

LOCAL 2010:

Employee Benefits Survey Response Review Report

Prepared by the USW Department of Research, Public Policy and Collective Bargaining Support

Results, Analysis and Highlights

1. Bargaining Unit Age and Years of Service Composition

The Age composition of the bargaining unit according to the survey is the following:

| | | |
|----------|------------|---------------|
| Under 30 | 80 | 11.35% |
| 30-49 | 338 | 47.94% |
| 50 + | 287 | 40.71% |
| Total | 705 | |

The largest age grouping is 30-49 representing 47.94% of the bargaining unit, while those who are 50 + represent 40.71%.

The Years of Service composition of the bargaining unit is the following:

| | | |
|-------------|-----|--------|
| Less than 5 | 227 | 32.24% |
| 5-10 Years | 148 | 21.02% |
| 10+ Years | 329 | 46.73% |
| | 704 | |

The largest grouping is 10+ Years at 46.73%. Notable is also the less than 5 years grouping which compose 32.34%.

Both the age and years of service composition can be further broken down by **Age by Year of Service** and **Years of Service by Age**.

Age by Year of Service:

| Under 30 Years | | | | |
|----------------|-------------|------------|-------|-------|
| | Less Than 5 | 5-10 Years | 10+ | Total |
| | 70 | 8 | 2 | 80 |
| | 87.50% | 10.00% | 2.50% | |

| 30-49 Years | | | | |
|-------------|-------------|------------|--------|-------|
| | Less than 5 | 5-10 Years | 10+ | Total |
| | 122 | 108 | 107 | 337 |
| | 36.20% | 32.05% | 31.75% | |

| 50 Years + | | | | |
|------------|-------------|------------|--------|-------|
| | Less than 5 | 5-10 Years | 10+ | Total |
| | 35 | 32 | 220 | 287 |
| | 12.20% | 11.15% | 76.66% | |

87.5% of those under 30 have been at Queen's for less than 5 years- a clear correlation between fewer years of service and the youngest age grouping. The 30-49 Age grouping is roughly split by 1/3rds between the years of service groupings, while the 50+ is heavily composed of those workers who have been at Queens for over 10+ years, once again demonstrating a strong correlation between years of service and age grouping, this time in the reverse.

Years of Service By Age:

| Less Than 5 | | | | |
|-------------|----------|--------|--------|-------|
| | Under 30 | 30-49 | 50+ | Total |
| | 70 | 122 | 35 | 227 |
| | 30.84% | 53.74% | 15.42% | |

| 5-10 Years | | | | |
|------------|----------|--------|--------|-------|
| | Under 30 | 30-49 | 50+ | Total |
| | 8 | 108 | 31 | 147 |
| | 5.44% | 73.47% | 21.09% | |

| 10 Years+ | | | | |
|-----------|----------|--------|--------|-------|
| | Under 30 | 30-49 | 50+ | Total |
| | 2 | 107 | 220 | 329 |
| | 0.61% | 32.52% | 66.87% | |

Over 50% of those who have served less than 5 years are in the 30-49 grouping, a notable majority. As in the previous breakdown, the majorities in each Year of Service groupings correlate with their Age composition; 73.47% of 5-10 are in 30-49, while 66.87 of 10+ are 50+.

