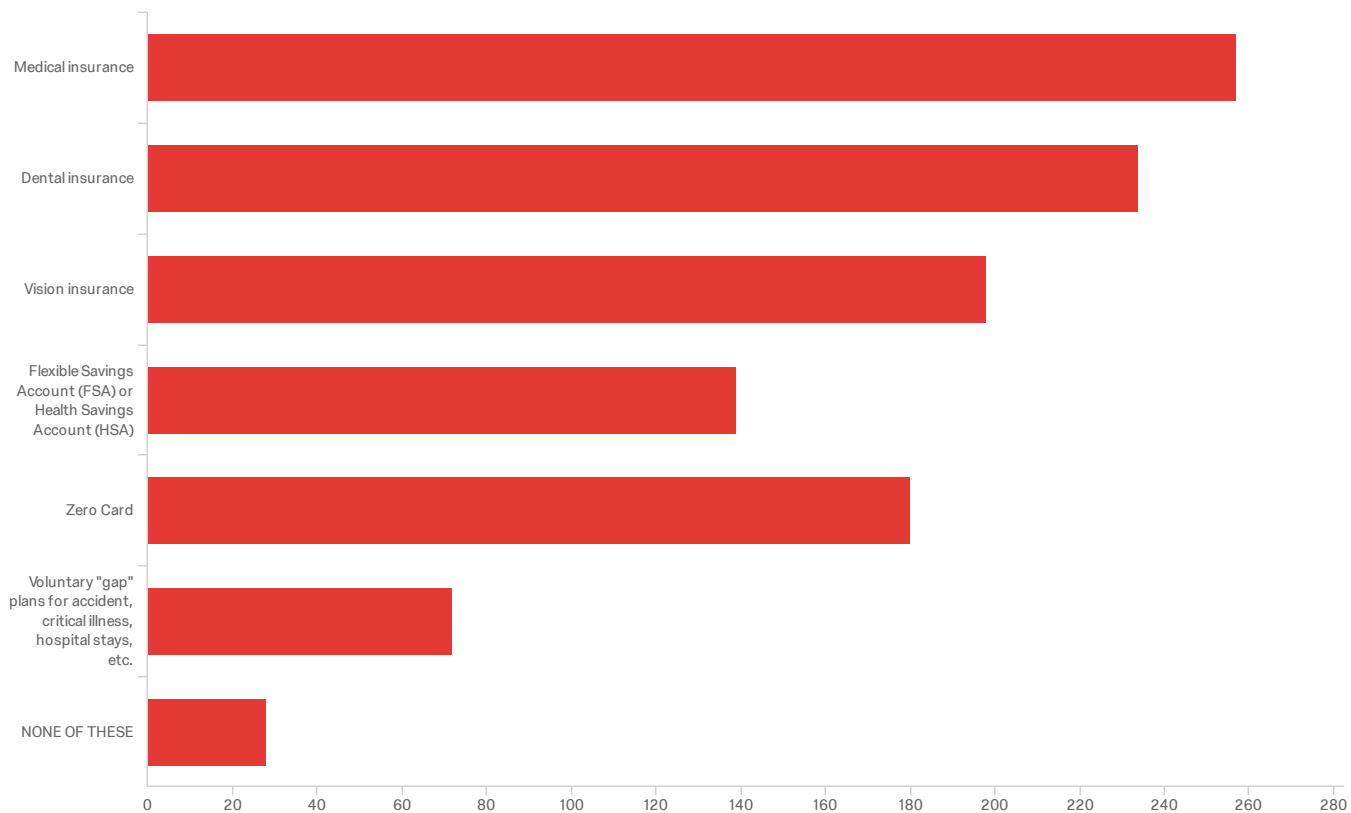


# Default Report

2019 UCO-AAUP Benefits Satisfaction Survey

November 18, 2019 10:11 AM MST

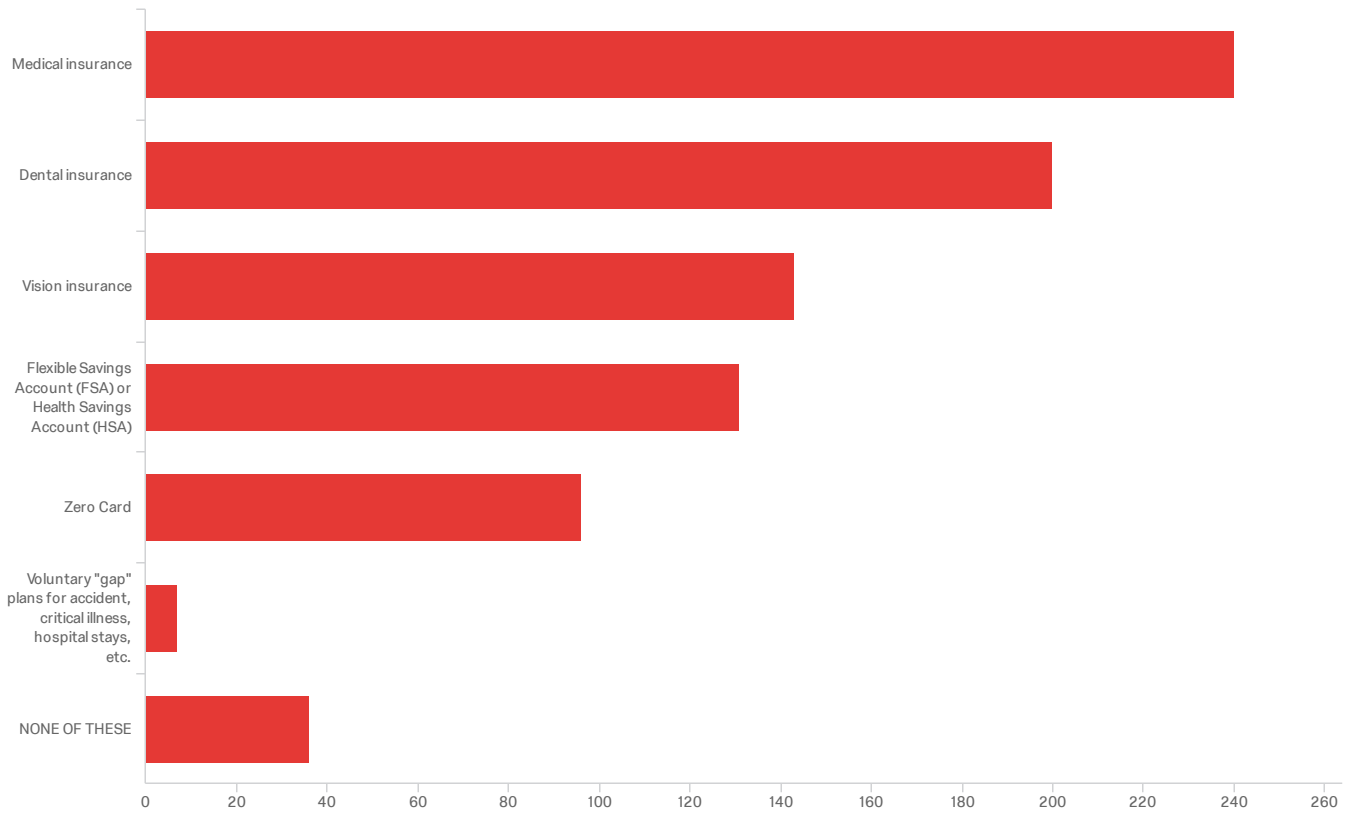
Q2 - Please select which benefits you currently have:



| # | Field  | Choice Count |
|---|--|--------------|
| 1 | Medical insurance  | 23.19% 257   |
| 2 | Dental insurance   | 21.12% 234   |
| 3 | Vision insurance   | 17.87% 198   |
| 4 | Flexible Savings Account (FSA) or Health Savings Account (HSA)             | 12.55% 139   |
| 5 | Zero Card  | 16.25% 180   |
| 6 | Voluntary "gap" plans for accident, critical illness, hospital stays, etc. | 6.50% 72     |
| 7 | NONE OF THESE  | 2.53% 28     |
|   |  | 1108         |

Showing rows 1 - 8 of 8

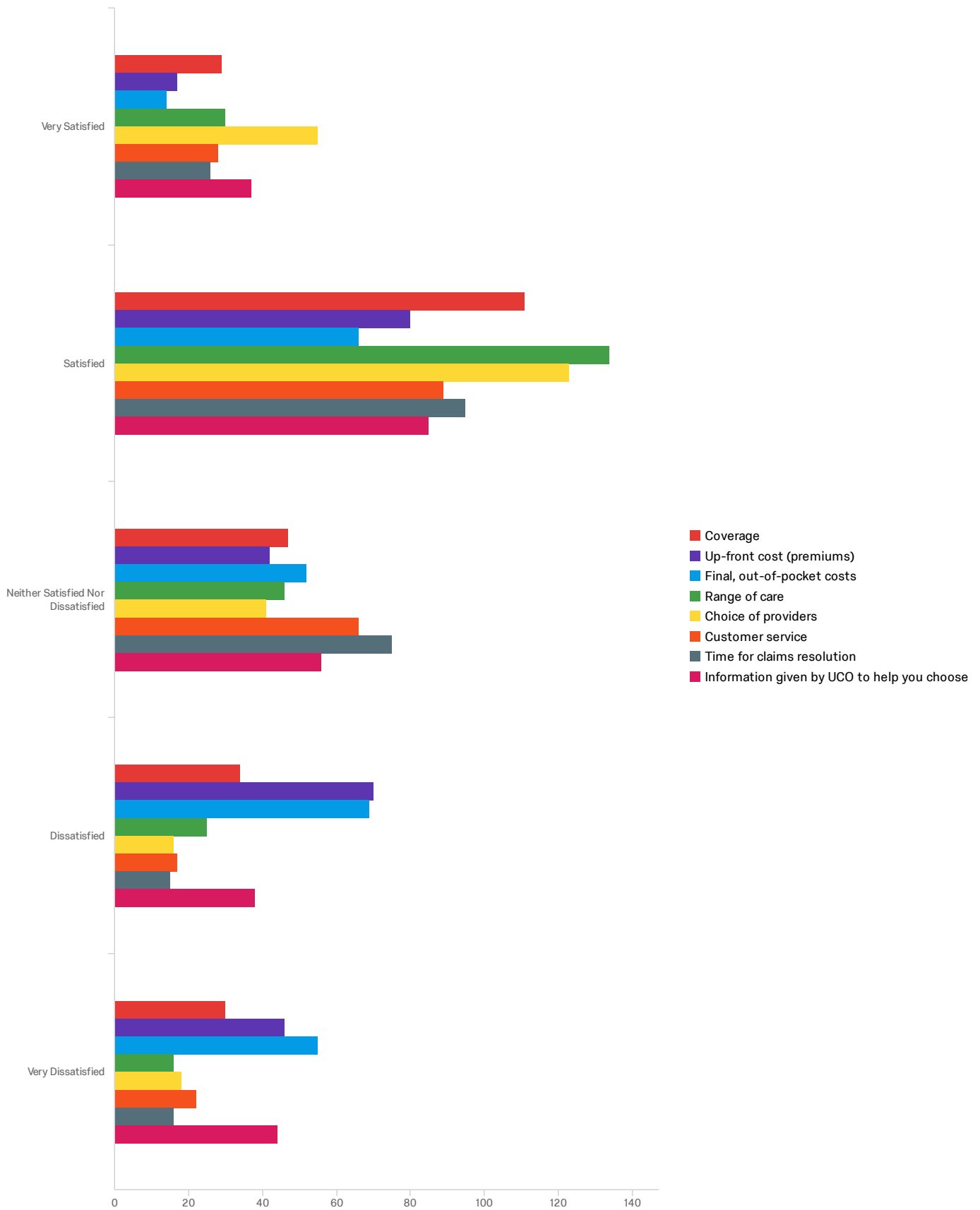
### Q3 - Which benefits have you actually USED this year?



| # | Field  | Choice Count |
|---|--|--------------|
| 1 | Medical insurance  | 28.14% 240   |
| 2 | Dental insurance   | 23.45% 200   |
| 3 | Vision insurance   | 16.76% 143   |
| 4 | Flexible Savings Account (FSA) or Health Savings Account (HSA)             | 15.36% 131   |
| 5 | Zero Card  | 11.25% 96    |
| 6 | Voluntary "gap" plans for accident, critical illness, hospital stays, etc. | 0.82% 7      |
| 7 | NONE OF THESE  | 4.22% 36     |
|   |  | 853          |

Showing rows 1 - 8 of 8

Q4 - Thinking about your MEDICAL INSURANCE ONLY, how satisfied are you with its:



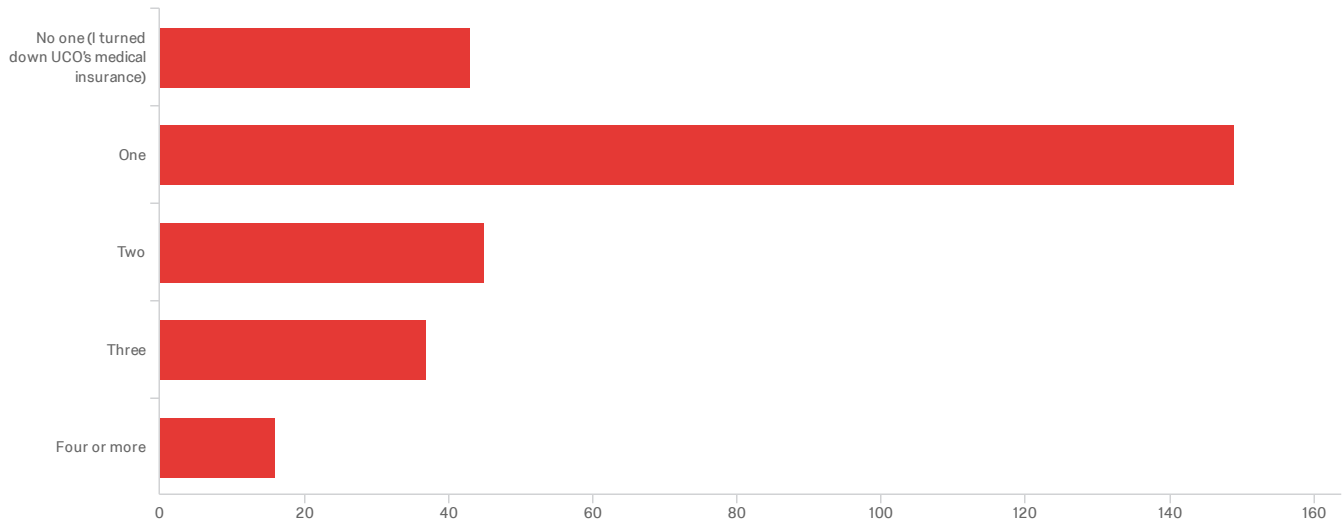
| # | Field                                       | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | Coverage                                    | 1.00    | 5.00    | 2.70 | 1.20          | 1.43     | 251   |
| 2 | Up-front cost (premiums)                    | 1.00    | 5.00    | 3.19 | 1.24          | 1.54     | 255   |
| 3 | Final, out-of-pocket costs                  | 1.00    | 5.00    | 3.33 | 1.22          | 1.50     | 256   |
| 4 | Range of care                               | 1.00    | 5.00    | 2.45 | 1.03          | 1.07     | 251   |
| 5 | Choice of providers                         | 1.00    | 5.00    | 2.28 | 1.09          | 1.19     | 253   |
| 6 | Customer service                            | 1.00    | 5.00    | 2.62 | 1.11          | 1.24     | 222   |
| 7 | Time for claims resolution                  | 1.00    | 5.00    | 2.56 | 1.02          | 1.03     | 227   |
| 8 | Information given by UCO to help you choose | 1.00    | 5.00    | 2.87 | 1.31          | 1.70     | 260   |

| # | Field                                       | Very Satisfied | Satisfied  | Neither Satisfied Nor Dissatisfied | Dissatisfied | Very Dissatisfied | Total |
|---|---|----------------|------------|------------------------------------|--------------|-------------------|-------|
| 1 | Coverage                                    | 11.55% 29      | 44.22% 111 | 18.73% 47                          | 13.55% 34    | 11.95% 30         | 251   |
| 2 | Up-front cost (premiums)                    | 6.67% 17       | 31.37% 80  | 16.47% 42                          | 27.45% 70    | 18.04% 46         | 255   |
| 3 | Final, out-of-pocket costs                  | 5.47% 14       | 25.78% 66  | 20.31% 52                          | 26.95% 69    | 21.48% 55         | 256   |
| 4 | Range of care                               | 11.95% 30      | 53.39% 134 | 18.33% 46                          | 9.96% 25     | 6.37% 16          | 251   |
| 5 | Choice of providers                         | 21.74% 55      | 48.62% 123 | 16.21% 41                          | 6.32% 16     | 7.11% 18          | 253   |
| 6 | Customer service                            | 12.61% 28      | 40.09% 89  | 29.73% 66                          | 7.66% 17     | 9.91% 22          | 222   |
| 7 | Time for claims resolution                  | 11.45% 26      | 41.85% 95  | 33.04% 75                          | 6.61% 15     | 7.05% 16          | 227   |
| 8 | Information given by UCO to help you choose | 14.23% 37      | 32.69% 85  | 21.54% 56                          | 14.62% 38    | 16.92% 44         | 260   |

Showing rows 1 - 8 of 8

## Q5 - How many people in your household have MEDICAL INSURANCE through UCO

currently?

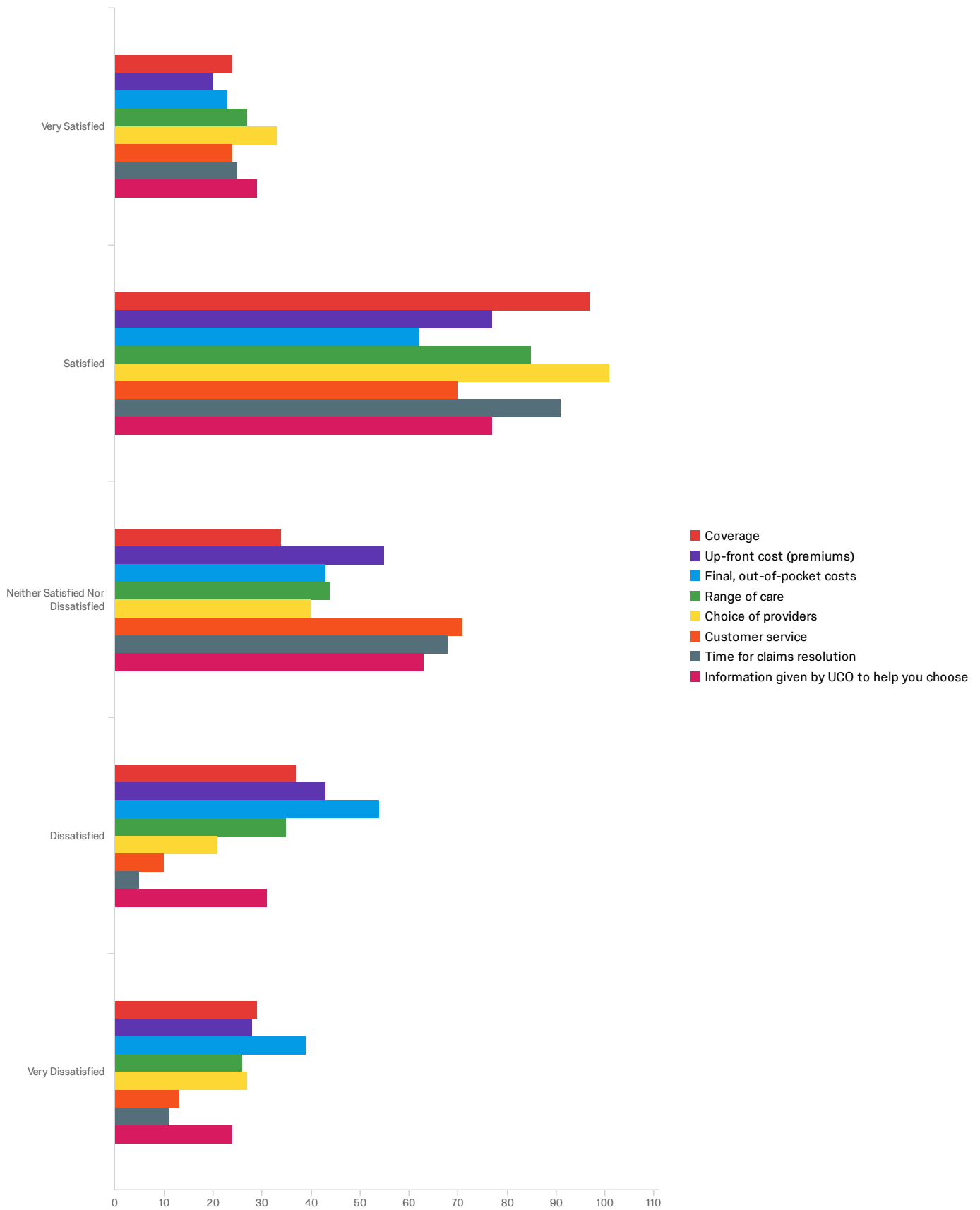


| # | Field   | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | How many people in your household have MEDICAL INSURANCE through UCO currently? | 1.00    | 5.00    | 2.43 | 1.06          | 1.13     | 290   |

| # | Field  | Choice Count |
|---|--|--------------|
| 1 | No one (I turned down UCO's medical insurance) | 14.83% 43    |
| 2 | One  | 51.38% 149   |
| 3 | Two  | 15.52% 45    |
| 4 | Three  | 12.76% 37    |
| 5 | Four or more                                   | 5.52% 16     |
|   |  | 290          |

Showing rows 1 - 6 of 6

Q6 - Thinking about your DENTAL INSURANCE ONLY, how satisfied are you with its:

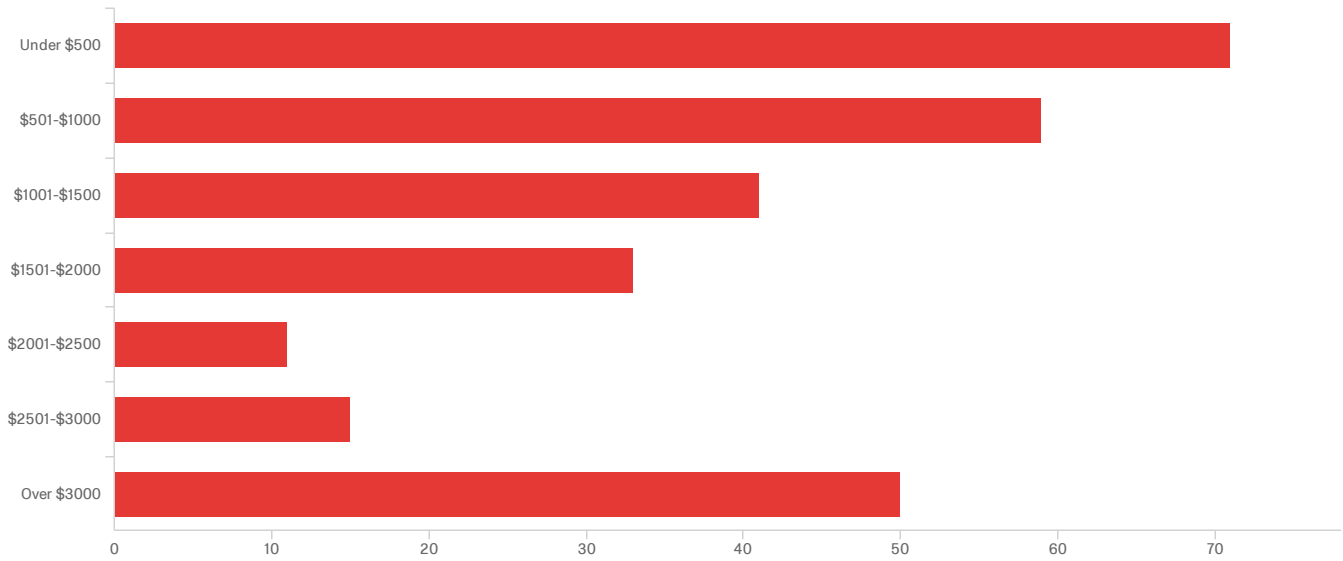


| # | Field                                       | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | Coverage                                    | 1.00    | 5.00    | 2.77 | 1.23          | 1.51     | 221   |
| 2 | Up-front cost (premiums)                    | 1.00    | 5.00    | 2.92 | 1.18          | 1.39     | 223   |
| 3 | Final, out-of-pocket costs                  | 1.00    | 5.00    | 3.11 | 1.28          | 1.64     | 221   |
| 4 | Range of care                               | 1.00    | 5.00    | 2.76 | 1.21          | 1.47     | 217   |
| 5 | Choice of providers                         | 1.00    | 5.00    | 2.59 | 1.21          | 1.46     | 222   |
| 6 | Customer service                            | 1.00    | 5.00    | 2.56 | 1.01          | 1.02     | 188   |
| 7 | Time for claims resolution                  | 1.00    | 5.00    | 2.43 | 0.94          | 0.88     | 200   |
| 8 | Information given by UCO to help you choose | 1.00    | 5.00    | 2.75 | 1.17          | 1.37     | 224   |

| # | Field                                       | Very Satisfied | Satisfied  | Neither Satisfied Nor Dissatisfied | Dissatisfied | Very Dissatisfied | Total |
|---|---|----------------|------------|------------------------------------|--------------|-------------------|-------|
| 1 | Coverage                                    | 10.86% 24      | 43.89% 97  | 15.38% 34                          | 16.74% 37    | 13.12% 29         | 221   |
| 2 | Up-front cost (premiums)                    | 8.97% 20       | 34.53% 77  | 24.66% 55                          | 19.28% 43    | 12.56% 28         | 223   |
| 3 | Final, out-of-pocket costs                  | 10.41% 23      | 28.05% 62  | 19.46% 43                          | 24.43% 54    | 17.65% 39         | 221   |
| 4 | Range of care                               | 12.44% 27      | 39.17% 85  | 20.28% 44                          | 16.13% 35    | 11.98% 26         | 217   |
| 5 | Choice of providers                         | 14.86% 33      | 45.50% 101 | 18.02% 40                          | 9.46% 21     | 12.16% 27         | 222   |
| 6 | Customer service                            | 12.77% 24      | 37.23% 70  | 37.77% 71                          | 5.32% 10     | 6.91% 13          | 188   |
| 7 | Time for claims resolution                  | 12.50% 25      | 45.50% 91  | 34.00% 68                          | 2.50% 5      | 5.50% 11          | 200   |
| 8 | Information given by UCO to help you choose | 12.95% 29      | 34.38% 77  | 28.13% 63                          | 13.84% 31    | 10.71% 24         | 224   |

Showing rows 1 - 8 of 8

Q7 - Thinking of all your medical expenses, how much out-of-pocket medical cost have you had so far this year?