Survey Results

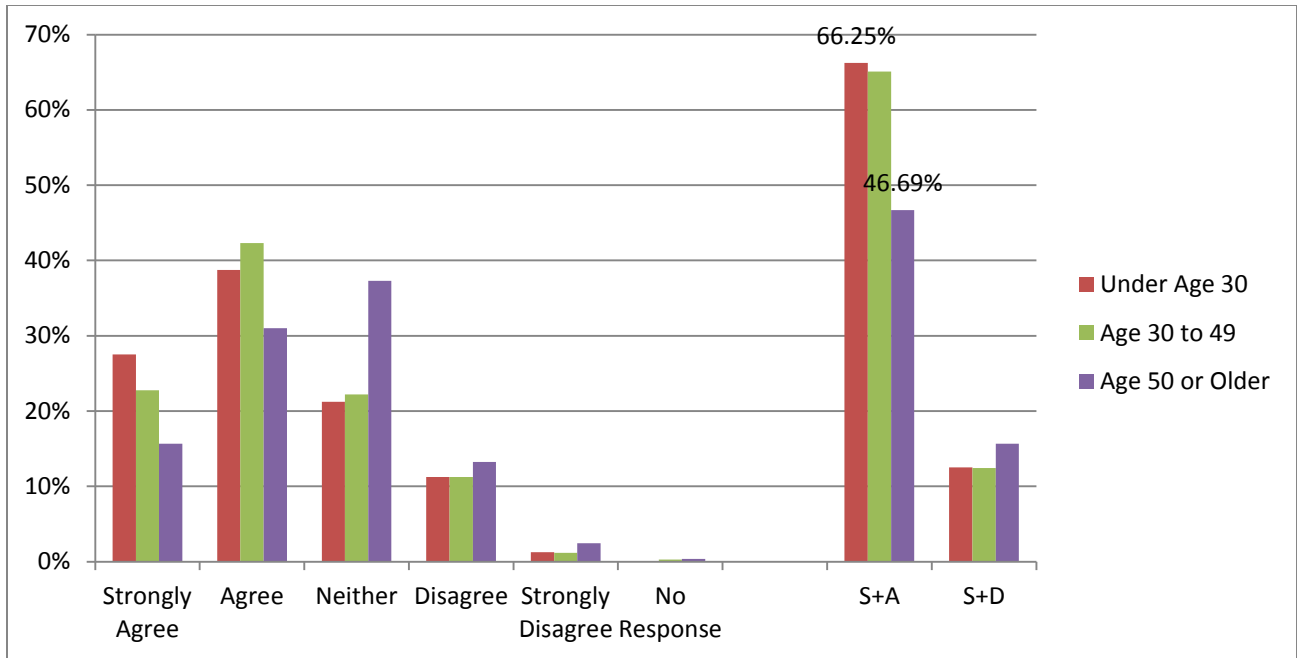
Question 1: The insured group benefits meet my needs, and if applicable, those of my family.

| | | |
|-------------------|-----|---------|
| Strongly Agree | 117 | 15.70% |
| Agree | 447 | 60.00% |
| Neither | 84 | 11.28% |
| Disagree | 93 | 12.48% |
| Strongly Disagree | 4 | 0.54% |
| | 745 | 100.00% |

Highlights: Sizable majority (60%) Agree that benefits meets “my needs, and if applicable, those of my family”, while small segment disagree (12.48%). When added, those that agree (Strongly Agree+ Agree, SA+A) compose 75.70%, and those that disagree (Disagree and Strongly Disagree), compose 13.02%. No significant results regarding Age or Year of Service breakdown. Those 50+ were over the bargaining unit result in the Strongly Agree Category with (17.07%), and all age groupings scored in and around the 75% mark for SA+A.

Question 2: The insured group benefits at Queen's were an important factor in my decision to join the university.

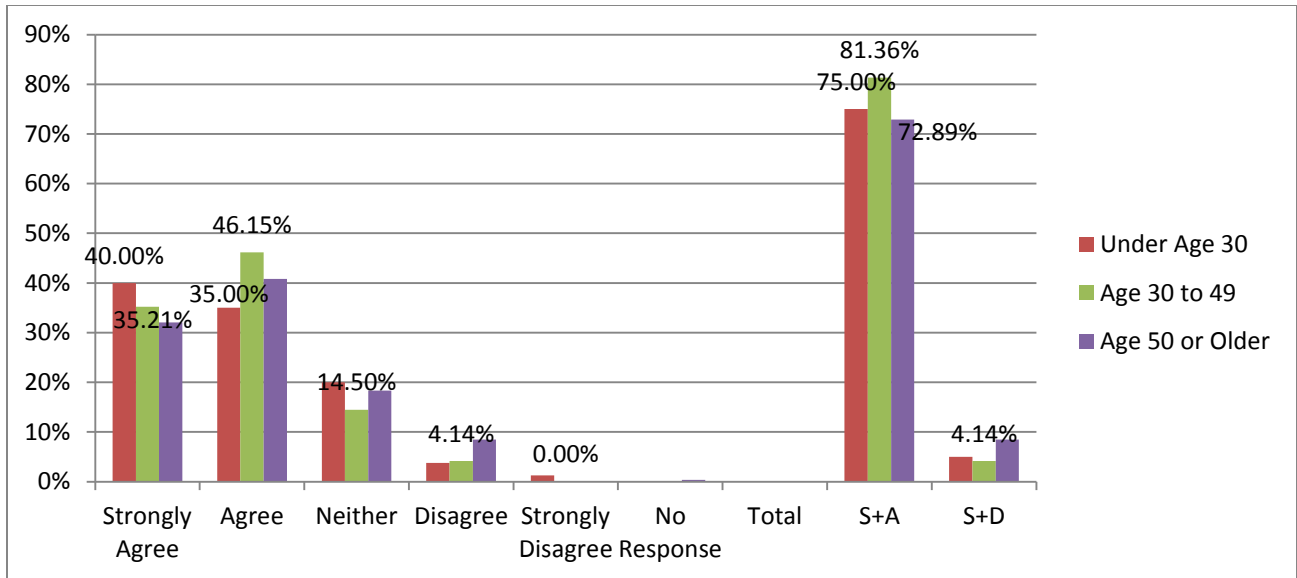
| | | |
|-------------|-----|--------|
| S. Agree | 158 | 21.21% |
| Agree | 272 | 36.51% |
| Neither | 214 | 28.72% |
| Disagree | 87 | 11.68% |
| S. Disagree | 14 | 1.88% |
| Total | 745 | |