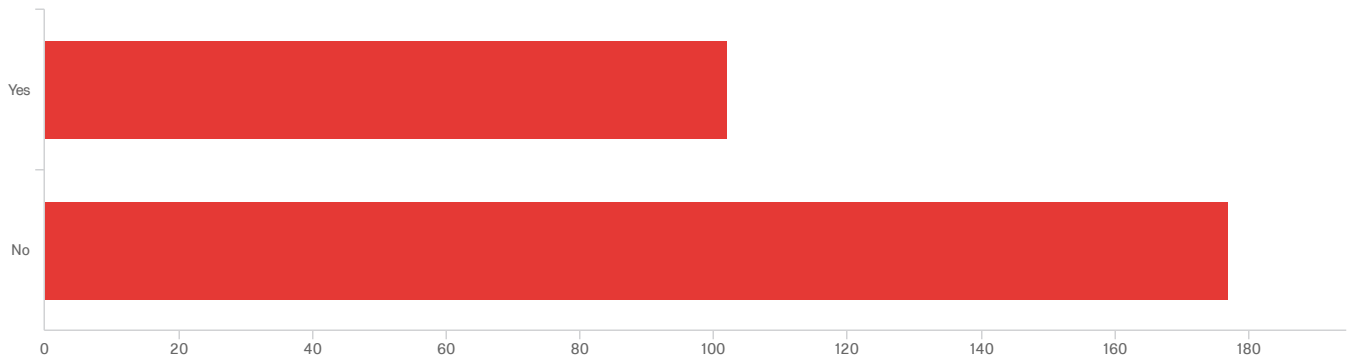
| # | Field   | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | Thinking of all your medical expenses, how much out-of-pocket medical cost have you had so far this year? | 1.00    | 7.00    | 3.35 | 2.17          | 4.71     | 280   |

| # | Field         | Choice Count |
|---|---------------|--------------|
| 1 | Under \$500   | 25.36% 71    |
| 2 | \$501-\$1000  | 21.07% 59    |
| 3 | \$1001-\$1500 | 14.64% 41    |
| 4 | \$1501-\$2000 | 11.79% 33    |
| 5 | \$2001-\$2500 | 3.93% 11     |
| 6 | \$2501-\$3000 | 5.36% 15     |
| 7 | Over \$3000   | 17.86% 50    |
|   |               | 280          |

Showing rows 1 - 8 of 8



## Q10 - Have you foregone any treatment or medicine due to out-of-pocket cost this year?



| # | Field  | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | Have you foregone any treatment or medicine due to out-of-pocket cost this year? | 1.00    | 2.00    | 1.63 | 0.48          | 0.23     | 279   |

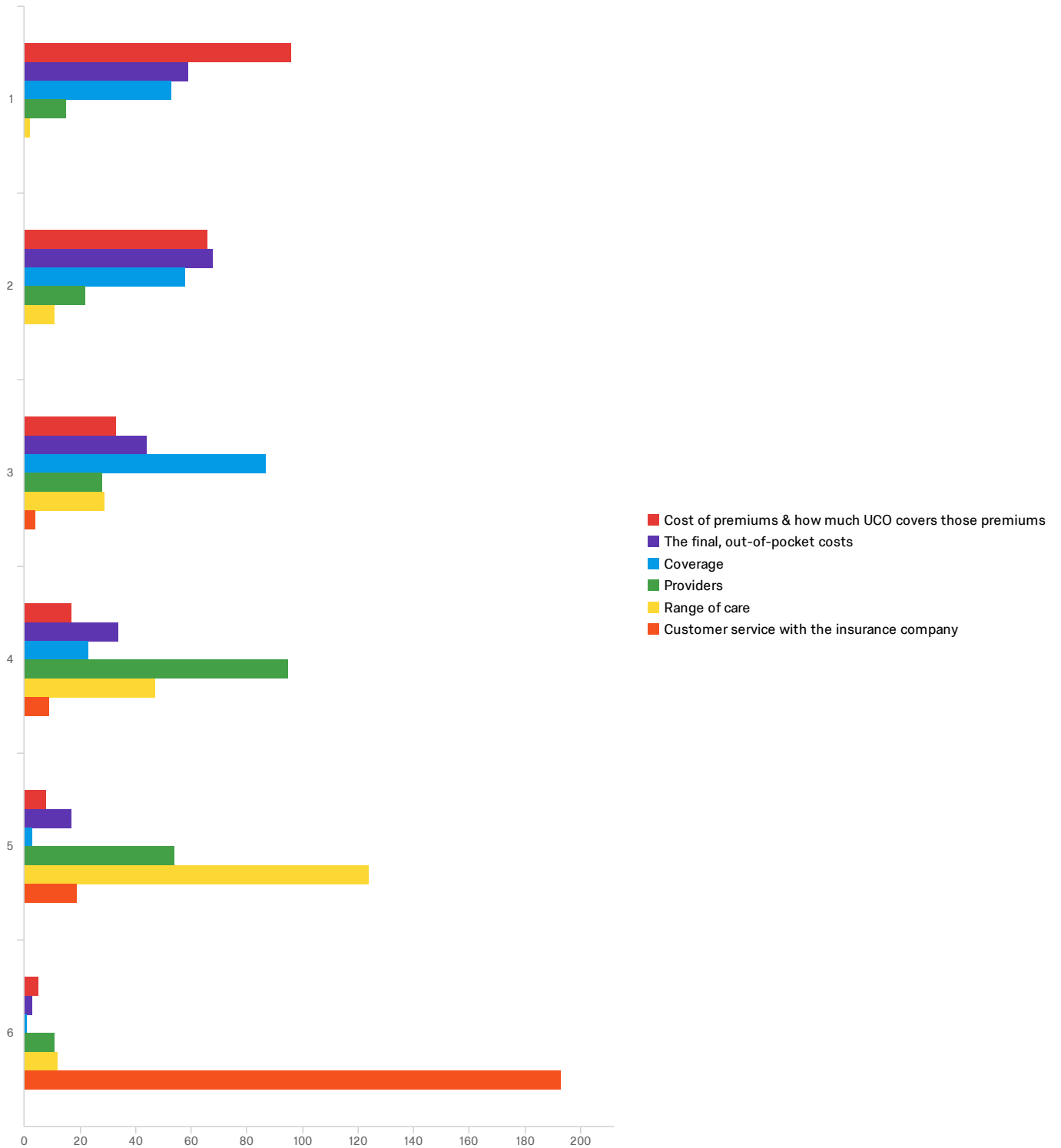
| # | Field | Choice Count |
|---|-------|--------------|
| 1 | Yes   | 36.56% 102   |
| 2 | No    | 63.44% 177   |

279

Showing rows 1 - 3 of 3

Q8 - Which of these is most important to you in medical insurance? Please order these

from most important to least important, with most important at the top.



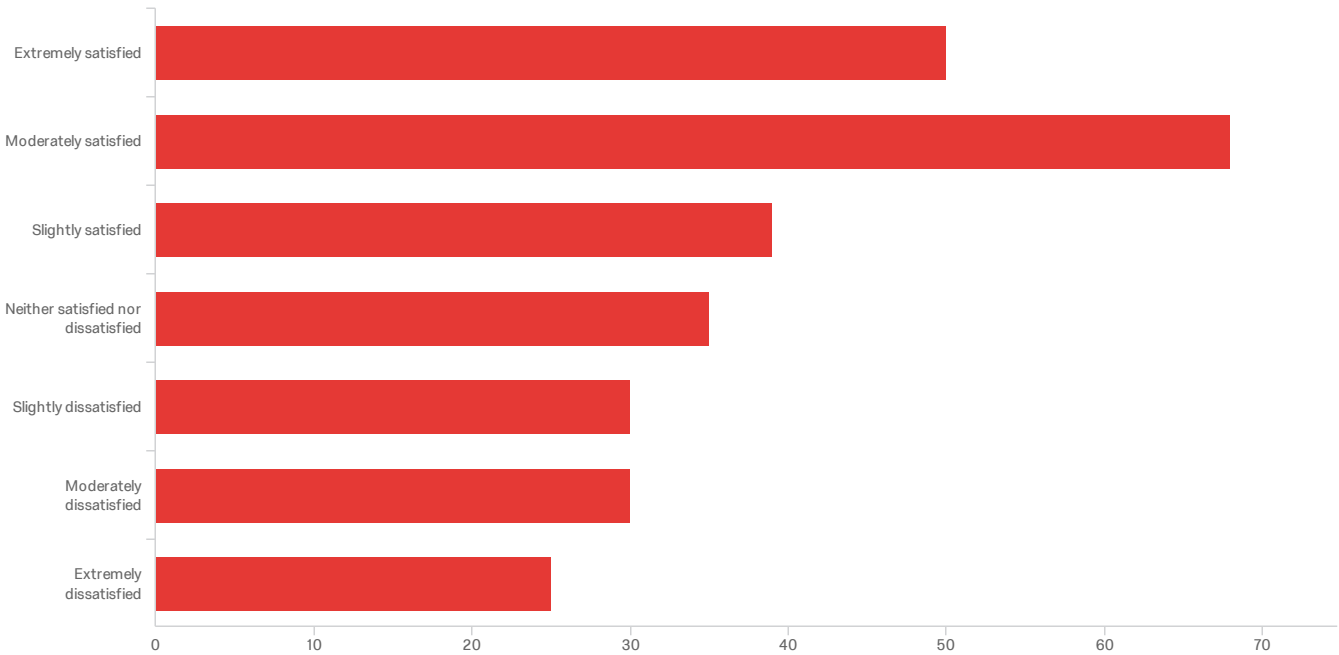
# Field Minimum Maximum Mean Std Deviation Variance Count

| # | Field   | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | Cost of premiums & how much UCO covers those premiums | 1.00    | 6.00    | 2.07 | 1.24          | 1.55     | 225   |
| 2 | The final, out-of-pocket costs                        | 1.00    | 6.00    | 2.52 | 1.30          | 1.69     | 225   |
| 3 | Coverage  | 1.00    | 6.00    | 2.41 | 1.03          | 1.05     | 225   |
| 4 | Providers   | 1.00    | 6.00    | 3.82 | 1.23          | 1.52     | 225   |
| 5 | Range of care   | 1.00    | 6.00    | 4.40 | 1.00          | 1.01     | 225   |
| 6 | Customer service with the insurance company           | 3.00    | 6.00    | 5.78 | 0.60          | 0.36     | 225   |

| # | Field   | 1      |    | 2      |    | 3      |    | 4      |    | 5      |     | 6      |     | Total |
|---|---|--------|----|--------|----|--------|----|--------|----|--------|-----|--------|-----|-------|
| 1 | Cost of premiums & how much UCO covers those premiums | 42.67% | 96 | 29.33% | 66 | 14.67% | 33 | 7.56%  | 17 | 3.56%  | 8   | 2.22%  | 5   | 225   |
| 2 | The final, out-of-pocket costs                        | 26.22% | 59 | 30.22% | 68 | 19.56% | 44 | 15.11% | 34 | 7.56%  | 17  | 1.33%  | 3   | 225   |
| 3 | Coverage  | 23.56% | 53 | 25.78% | 58 | 38.67% | 87 | 10.22% | 23 | 1.33%  | 3   | 0.44%  | 1   | 225   |
| 4 | Providers   | 6.67%  | 15 | 9.78%  | 22 | 12.44% | 28 | 42.22% | 95 | 24.00% | 54  | 4.89%  | 11  | 225   |
| 5 | Range of care   | 0.89%  | 2  | 4.89%  | 11 | 12.89% | 29 | 20.89% | 47 | 55.11% | 124 | 5.33%  | 12  | 225   |
| 6 | Customer service with the insurance company           | 0.00%  | 0  | 0.00%  | 0  | 1.78%  | 4  | 4.00%  | 9  | 8.44%  | 19  | 85.78% | 193 | 225   |

Showing rows 1 - 6 of 6

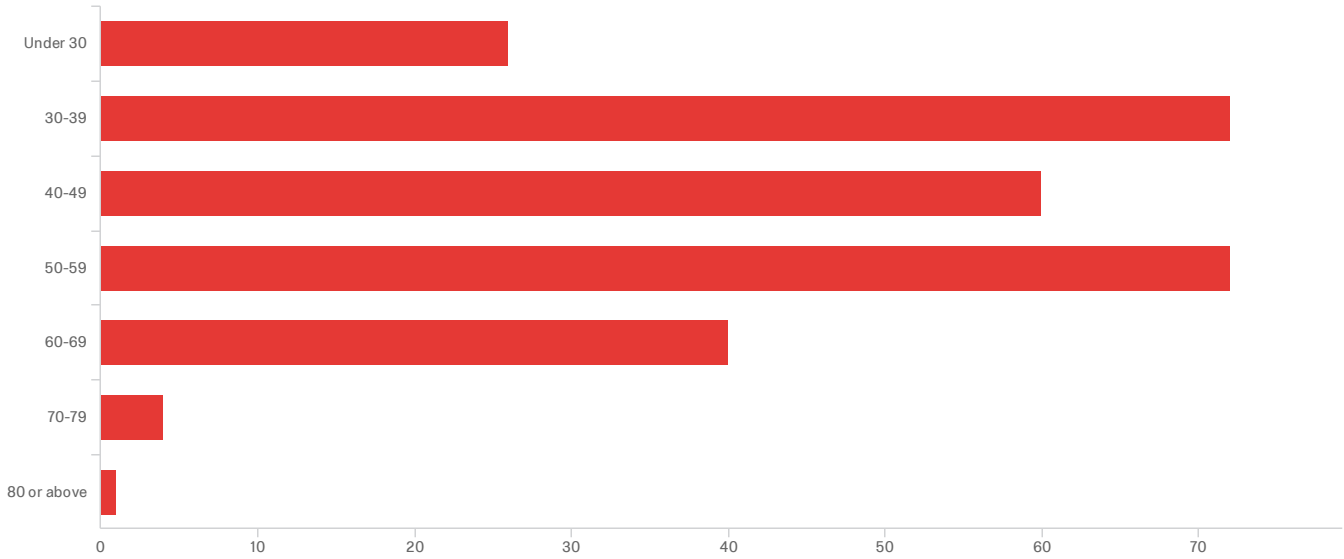
# Q11 - How satisfied are you with the information UCO provides to help you choose your benefits options and coverage?



| # | Field  | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | How satisfied are you with the information UCO provides to help you choose your benefits options and coverage? | 1.00    | 7.00    | 3.42 | 1.94          | 3.77     | 277   |

| # | Field                              | Choice Count |
|---|------------------------------------|--------------|
| 1 | Extremely satisfied                | 18.05% 50    |
| 2 | Moderately satisfied               | 24.55% 68    |
| 3 | Slightly satisfied                 | 14.08% 39    |
| 4 | Neither satisfied nor dissatisfied | 12.64% 35    |
| 5 | Slightly dissatisfied              | 10.83% 30    |
| 6 | Moderately dissatisfied            | 10.83% 30    |
| 7 | Extremely dissatisfied             | 9.03% 25     |
|   |                                    | 277          |

Q12 - We know that medical needs often differ for people at different ages. What is your age group?

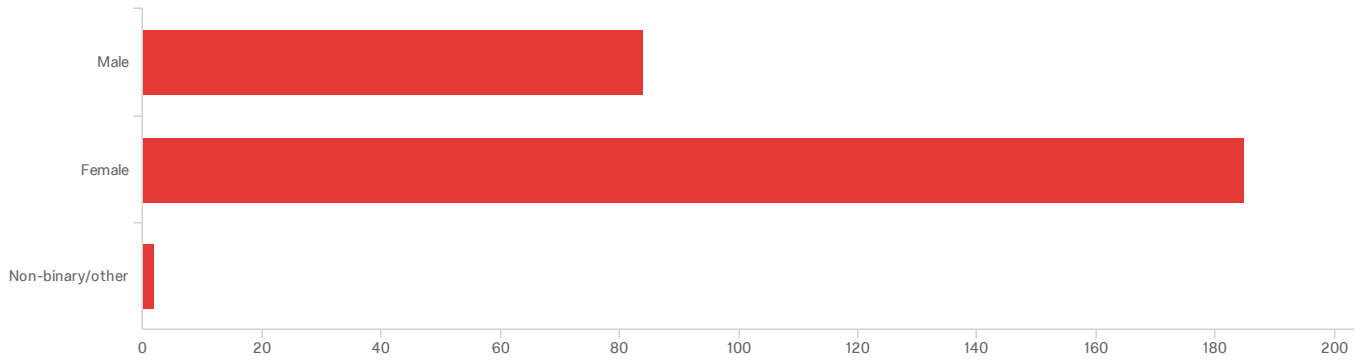


| # | Field   | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---|---------|---------|------|---------------|----------|-------|
| 1 | We know that medical needs often differ for people at different ages. What is your age group? | 1.00    | 7.00    | 3.16 | 1.28          | 1.65     | 275   |

| # | Field       | Choice Count |
|---|-------------|--------------|
| 1 | Under 30    | 9.45% 26     |
| 2 | 30-39       | 26.18% 72    |
| 3 | 40-49       | 21.82% 60    |
| 4 | 50-59       | 26.18% 72    |
| 5 | 60-69       | 14.55% 40    |
| 6 | 70-79       | 1.45% 4      |
| 7 | 80 or above | 0.36% 1      |
|   |             | 275          |

Showing rows 1 - 8 of 8

Q13 - We also understand that medical needs differ for people of different genders. What is your gender?

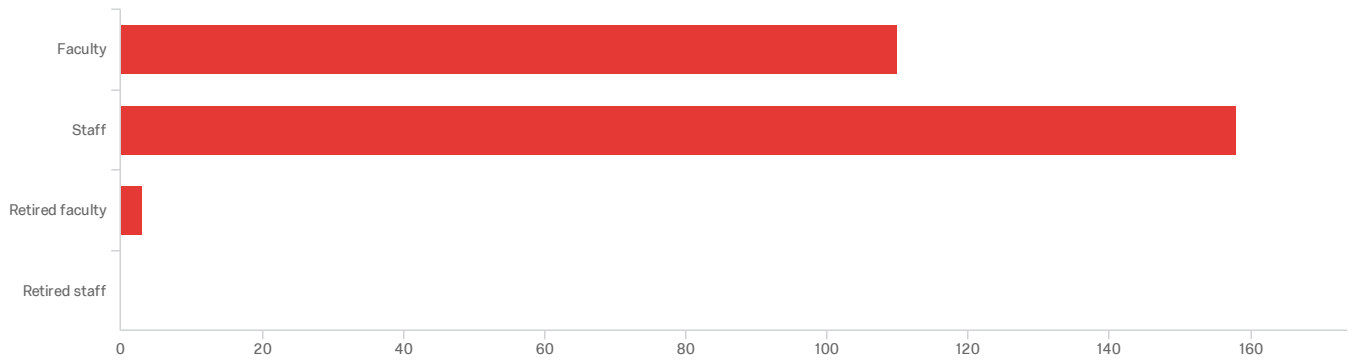


| # | Field  | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|--|---------|---------|------|---------------|----------|-------|
| 1 | We also understand that medical needs differ for people of different genders. What is your gender? | 1.00    | 3.00    | 1.70 | 0.48          | 0.23     | 271   |

| # | Field            | Choice Count |
|---|------------------|--------------|
| 1 | Male             | 31.00% 84    |
| 2 | Female           | 68.27% 185   |
| 3 | Non-binary/other | 0.74% 2      |
|   |                  | 271          |

Showing rows 1 - 4 of 4

## Q14 - Are you faculty or staff?



| # | Field                     | Minimum | Maximum | Mean | Std Deviation | Variance | Count |
|---|---------------------------|---------|---------|------|---------------|----------|-------|
| 1 | Are you faculty or staff? | 1.00    | 3.00    | 1.61 | 0.51          | 0.26     | 271   |

| # | Field           | Choice Count |
|---|-----------------|--------------|
| 1 | Faculty         | 40.59% 110   |
| 2 | Staff           | 58.30% 158   |
| 3 | Retired faculty | 1.11% 3      |
| 4 | Retired staff   | 0.00% 0      |

271

Showing rows 1 - 5 of 5

## Q16 - Have you had any issues with the UCO medical insurance plan?

Have you had any issues with the UCO medical insurance plan?

no

n/a

No major issues and happy with coverage. However, I am a bit unhappy about the new policy to implement a \$100 fine (per month) to penalize faculty members who are honest and admit to use of tobacco products. Many simply do not admit to the habit and avoid the fine. I think those who are honest should not have to pay a fine.

I have not had any problems because I have never used the insurance. However, I have heard horror stories from my colleagues about how badly they are treated by their UCO insurance carriers and about the low level of care the insurance company tries to make them accept. I don't know if I will stay at UCO, because the health benefits are so bad.

Na

na

not really it is just expensive

some

I am not enrolled the UCO plan

Yes, I have recieved a number of bills that I had previously recieved as a zero balance.

No

I do not like how the Univ has shifted the cost of the employee coverage from 100% coverage now to requiring the UCO employee to pay some of the coverage. Also, it seems like the Univ. did not make clear that the employees, who elect to NOT take the UCO insurance, that as of Jan 2020, they would no longer recieve the \$150/month reimbursement.

Yes, its awful

Yes. It seems like every time I turn around, the cost to me is going up exponentially

No

No

No

no

I opt out of coverage because I am covered under my spouse's policy, so I have had no issues.

No



Have you had any issues with the UCO medical insurance plan?

Not currently

I haven't used it yet.

no

I wish it didn't dramatically change every year. It takes a lot of thought to remake these decisions every single year.

not covering certain items. usually fail at appealing

Yes.

Only that BCBS coverage is very limited on the lower tier plans

Yes. I had a colposcopy to check for potential cancer at a covered provider, and somehow that procedure wasn't covered (though the provider thought it would be). Surprise medical bill of several hundred dollars.

I am very disappointed in the decision to cut the \$150 stipend to employees who do not need coverage. I would have liked to see this decision made for new hires moving forward. When university pay is already below average, my paycheck was just cut \$1800 per year.

Yes. Due to a chronic pain issue, I am prescribed narcotic pain medication, which is necessary for me to function and stay employed. BCBS has decided that they will only pay for a certain number of pills, which is less than what my Doctor prescribes. My prescription is within the guidelines for opioid medication. Essentially, I end up paying for my pain medicine out of pocket each month, because my insurance company believes that they know better what I need than the doctor who has treated me for the past 6 years. Additionally, it's been a struggle to get some of my other treatments covered.

No.

No.

Denial of coverage due to not being medically needed - even with documentation from doctors stating it is needed.

not being able to just renew from year to year if not changing options.

None

no

No

do not use

No, but I'm a pretty healthy guy. My understanding is that benefits are cut or become more expensive each year, but I haven't felt that pain yet because all I ever get is an annual physical.

No

I have ridiculous copays now

The zero card is a joke. Just expect to pay, because you will.

Have you had any issues with the UCO medical insurance plan?

No

No

None, the coverage is fantastic and the HR staff is very helpful

I have not. However, I have colleagues who the insurance has denied required services only to spend more in the long run (when they take care of several services that do not give specialists what they need only to finally pay for the first requested service. This happens continually for these individuals.)

no

The Issue is that the premiums have continued to increase for less and restricted coverage. That is why I decline it because it is far better cost wise from my spouse's workplace.

I coverage under my husband's federal plan, so I did not need UCO's insurance

No

No

With prescriptions, yes.

no

Not really

No

I had no idea that the plan I chose – with a high monthly premium – also include a \$150 prescription deductible per person. I attended a meeting about the plans but did not hear of this. This is the first time I've had a deductible for prescriptions.

No. I was covered under my husbands federal Blue/Cross and the coverage was much better than what we have.

No. We are looking forward to doing research on providers through Zero Card and using the card as much as we can next year.

No

no

No

I am not eligible for it!

No

Yes, BCBS the pharmacy deductible seems to change often. Sometimes the medication is paid for and other times not.

Aside from going over the "first \$500" coverage a few years, no. And the premium being excessive for Employee+Family

Have you had any issues with the UCO medical insurance plan?

no

Yes. a medication I had been on for several years (and was covered with our plan) was suddenly not covered.

The coverage for mental health is lacking.

not really except for co-pays going up and services going down

No only the cost for covering a family

No

Yes. I have had problems getting my cancer drugs approved by BCBS and have missed several weeks of treatment while waiting for BCBS to authorize my medications.

No

Yes

No.

Yes

no

No

negative

Not yet, and I hope I don't have to.

no

yes, you are discontinuing the \$150 reimbursement for those that decline coverage. you are either forcing me to chose one of the HOM plans or punishing me for not choosing one, you can pick which one makes you feel better

no

n/a

No

Cost and extent of coverage

Yes

Costs of benefits have been going up and there hasn't been a cost of living increase in salaries to cover them.

Have you had any issues with the UCO medical insurance plan?

No

Yes! I had a breast biopsy that, instead of being covered as an essential, was covered as if it were some sort of frivolous cosmetic option, costing me over \$2,000 out of pocket. Also, my family had two emergency room visits this year which received almost no coverage. And annual checkups, which are supposed to be covered, are only covered if, when you are asked, "Do you have anything in particular you'd like to ask about today?" You say, "No." If you answer in any other way, your visit will be recoded as a special consult and you will be charged exorbitantly. This happened to both my husband and myself this year.

No

No

No

No

No

Yes, limited providers and each year the cost goes up or the benefits/range of coverage goes down. We received a raise -- the first in many years -- and it's offset by increased insurance costs.

no

No, other than the outrageous premiums.

No - my family has pretty "typical" needs and we have had no issues.

fails to cover some major expenses

yes

I'm also covered under my wife's plan. I always ask that the plan I have under her insurance be run as the "primary" because it seems to pay more. Then, when I inevitably get a bill for the remainder, I find that the provider never ran the BCBS insurance. After that, I have to make calls, sit on hold, then get in a fight with some poor call center worker who doesn't get paid enough to deal with angry customers who are forced to participate in this racket all so they could get some minor but inexplicably expensive treatment.

The Rx plan covers practically nothing. I pay full cost for my birth control now and the way UCO explained it there would be an Rx deductible, but not only do I not seem to have one, the cost I'm paying for birth control is not going toward either my medical or an Rx deductible, it's just an out of pocket expense which is about \$400/year.

No

I'm not happy about the upfront costs and some of the coverages.

Cost rising

n/a

Not particularly other than the increase in how much the same or similar plan goes up each year when I get paid the same so I am taking home less money, year after year.

Have you had any issues with the UCO medical insurance plan?

no

no

No

No issues with medical. I wish the coverage paid more of the cost.

Out of pocket expenses

Coverage on ostomy supplies - huge out of pocket expense

None.

no

no

While there are more options now, coverage is prohibitively expensive for families.

Premium is too much.

Not really. I'm disappointed with how much it costs, but I'm aware of what is and is not covered.

Not really

no

Too expensive!!! I pay \$11,000.00 a year!!!! That's ridiculous!!!!!!!

No

No

no

I was greatly disappointed to read we were losing the \$150/ mo stipend if we forgo UCO benefits. I adjunct here also and do that because my staff salary is so far below market rate. That extra per month helped

No

No

NO

Open enrollment is much later than my wife's insurance open enrollment, making planning impossible when UCO doesn't even have what plans/premiums are available until just days before open enrollment...

Have you had any issues with the UCO medical insurance plan?

No

I'm a new faculty member, so I haven't had much experience with the plan yet. So far only the exclusion of CVS has been inconvenient.

No

Yes

Yes, the time frame for sign up is too short. There aren't enough choices, i.e. Blue Cross Blue Sheild and no other. The loss of Zero card prescriptions cost me over 1,600 this year because BCBS does not cover all generics. This expense was only for generic prescriptions.

No

No, because I have not used it despite having it.

no

No

Benefits Office is the issue. Lack of knowledge and Lack of Friendly, Helpful Customer Service

No

Prescription benefits are terrible. I take very few, but what I do take are necessary and now cost 3-4 times what they did in the past, even for very common prescriptions and when selecting generic options. I contacted the Rx coverage provider about a coverage question and was told that the list of medications covered under UCO's plan is approximately 2/3 shorter than what they usually see covered. In fact, one of the two I need is no cheaper with insurance than it is without and the other is only a few dollars less. My prescription costs are truly 3-4 times what they were prior to this past year.

NA

Yes. The amount of out of pocket expense went up dramatically this last year. I have carried my husband on my insurance for the last few years and this year we had to select the plan with 50% coinsurance because any of the other plans would have increased how much we were playing monthly dramatically.

I had a surgery early in the year and I will receive bills out of the blue from the hospital almost 10 months later. Why?

Yes, it is a nightmare called America! The horror of the system. It is evil. Pure evil.

no

Yes, it is too expensive for me to add my spouse to who recently lost his job through which we both previously had good insurance coverage. It was cheaper than UCO's insurance and provided more benefits for both of us.

no

Costs and coverage with lack of options

No...I understand its limits

Have you had any issues with the UCO medical insurance plan?

It took several weeks for BCBS to approve a prescription refill that I had been taking for years. It was very frustrating and I had to go without my medication for almost a month. I had to play tag team with the doctor's office and the insurance company the whole time to get things moving. If I hadn't done so I would have gone even longer without my prescription.

no

None at all! It is a blessing to be able to choose my own physicians, hospital, etc. I wish I could cover my spouse but it is so prohibitive in pricing but I do cover my spouse with dental and vision.

Yes

The only issue I have is that its hard to make an informed decision because my spouse and UCO's benefit information come out on different dates.

No

My issue is that the American system is stupid and unreasonable

N/A

no

No

yes - a drug administered while I was in surgery and not approved by me is still not been paid by United Health care

Yes. It doesn't cover anything. My medical costs are EXORBITANT.

No

No

no

No

No

Just the cost- Because I know my out-of-pocket is going to be so high, I never go to the Dr for the medical concerns I have.

Yes, it is hard to get through and there is medical issues that I have that I the plan will not cover.

No

I am ineligible because I am part-time.

no

I have had to pay numerous out of pocket costs which I cant afford this year.

Have you had any issues with the UCO medical insurance plan?

My allergy medication was not covered by my insurance. The cost was too high so I was not able to afford it.

Yes, I was very happy to be off of UCO's insurance and be on my husband's and receive the \$150/month payment which is now canceled.

no

No. BCBS is an excellent insurance company and offers a wide range of coverage options and provider options.

NA

No

No

No

They don't cover the medicine that my doctor prescribes.

No

No

No

The follow-up for a procedure done at the end of December 2018 was not covered by 2018 insurance and I had to pay, because of deductible/co-pay. Doctor made me pay a co-pay every time I returned for a check up on the procedure.

no

Not this year.

no

Only premiums. Comparatively to regional universities UCO appears to be higher than most and not competitive. Furthermore, Blue cross blue shield has monopolized the insurance in the market place and here. So your screwed either way.

No

No

No dea what "issues" means. I used it, and found it inadequate.

No

No, I don't have UCO insurance

I have had major issues with the the REQUIRED mail order pharmacy getting my medication. And the cost of those medications is \$150.00 each time. A local pharmacy can provide those at the same cost to me and give me SO much better customer service because they CARE about my care.



Have you had any issues with the UCO medical insurance plan?

no

No

n/a

no

No

no

no i opted out

I have had issues with the medical plan and overlap coverage of the Zero card. The medical doctors and sometimes the process for the medical not being billed for Zero card services.

no

The only issues I've had have been with prescription drugs. I was diagnosed with a chronic illness last year and my drugs were covered. Then January 1, 2019 rolled around and one of my drugs now had a copay. That was disappointing. And now I don't know if things will change and the uncertainty of being able to afford my medication is stressful. I also use the Zero Card for lab work frequently and I am hoping that benefit remains in the next plan.

no, not really. they just are not comparable to benefits with other organizations (more expensive)

No

some delays with authorization from BCBS

Not yet because I have insurance elsewhere.

No, other than plans/premiums/coverage changing from year-to-year and needing to examine costs of coverage/oop expenses with anticipated medical needs as I age. But to be honest, I think that is to be expected regardless as people age.

no

No

The price of my prescription medication suddenly tripled with no warning or explanation so I stopped taking it. Also, when I needed a prescription in the summer when I was out of town, my only option was a CVS so I had to pay full price. Why does BCBS have no agreement with one of the largest pharmacy chains in the country?

Yes

NA

No

Out of pocket expenses too high

Have you had any issues with the UCO medical insurance plan?

I have not

none for adjuncts

Other than the exorbitant costs including premiums, sky high deductibles, etc. no issues. Also BCBS is almost impossible to deal with either on the phone or trying to use their website.

no

No

no

I don't use the medical plan at UCO.

no

Yes, on a cost basis, there is no difference between the three options.

I have not had issues with my current plan.

no

No

Yes. After completing physical exam, insurance did not lowered the deductible. It took some time to sort it out.

Not really

No

## Q17 - Have you had any issues with any of the other insurance plans (Dental, Vision, FSA/HAS, Zero Card, voluntary "gap" plans)?

Have you had any issues with any of the other insurance plans (Dental, Visi...

no

no. i have had dental and vision at UCO, but no longer due. Have coverage obtained elsewhere for lower costs and same benefit

The dental plan is GREAT. The vision plan is OK, but I still had to pay \$250 for a pair of glasses and told that our plan covers the exam, but only 50% (or less) for prescription glasses.

No

No

Yes - UCO Benefits department would not provide a the actual Dental Policy for my review. Blue Cross/Shield cannot provide explanations of dental benefits because it is a UCO plan and only UCO can provide a copy of the policy. This is problematic when you are contesting items on a "EOB" from the BCBS, or need to plan for procedures, other than cleanings. Also, when choosing a dental plan that covers more than cleanings, typically, the higher plans Cover cleaning/preventative services at 100%, AND, it will not be posted AGAINST your Maximum Out of Pocket. All the current UCO dental plans, charge cleaning/preventative services to the Out of Pocket Maximum.

the dental insurance is horrible. basically no dental work is covered (implants, root canals; hardly anything on crowns)

no

I am not enrolled the UCO plan

Yes, Zero Card has been an issue paying for services that should be covered. I have actually payed, since I do not have time to take off work and fight the bills I am sent.

Zero Card was a bit confusing at first, but that's gotten better.

no

Dental also awful

I was denied the gap insurances the first year, which was ridiculous and a bureaucratic nightmare getting my money back. The dental and vision insurances are a joke; it's cheaper to go without

No

Lost mail - order perscriptions through Zero Card

HSA/FSA through Chard Snyder was complicated and confusing in terms of sending checks to be reimbursed later.

no

Have you had any issues with any of the other insurance plans (Dental, Visi...

Again, I'm covered by my spouse's policy, so no other issues.

No

Not currently

I haven't used it yet

Zero Card; institutions sent to seemed uninformed of zero card usage/procedure

No, though I'm concerned about having to maintain two cards or losing money in my current account when we switch again next year.

dental, does not cover full cost of items, caps on some procedures

Yes.

Yes, the BCBS Dental coverage is awful. Non-covered items are more severe than Delta Dental was, even at the highest tier.

Yes. I chose a middle plan, but there is no periodontic coverage for a deep-cleaning--and my out-of-pocket for fillings would have also been several hundred dollars, so I'm currently foregoing recommended dental treatment until the next calendar year.

would not cover what I needed

No, although I think I've decided that the dental plan doesn't cover enough to make it worth the premiums.

The vision plan is not great. My doctor (and I have changed doctors twice) always wants to give me more preventative tests that are not covered.

No

FSA will deny payments even after all documentation is provided. I have had to call several times to get it worked out.

Love the Zero Card, need Delta Dental back as an option.

I selected the wrong dental plan. I found none of the choice were great. Either the premiums were high or the out-of-pocket expense.

no

No

FSA has had a decrease in what it may be used for and cannot be used to pay for other medical insurance premiums

no

No

No because I don't even think they are worth the money.

The dental coverage is much worse than in the past. I had to have a crown and it covered nothing.

Have you had any issues with any of the other insurance plans (Dental, Visi...

No

Ni si

No, we have really good benefits

A provider had difficulty connecting to the Zero Card information

no

FSA from the provider Chard Snyder was difficult. They always flagged many of the charges I had at my Doctor's office and many of them I had to dig up lots of receipts for them over and over again. The big problem I have with the Zero Card is that I am prevented from using it because I denied the medical coverage. It should be separate because it is but I am forced to not receive the benefits of the Zero card as a Faculty member only because I chose to accept my spouse's med coverage.

no

No

No

I feel as though there should be more coverage with Dental. Zero card is great!

no

Not really

Dental - Hard to find a dentist in network. Even when I picked dentist from directory, it turns out they are not in network. Some procedures have an age limit. Zero Card - It doesn't cover procedures I need. Locations are sometimes far away. FSA - Card was declined even though it had money on it.

No

No. The Zero Card is fantastic!

no

Zero Card saved us a great deal.

No

no

No

Not eligible

No

No

Have you had any issues with any of the other insurance plans (Dental, Visi...

No

no

no

none this year. In years past I have had hard to understand surprise bills from the dentist because of a lack of coverage on something that was perviously understood to be covered.

no

no

I don't like BCBS Dental because my dentist is not in network.

No.

FSA in previous years

Yes

No.

YES

no

No

nope

Not yet, and I hope I don't have to.

Zero Card is not widely known. I had to explain to my doctor's office what it was and they did try it.

no

no

n/a

Yes

Cost and extent of coverage

No

I don't really understand the Zero Card. I wish I had an actual card to show people, and some providers have never heard of it.

Have you had any issues with any of the other insurance plans (Dental, Visi...

No

Yes--Dental coverage has dropped off. A dental visit that I expected to be covered because visits of its kind always have been were uncovered entirely, leaving us responsible for many hundreds of dollars out of pocket.

Yes

I don't understand how Zero Card works and my provider does not use it.

cost for vision care - glasses was cheaper to pay without insurance due to promotions etc offered by the retailer

No

No

No

Zero card is helpful, but there are not enough providers who use it.

no

No

No - I have used all the past 3 years, no issues with any of them.

zero card has been great, but is not useful in emergency situations

no

I now have 2 different FSA (or is it HSA? both?) cards, and one of them can only be used for dental/vision? Still confused about this. That said, Chard Snyder customer service has always been superb. Trying to figure out what combination of plan+FSA/HSA/zero card/"gap" is also more complex than I feel like it should be.

Yes, to be able to afford prescription glasses I have to order online, but most Dr offices no longer measure you PD which you need to order online. YOU have to get that measured somewhere that provides eyeglasses and they don't like to give it to you if you are not buying glasses from them. VSP covers frames fine, but you have bad eyesight it ends up costing you \$500 for a pair of glasses forget if you need prescription sunglasses as well or reading glasses.

Zero Card has been extremely helpful for my spouse who needed care.

I have a Zero Card but have never understood its use and so have never used it.

Not enough coverage

n/a

ChardSynder is not user or customer friendly and as a result I do not use it often and instead pay out of pocket

No

Have you had any issues with any of the other insurance plans (Dental, Visi...

no

yes

Dental has changed since I have been here leading me to change providers and eventually switch to an alternative solution

The prescription plan costs a lot more that I anticipated.

No

None

no

very limited coverage with dental

No

no

No, the zero card is amazing

no

The dental plan sucks. It doesn't cover implants, so I have gaps in my teeth.

No

Yes accident plan

no

zero card does not cover procedures I need done (wisdom tooth removal), many dentists are not in the network

FSA - requesting receipts from services [ie. Dr visits & Chiropractor] that should be obvious acceptable claims.

Np

Dental does not cover fluoride and there are many providers that do not accept this insurance. I had to shop around for a while to find someone

No

No

No

No.



Have you had any issues with any of the other insurance plans (Dental, Visi...

No

No. I use the dental regularly and never seem to have issues.

no

No

Benefits Office is the issue. Lack of knowledge and Lack of Friendly, Helpful Customer Service

Yes, dental. Periodontal maintenance is only covered at 50% on the two most expensive plans. Even my dentist was surprised by this.

No

NA

I had to forgo going to my regularly scheduled dental appointments because my dentist does not take Blue Cross Blue Shield and I could not afford to pay up front and wait to be reimbursed.

Yes, all of them. It is a continuing nightmare. When I try to get help, it is hell. Nothing makes sense! I feel I being ripped off.

dental

I had been waiting for years to have enough money to get Sure Smile dental but UCO has never provided orthodontic coverage for me so that is one reason we went with my husband's work's insurance because it did have orthodontic coverage. Now I don't have that insurance any longer.

no

Dental cost vs coverage really sucks.

No...used zero card - unhappy that heart hospital is not on it next year

The dental insurance plans are cost prohibitive and are very disappointing. Now that my husband was laid off we are going to have to pay the exorbitant amounts for dental with UCO. We were covering dental for our whole family on his BCBS policy for less than covering just myself at UCO!

no

Zero issues! I have used the FSA forever and have touted its praises! I love the dental, vision, and use the zero card for my labs which I have to have done every 3 months! Too many complainers at UCO that do not work in the private sector to understand what a great deal we have!

Dental

No

Yes - all of these are too confusing to use. I hate all of them.

N/A

no

Have you had any issues with any of the other insurance plans (Dental, Visi...

No

Dental plan does not cover much. I had an inplant put in and the out of pocket cost is now at about \$6,000 Blue Cross has covered very little of the bill

The Dental insurance is a joke. It covers NONE of the costs of crowns or other procedures. I have spent more than \$6000 this year alone out of pocket. It's complete nonsense.

Only with a dental provider, offering services that were not covered under my semi annual cleaning

No

no

No

My provider didn't know what the Zero Card was, and therefore wasn't really able to understand the benefits. Me and the provider were both confused.

No

These are good for me.

No

Dental insurance coverage is not great! I had to pay out of pocket over \$800 for a crown-insurance didn't contribute anything. I understand this is due to my plan selection, but a crown really isn't a big deal...it should be covered on a standard plan.

I am ineligible because I am part-time.

Zero Card wasn't very helpful

Inconsistent and limiting offerings for dentists in network. I had to find a new dentist and now—Since our plans change every year! – I check with my provider to ensure that they are covered. It's stressful and time-consuming.

I have had to pay out more for Dental and Vision. I am not satisfied with either

I tried to purchase a piece of equipment that was supposed to be HSA eligible but it was not.

NO

no

Zero card has saved me hundreds of dollars. It's been a great benefit all at the university's expense. Vision coverage has been helpful to cover exams and provide discounts on eyewear and contacts. Dental insurance is always the most expensive in any organization. While I'd love cheaper cost to me I realize that the university can only absorb so much of this industry's desire to pass the buck.

NA

Dental- Difficult to find providers that take BCBS dental for anything other than a cleaning

Have you had any issues with any of the other insurance plans (Dental, Visi...

Ni

No, other than I just can't figure out exactly how to use the zero card

I can't figure out when to use the Zero Card.

No

The change to the dental plan this year prevented us to see my daughter's dentist who was a wonderful dentist. The previous dental plan was more beneficial for our family.

No

I thought we were to receive two cleanings (one including x-rays) free, but it was actually taken out of the \$1,000 I told was for procedures (fillings, crowns, etc.)

no

Zero Card can only be used pro-actively and no-one said anything about it. When I tried to use it, I was declined.

I would not use blue cross blue shield for dental. I enjoyed the use of delta dental.

I think I still need to educate myself better on the Zero Card, but I have had co-workers who have had positive experiences.

No

Nah.

No

No

No longer consider FSA because of Chard Snyder.

no

No

no

no

No

Zero card initially. Miscommunication

no i opted out

Have you had any issues with any of the other insurance plans (Dental, Visi...

Zero Card. It is a little tedious to make sure everything is covered. A lot of physicians and facilities do not even know what the Zero Card is or does. I've had several billing issues due to lack of understanding.

No but I think the dental coverage should be 80% vs. 50%

Dental insurance is expensive and benefits run out quickly. I had to get a crown and fillings this year which maxed me out. Just recently I had a tooth chip and I'm putting off going to the dentist because I can't afford the out of pocket expense.

no

No

none

No.

No, none.

No

No, those have worked fine.

No

NA

No

No

With the transition to BCBS Dental I became out of network with my current specialist

none for adjuncts

No

very disappointed in how little I could use Zero card

No

Dental - multiple and confusing billing statements

No

no

Zero Card limits which providers you may choose no matter if in network.

Have you had any issues with any of the other insurance plans (Dental, Visi...

---

No.

no

No

No

Yes. My HSA isn't being funded but the amount is being deducted from my paycheck.

No

## Q19 - We really want to give you a voice. Is there anything else you think we should know about your experience with benefits here at UCO?

We really want to give you a voice. Is there anything else you think we sh...

no

the change in providing the \$150 when you don't take coverage and then creating additional expense to begin taking coverage impacts financially the committed, qualified staff financially who are likely already not being paid a competitive salary compared to the market

The benefit packages are a RUSO decision and faculty members should be represented (preferably by an AAUP appointment) on the Committees who negotiate contracts. I do like the plan for covering employees, but the plans chosen are very expensive for family members. One of the reasons I refuse to marry again is the health insurance costs. When I was married, it was nearly \$1,000 a month to cover insurance costs for a spouse. That seems a little ridiculous.

We need at least 6 to 8 weeks to figure out what insurance plans are best for us. The enrollment is entirely too brief.

I do not think UCO should remove the \$150 from individuals that elect not to use Benefits from UCO.

There are 7 people inside my department. All 7 are on their secondary career and decline health insurance because they get it from their previous career. 6 of the 7 make under \$34,000. The \$1800 insurance stipend was a great addition to their salary. Now, they are losing that benefit. They have a budget gap to fill now as well.

Change back to delta dental; blue cross blue shield dental is the worst insurance I have ever had

PLEASE make the enrollment process more user friendly

I do not use any of the UCO insurance programs because the cost for just an employee is actually more than my husband pays for the entire family through his company. The \$150 that UCO provided to employees not taking insurance was a nice benefit (especially given low wages)...too bad that is being taken away. Just one other thing not related to insurance...you may want to give the option to "GO BACK" while taking the survey.

I often have a hard time reaching the benefits office here at UCO. When I do reach them, I am met with very rude and unconcerning customer service from the staff. It's very frustrating and I will be exploring paying for benefits elsewhere, even with the inflicted cost upon myself.

I know it isn't possible due to the way the medical/insurance fields currently cooperate, but having to register as a gender other than nonbinary is really disturbing/difficult. It's great that UCO lets us acknowledge who we are on surveys like this; it's not so great having to see one of the binary genders on all my insurance paperwork.

I think that the insurance coverage is not very good. Employees have to pay too much.

Make them better

I understand there were some major changes to the pool we get insurance with??? And yet we didn't hear anything about it. We get so little time to figure anything out about our insurance, with precious little useful info. I feel like I need a PhD in economics to even read the stuff that comes down from HR.

Make sure employees understand that when UCO switches insurance providers that their current doctor or dentist may no longer be in network and provide them with an easy way to check this as this can make a huge difference in cost..

no

We really want to give you a voice. Is there anything else you think we sh...

While I have had no issues with my coverage, I do have an issue with the new policy to stop paying the \$150 per month to those who do not have UCO coverage. Although they gave information about potential premiums if I choose to purchase UCO coverage, I would be out even more money if I did that. As it now stands I am only paying \$150 to NOT be covered, whereas if I choose to be covered it will cost me several hundred more dollars each month. So I am better off financially by not choosing UCO coverage, but it seems like one more way that UCO is undercutting the employee experience and disregarding how they might feel about the benefits of working at UCO.

Zero Card is AMAZING!

I am disappointed that UCO no longer offers a plan that has no premium costs per month. That would help me tremendously as I do not make a lot of money here already and I have a family that I now have to put on my husband's plan because ours is so expensive.

Insurance for the children and spouse needs to be WAYYYYYYYYYY less expensive. I cannot afford to insure my children and I have 3

no

I do not want to have to make dramatic changes to coverage every year.

The office of people and culture is a joke. they want to be a call center and delegate everything. No personal contact, responses are only email (actually say not to come to their office or call - emails to prove it) and they just send copies of directions. The community that was built at UCO is falling apart due to OPC.

I hate what UCO has done with health insurance & it gets more complicated & chaotic every year.

I realize that UCO is subject to the RUSO negotiations for insurance but I think that the insurance choices and coverages have gotten sharply worse in the last 3 years.

The initial overview is fine, but I feel like it's hard to get answers or one-on-one attention after that. Also, I mean, American health insurance is a nightmare--I realize our benefits people may be doing their best.

I really struggled with the coverage of medical devices. I was forced to use a 3rd party vendor to get my supplies and it costs me thousands more per year.

Not being told that UCO was dropping the \$150 subsidy for those who opt out creating a problem in our family planning. My spouse has a different enrollment period, and we had to make decisions before UCO's enrollment period opened. We assumed the opt out subsidy would still be provided, and when it wasn't we were already locked into the decisions made in my spouse's plans. Knowing just a day or two earlier would have changed our elections.

I am very disappointed in the decision to cut the \$150 stipend to employees who do not need coverage. I would have liked to see this decision made for new hires moving forward. When university pay is already below average, my paycheck was just cut \$1800 per year. I will be fine, but this greatly affects many employees I know whose paychecks are already quite low. I know these are desperate times, but now employees are forced to figure out how to offset this loss. Also, the email stated this information was given out at a meeting last year. Those without university insurance don't attend meetings. There is no reason to. I understand and support the university's need to cut costs, but all were blindsided by this choice. It really affects your people when you take away something that is considered a benefit, both financially and moral wise.

I loved my insurance my first year at UCO, but when they changed plan offerings last year, it has been a huge frustration for me!!

The Zero Card benefit is amazing! Please keep this available.

Lower the monthly out of pocket cost for premiums. Especially for dependents. I also wish that the dental insurance could be formatted differently. I currently have the middle plan due to having dental implants but I have no need for the orthodontia coverage. So I pay for something I do not need and that my toddler child does not need. Dental is way too expensive for us.

we need someone who will actually answer our questions instead of a "car salesman" type. see a lot of "smoke and mirrors".

We really want to give you a voice. Is there anything else you think we sh...

None

new employee - 3 months

No

no

No, I'm fortunate to be healthy, 20/20 vision, no dental work so I'm not not "benefits intensive" like some of my colleagues. Thanks for asking, though. We really should run an administrator's survey soon.

No issues, haven't really used it.

Putting spouses/children on a plan is near impossible with how much it costs.

My friends who have retired complain about our coverage all the time. It makes me scared to retire. I used to feel like UCO cared about my health, but it is clear that minimizing cost is the most important factor.

With faculty salaries in my college as uncompetitive as they are, it would be nice if UCO covered more of the medical premiums for family members. It is a massive cut out of my already weak salary.

I am pleased. Also have coverage from the military as a retired Marine.

What is the goal of this survey? Did the president request this information?

We need more information about the services, and we need individuals to be well served by HR - not surprised by changes to policy or shrugged off when they need a go-between with the insurance company.

no

I have been a Faculty member for many years and I find it strange that the 'benefits' are even labeled as such. Before becoming a faculty member I was self employed and received certain coverage from purchasing it. Honestly I feel many of these benefits should be renamed 'products' because most of these are not benefits at all they are merely products that we are purchasing through the convince of one place at UCO. The costs are mostly the same elsewhere. I am also disappointed in UCO as for the last several years the costs of the premiums have continually rose for the employees as well the removal of the credit for denying the medical coverage. Again I find it frustrating that the Zero card is not offered to all employees as well. That seems like the only 'benefit' and it is taken away because I choose to opt out of the traditional medical insurance.

It is sad that the \$150 per month benefit for opting out of medical insurance has been terminated. I know when I received my letter yesterday about the discontinuation of the benefit it said that the announcement was made last year during open enrollment. I don't recall any announcement and something this important should have been directly communicated in writing with a required signature of understanding being returned to the benefits office. I have heard some employees mention that they too do not recall this being announced last fall.

I think it would be more beneficial if the university covered more benefits such as dental and vision.

I would love to see more affordable coverage for spouses and children. Last year one plan was made more affordable which was a step in the right direction, but UCO has to do more.

Overall its been pretty good.

I like that I can choose my plan, but the coverage of all plans isn't the greatest.



We really want to give you a voice. Is there anything else you think we sh...

No

It's hard to choose a plan that really fits my whole family. I require a high-end plan, but the rest of my family members do not. I would like to see more flexible options, so I wouldn't have to carry them on "my" plan.

no

We have been fortunate thus far.

No

No

Adjunct faculty get NO BENEFITS!

No

no

I think that Employee+Family premiums should go down, maybe increase the individual, or "smaller" families to help offset difference and balance the share.

I am the breadwinner in my family. My child and I are currently insured. I can not afford \$1000 a month (or more) to insure our entire family. My husband has substandard insurance coverage now because we can't afford to put him on my insurance.

If there is ever a way to decrease premiums and/or deductibles

All the options tend to be confusing and overwhelming. The explanations online are very limited and the large group sessions are often difficult to attend.

I've been to the forums and the open enrollment in the labs and the people who are there to answer our questions do not exhibit a deep knowledge and can only answer general questions. Frustrating.

We are provided with information in time to make educated choices by our benefits department. In the past the law stated we had a month now it is like two weeks.

Go back to Delta Dental.

No.

No

I am a healthy individual and rarely do I need to go to a doctor outside of my annual physical, yet every year I feel punished for maintaining good health because my benefits are worse and worse. Should I have a freak accident or need medical care I would encounter expenses that would put my family in a financial bind. I do not wish to pay extra for a plan that I likely won't need to use (outside of preventive visits). With the lack of raises and benefits getting worse and worse, it makes you really think about searching for a job elsewhere. I have to spend hours finding my family an insurance plan because I would lose over half of my paycheck if I put 3 kids and a spouse on my benefits. It's ridiculous and absolutely maddening.

Help us select insurance plans would be most helpful.

We really want to give you a voice. Is there anything else you think we sh...

no

It would be nice if we were given the plans a few weeks prior to open enrollment so we can review with our significant others about them, etc.

UCO benefits are way better than most. I feel like we need more hard copy information instead just email. NOT everyone checks the email. Also UCO needs options for Spanish speaking individuals. UCO seems to forget not everyone speaks English. Also, Zero Card is great and if we could bring back them covering meds it would be appreciated. I feel not enough people know about it.

More assistance with choices and options and consequences thereof.

staff here gets screwed over pretty routinely, while faculty gets paid more, actually gets a raise, and more days off since staff still has to work "office open days" when there is no class...not to mention the disproportionate amount of recognition faculty gets. almost forgot, paycom sux

Is there a place to access a list of benefits that every employee has with OTRS etc?

n/a

Continued decline in levels of coverage/service and continued increase of the cost

The prescription drug coverage is awful. The co-pays are very high.

No

The university is getting a reputation for its shoddy coverage. In dealing with the various medical and dental offices I've had to deal with to arrange payments on uncovered services and procedures, I was told more than once that UCO used to be good but that it's decline is creating a noticeable number of extreme situations people in medical offices are witnessing.

NA

as one of the best places to work i find the insurance experience is one of the most complained about and confusing for faculty and staff and consistent changes that are sold as better but ended up costing more for the employee out of pocket - the coverage the university fully financially supports should be the best option with no extra fees and monthly cost ad nauseum

I am very disappointed to learn that the \$150 per month offered to employees that waive medical coverage has gone away. There is now no benefit for those employees that do not elect coverage. By offering the \$150 monthly, it is a thank you for saving the university money by not electing insurance. I would like to see this come back. I now feel like I am losing money and benefits.

No

cut some of the administrative costs/ peripheral programs and reduce the costs/upgrade the benefits of our insurance. Winterglow, etc., may be fun, but if cutting it saves money for healthcare., eliminate it.

no

The negotiation of health care plans is broken. Since UCO pays the employee's premium and none of the family's premium, they are insentivised to choose a premium structure that keeps employee premiums low with no concern for the total premium. This squeezes those of us with families. For example, I pay more than 23% of my income for healthcare for my family and we have no chronic or complex conditions.

The UCO Benefits Office is more willing to help me than my husband (K12 teacher) Benefits office.

We really want to give you a voice. Is there anything else you think we sh...

I neve know exactly what I'm covered for. I hate the way they have all these different plans. I feel like my coverage and care has really suffered since they have changed all of the plans. I feel like I am paying so much more for my insurance but it still costs me more everytime I go to the doctor. I feel like I am being robbed. Our expenses keep going up and up, while benefits keep going down, and there is never any time of income adjustment to help us out.

I think UCO Benefits has basically an insurmountable task in keeping coverage affordable while also steering employees to the right plan. Trying to determine which of 6+ plans is the right fit is super stressful when the stakes are so high- choose the wrong plan and give away a bunch of income, or risk bankrupting my family if I require care outside the scope of my chosen plan. I walk away feeling like I've been grifted by someone, but I'm too confused to determine who that someone is. Free healthcare for everyone. Vote Bernie!

It's nice to have choices, but these plans are too complicated. You think you have chosne something that will cover you only to find out that you are not covered for your correct prescriptions or you are not covered beause a test is diagnostic instead of preventative or some other stressful BS that is not needed when you are jsut trying to keep yourself healthy and well enough to work. I go to the chiropractor to keep from having a 3rd back surgery, but even with insurance I pay \$70/visit, which adds up if you go 2 or 3 times per week. The insurance will ot allow you to have multiple chiropractor treatments in one day so you either pay out of pocket or skip something that would be helpful to you. I put down that I've had upto \$2K out of pocket expenses this year, but that is probably underestimated due to chiropractor expenses.

People are exceptionally unhappy with Paycom. This particularly applies to staff who are older, mature, and now have to set alarms on their phones reminding them to clock in and out. They feel treated like children.

I did find it difficult to decide between the different options and needed more questions answered AFTER the new faculty session.

It's all so complicated, and the election period so short.

Not sure why the cost has gone up every year, but the benefits stay the same.

Benefits cost UCO money, if you don't want to give the \$150 for not taking them - then we might as well all take them!! You won't save money then.

Benefit packages are growing but the out of pocket cost is increasing as pay salary is continuing to decrease with lack of merit or cost of living increases. To maintain competitive benefit packages and overall compensation packages these areas of health coverage and retirement need to be affordable and cost effective for individual and family use.

Either keep medical plan costs down or give people a cost of living increase so that they can afford to work here and cover insurance for themselves and family members.

no

we need more information on how to choose the right plan.

Our insurance is far from adequate and not even comparable to what I was given as a graduate student

My son's prescription isn't covered on my benefits, so we will have to switch him back to my husband's plan so we can afford his medication.

Threatening to reduce my paychek becuase for some reason I was flagged as a smoker. Are obese people going to be flagged too? Benefits take awhile to respond to concerns.

No

I'm very satisfied with my coverage

no

We really want to give you a voice. Is there anything else you think we sh...

I am disappointed that the dental keeps changing each year and seems to cover less each year as well. Also, it would be nice if UCO were able to bring down the costs of insurance more, but I understand that we are a small company and that is harder to do.

I don't think Benefits discusses everything very well. And I hate that the coverage changes all the time, particularly dental.

Please don't change the current plans

We deserve the same benefits that faculty at Oklahoma City Community College have!!!!

Cost is always an issue as I have to insure my spouse

Glad that the Benefits team works hard to make smart changes

UCO has very high premiums for dependents. Please reduce it.

I think i would appreciate heads-up on medical policy change in advance.

I appreciate all the options for plans and choosing one that best fits. I like the cost for adding just a spouse or single child, I like the information sessions each time

No

No

I would like to see the juxtaposed benefits from the previous year when making decisions. If a premium has gone up, or other details have changed, that should be READILY apparent when enrolling. It currently is not at all.

The premiums for family members is a major deciding factor to waive UCO's medical insurance coverage. And now there is no monetary benefit for doing that, even though I waive medical coverage for myself, too.

Just that the costs are much too high for what we get.

Some things are added that we have no say in. I would like to have a voice in whether we pay for transgender treatments.

Obviously, there is a lot of money spent each month on medical, from what UCO covers, to what we pay each month for coverage, and then the additional expenses accrued each month, when all said and done, I've totalled the expense at over 1,000 each month, and I am relatively healthy, and take good care of myself with exercise and diet. This just seems untenable for the future, and I realize it is not just a UCO issue, but a comprehensive medical issue nationwide. However, the Zero card Prescription coverage was an enormous benefit. If we are not ever going to use that again, is there other prescription / generic coverage to help? BCBS is deceptive in practice, and does state they cover generic, but then, they state that they have a preferred generic, and they do not define either form of generic on their website. So, when Zero card covered generic at no cost, BCBS does not. So my out of pocket expense for prescription has increased from zero to around \$160.00 to \$200.00 each month for generic drugs. Benefits at UCO, did not articulate any of these aspects, they stated that even without Zero Card for Prescriptions, we would be covered and actually are not.

It seems less coverage at a higher premium and last year was the first year I've had to pay out of pocket (payroll deduction) since 1998.

I really would like to be able to afford to put my spouse/family on my medical plan. Unfortunately, they go without and we hope nothing tragic happens.

I would like to understand further the financial benefits provided through UCO.

Benefits Office is the issue. Lack of knowledge and Lack of Friendly, Helpful Customer Service

We really want to give you a voice. Is there anything else you think we sh...

The main issues are premium costs and a lack of information about what procedures are covered. It is very hard to find out what is covered and what isn't covered for the medical and dental plans. It is also outrageous to me that I cannot afford to cover my entire family on any of UCO's available medical plans. The cheapest coverage for 2020 for my family of four is \$634/mo. for a high deductible plan with 80% coverage and an HSA. Surely, we can do better than this.

I'm grateful to have insurance and that I don't typically need it for anything other than routine matters. The Zero card has also been an excellent benefit. However, even paying some of my medical coverage premium myself to improve my benefits, the overall quality of my coverage has declined. Dental coverage is the only thing that is still pretty good. Prescription coverage is for all intents and purposes non-existent for me. Also, implementing an Rx deductible was a poor choice. Costs for specialists is also a bit high. I rarely need to visit a physician, but when I do it's usually a specialist. I understand that the university operates under a tight budget, but it needs employees to carry out its mission and those employees need high quality, affordable medical benefits to ensure that they are healthy enough to do their jobs, are not worried about medical expenses, and see that the university values them enough to provide good coverage. Last year, my out of pocket medical expenses increased by three times in one case and 4 in another and I hadn't seen a salary increase in almost a decade to help cover those increases. Medical insurance and expenses may not be a concern for those routinely clearing 6 figures, but administrators who make these decisions need to consider their effect on others.

I really dislike that the plans seem to change every year and never get any better, just more confusing so that it seems like improvements are being made.

CHANGE IT. Every year it becomes better. Give us a choice. Blue Cross is EVIL. I do not believe in god. I believe in EVIL: BLUE CROSS. Please end this pain.

I am very grateful for my job at UCO and grateful but do not understand why they would take away the benefit of each staff member getting \$150 back if insurance is declined. In a climate where we are not able to get raises it lowers moral when benefits are reduced from what we currently have. Why is UCO's insurance/benefits not as good as government insurance providers? What other benefits could be added to UCO employees to help boost moral in our current environment where COL is increasing but pay at UCO is not increasing? I think there should be open discussion about these things.

The Benefits Office has "really" gone downhill in recent years. UCO benefits used to be known for customer service, and now they have many more people but don't know the definition of service. Not a good trend at all since Jeannette Patton retired - first Director was pretty good; downhill since.

wish we could have taken more ins on spouses - and out of pocket keeps people from utilizing the insurance.

I wish the health insurance and dental insurance was more affordable (premiums and cost of care when you actually visit). Without merit-based pay raises, cost of living increases, and no raises for taking on extra duties from eliminated positions there should be better insurance coverage with lower premiums and lower copay amounts. The worry of seeking care and having very little of it covered or choosing to not seek medical care is tough.

cost

People need to do their own research not rely on Benefits to be the all knowing guidance. In life, I always do my own research and make an opinion based on what I find coupled with the information given by other sources. Too many people here on campus have not worked in the real world to experience private sector benefits. I have worked at UCO a long time and I get angry that so many complain that have no knowledge of what really goes on in healthcare with the private sector. I spend years in the private sector and know the importance of good insurance and coverage. I have had a major surgery two years ago and it paid great!

Premium costs are too expensive for families; rollout of information seems designed to confuse us; our dental coverage was reduced

I just wish we could get information on our benefits before open enrollment so that I could make a more informed decision about what to choose/not choose through my husband's employer's coverage.

They've performed as expected. Every plan has its trade-offs.

There is nothing that can be done. Americans have created a stupid system and there is no way to fix it.

I received no notification that those who decline benefits would not receive a stipend after this year. If I used UCO benefits, it would eat 1/4 of my salary as a staff employee. Why would I attend a forum for medical benefits (where this was allegedly announced), if I do not receive benefits?

We really want to give you a voice. Is there anything else you think we sh...

no

wish the monthly premiums were a bit cheaper

CHANGE THE UCO INSURANCE PLANS. People with medical conditions are suffering pain and financial difficulty with the current plans you offer. REDUCE PREMIUMS AND COVER MORE PROCEDURES.

No, I am satisfied with the insurance coverage at this time

No

no

No

I like that our Benefits staff is approachable, and ready to answer any questions we have for them.

The Zero card is a great benefit. I get my annual mammogram covered each year. The medical premiums continue to go up/coverage does down and I don't know if there is anything UCO can do about it. It's frustrating.

No

I think seniority should factor in. If I've been here more than 10 years, I feel like I should have more of an insurance "allowance" than a new employee. That's how most state agencies work. You can get more insurance benefits the longer you work there. This seems very logical.

I wish that UCO offered basic plans for part-time employees.

Spousal benefits still awful, Zero Card wasn't very helpful

Costs seem to keep going up, while choices seem to be restricting. I'm worried about the future and having to check on my insurance choices, confirming with my physicians and providers every year. I'd like more comprehensive and consistent insurance options. Also, the 10 days enrollment period this year is ridiculous. It comes at a stressful and busy time of the semester—especially considering that the hoops that must be made will impact significantly costs, savings and budgeting for the household next year.

It gets frustrating that the benefits change every year and they seem to be getting less and less.

None.

Yes, I didn't realize that when I was off of UCO insurance that I had to acknowledge that status each year. When I did not they would not allow me to receive compensation when I realized what had happened, even though I corrected the problem right away. I think this is extremely unfair. Now of course the whole thing has been canceled, which I think is very short-sighted. If everyone who went off gets back on UCO insurance, it will be much more costly than \$150/month.

nothing comes to mind

I believe the benefits team has gone above and beyond the normal expectation for communication in recent years. Last year you couldn't open your email without a personal message reminding us of our timelines and options and open sessions to learn more about the changes that were coming. They keep their offices open daily and offer personal conversations with employees to help us through any obstacles we faced. The care and concern for the campus community is evident in their helpful approach. Again, I wish the cost would be cheaper but insurance costs have increased nationally at the same time our universities have been losing state funding. I'm sure it's a challenging balancing act.

We really want to give you a voice. Is there anything else you think we sh...

NA

Sometimes less is more with coverage options I start getting confuse when there are 5 or 6 different medical options all with the same vendor

I'm very unhappy about the discontinuation of the \$150 stipend when medical insurance is declined. It is a fraction of what UCO states they spend on an individual's medical insurance. I have insurance through another entity's retirement plan. If I discontinue it, I will not be able to pick it up again. I don't know yet if I will qualify for UCO's retirement insurance offerings or even if they are comparable. \$150 does not pay my premium but it definitely helps.

I really appreciated the stipend for declining benefits.

I know I can get estimates of procedure costs, but it would be helpful to know if there's some way to get a guaranteed final out-of-pocket cost for a procedure after insurance is applied. I would like to be able to do this easily to comparison shop and find the best after-insurance value for a given medical procedure among the various providers. It seems like hospitals and doctors can try to charge whatever crazy amount they want for all kinds of very simple procedures, many of which are billed with exaggerated descriptions or didn't even occur, and it's a mystery as to how much insurance will reduce that cost and how much I will owe afterward.

The removal of the \$150 stipend for individuals not using UCOs coverage just cost UCO more due to causing unhappy employees. These individuals already make horrible pay, and now have to receive less pay. The university should have set up the change for new employees coming in starting January 1, 2020 instead of hurting the employees who have relied on this during there time here. UCO just caused many employees to begin looking for employment elsewear.

It just seems I am paying more and receiving more surprises and fees coming from my pocket.

I take my medical coverage through my husband. The only benefit UCO provides that I am interested in is the \$150 monthly stipend that is being taken away!

Losing the \$150 payout to not take UCO insurance will only incentivice employees to take out UCO insurance as a secondary to an already in place primary insurance. Also, cutting benefits will run staff away from UCO.

Yes. I took my position with UCO knowing it was lower paying than a concurrent offer, but wanting to take advantage of the vacation benefits and the 150 payment per month to not be insured through UCO, since my husband has a great benefit plan. We weighed my option and I took the position here. I now have learned that I lose that 150 per month return for not getting insurance here. I recently took a promotion and would have at least asked for a bit higher salary had I known I would lose 1500-2000 in pay each year. (This is after comparing my husbands plan and the UCO plan and all details on a spreadsheet)...that is my loss as an employee. Additionally, we were just told this week (11/5/19) and my husband's open enrollment ends next week, so decisions I make will be made in haste. I don't appreciate the email telling me I will lose my 150 per month payment in my paycheck this close to enrollment closure for my husband. It was not thoughtful of UCO administration. The message I received is, we value you so much that we don't really tell you this until the week before enrollment starts for you and the week before it actually ends for your spouse.

The cost of insuring a family has created hardships at UCO over the years. I am currently looking at other jobs that have better benefits and pay!!!

I have worked in a non-university environment, and, to be honest, we have a really good benefits package. They offer a lot of options and keep costs relatively low.

No

The way that coverage options are presented to employees during open enrollment period is obviously designed with marketing, rather than transparency in mind. It's pretty gross.

I think information regarding insurance and open enrollment is relayed timely and appropriately

Our benefits continue to go down and our cost contiues to rise. And no one seems to care that this is occurring. Our benefits "department" is just full of little "know it alls" that have never had a medical issue arise, therefore they have no first hand experience of what this looks like.

We really want to give you a voice. Is there anything else you think we sh...

UCO Enrollment period changed to November when it was in October. Most other benefit enrollment periods happen in October. My family has to make decision regarding insurance for our family (husband's employment benefit enrollment happens in Oct) without know what benefit changes are happening with UCO's insurance. Also, erroneous information is sent out. I have an email stating benefits enrollment happened from Nov. 11 -22 and now all of sudden enrollment is open.

UCO giving us information way in advance or having open benefits ealier than during the enrollment time.

no

I have been using my husbands insurance for medical and dental because it is so much better than uco's to this point. I look at both each year to decide what is best for me. I am very disappointed that they will no longer give us the \$150 a month not to take insurance because it certainly saves the university money to use another policy other than theirs.

Adding a family member for most is not an option due to the enormous cost. Can you find a option that would allow families to have insurance and be able to eat, pay their mortgage, etc?

The opt out program worked well for me as i have a spouse who has me on his insurance. Because of the new policy of no compensation for opting out i will now have to look at my options. 150.00 isn't much but does impact my take home, which is already low. It is one more benefit UCO has decided to remove from me. Considering the low wages at UCO i would say the more they take from us the harder it will be for people in my position to remain here. I at one time was willing to settle for lower wages due to the benefits UCO offered. I do not feel that they care about me anymore which is very disappointing. I love who i work with and what i do but i no longer feel that the administration of the university is concerned for my welfare.

I feel every year our medical benefits get smaller and they cost more without proper compensation. I have taken a pay cut the last several years due to rising costs of plans and no raises.

Taking away the waiver benefit to those who choose not to insure through UCO is a horrible way to save money. This policy should be revoked before January 2020 as it is causing low morale among those employees who do not use UCO insurance plans. So much for a "great place to work".

Overall I've had good experiences, I'm just hoping that my prescription drug prices do not go up and that the dental plan is a little better this time around. I am also hoping that the Zero Card benefits stay.

UCO is not often helpful when it comes to benefits and it seems everyone is expected to be benefits specialists.

Hopefully we move to a Medicare for All system nationwide and remove health outcomes from being dependent on able-bodied employment

The cost for health insurance is getting expensive. I'm hopeful we can keep the costs down.

They just told me yesterday that I will no longer receive \$150 monthly for declining their insurance.

Benefits office is always good about having or getting answers. Justine and her team are awesome and don't get the recognition they deserve for the tough job they have.

I love the zero card!

Parental leave should absolutely be a benefit offered to new parents at UCO.

The short window for choosing a plan this year is ridiculous. Most employers give about a month.

Blue Cross/Blue Shield does not handle mental health needs very well at all.



We really want to give you a voice. Is there anything else you think we sh...

Declining coverage we use to get \$150 a month, but going into 2020 this will no longer take place. This is going to basically be a pay cut to staff members that have normally had this option. What are you going to do to help compensate those that don't take medical coverage? You are hurting your employees by taking this option away from them. If they didn't take medical coverage before then they aren't going to take it now.

NA

The benefits department does a fantastic job and should be noted for their expertise and helpfulness.

Premiums and out of pocket expenses too high

I would like to go back to delta dental

I wish adjuncts were offered something.

Just like everyone else, just completely and utterly exhausted and overwhelmed by the continuing upward costs of health care. What a racket!

at times, feel like I am annoying staff with questions

No

HR does an admirable job at explaining health insurance options and policies both through presentations and website, this is quite helpful. In general, I find that utilizing health care benefits and coverage here and across the US is overpriced, confusing and ultimately highly unsatisfying.

Monthly premiums at UCO for family are very high an are hard for a working family to pay.

no

To be fair, not entirely UCO fault. UCO has a small risk pool. Key to achieving better coverage at lower cost is to expand the risk pool (number of insured). That can only happen in the State Legislature. All state employees, should be on the same health insurance plan. That would significantly increase the risk pool leading to better coverage at lower cost.

I had to choose a plan where I have to pay out of pocket on the premium each month because it was the only plan that covered my two medications. This seemed ridiculous to me as I am healthy and don't require much medical care other than two preventative medications. However, all other plans that were offered at no cost to me did not cover these medications AT ALL until I hit my deductible or out-of-pocket maximum, so I opted to pick the more expensive plan. It seems like there should be more of a middle ground plan versus an all or nothing.

the cost for family coverage is very high.

No

The benefits are changing almost on a yearly basis. This is very confusing and frustrating. The costs are increasing yet each insurance option is presented to us as something beneficial.

no

I wish out of pocket was smaller

**End of Report**