Highlights: SA+A for the Bargaining Unit as a whole was 57.72%, while the highest by Age Group were those under 30 at 66.25% and the lowest (50+) at 46.69. The highest "Agree" percentage came from the age grouping 30-49, 42.31%.

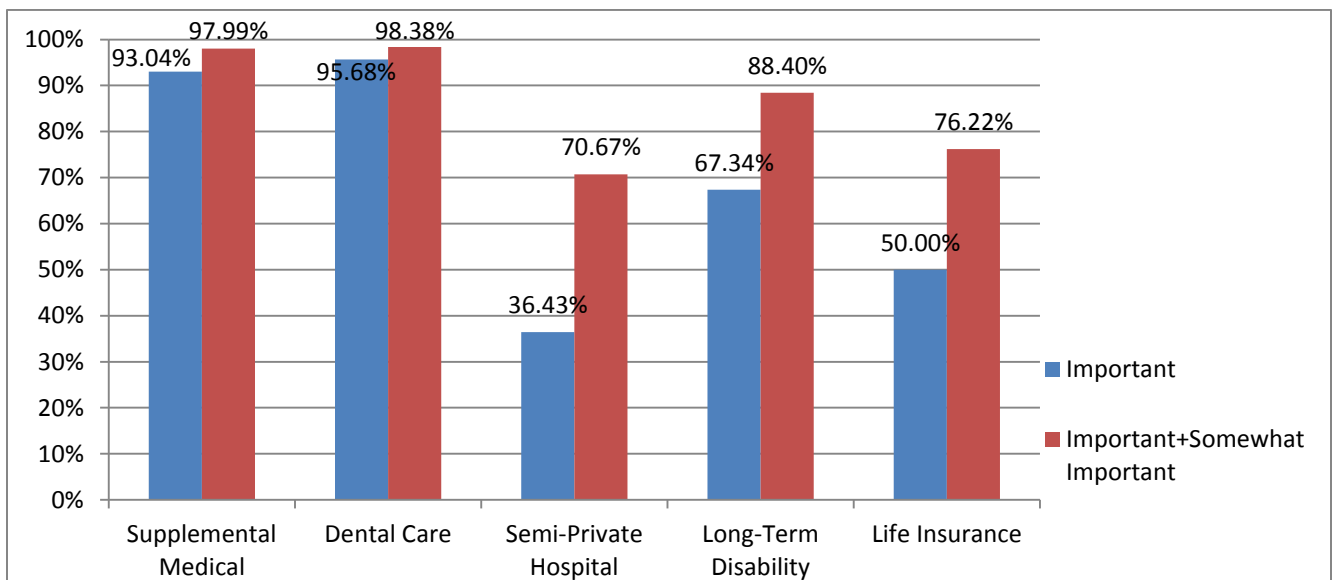
Question 3: The insured group benefits at Queen's are an important factor in my decision to stay with the university.

| | | |
|------------|-----|--------|
| S. Agree | 258 | 34.54% |
| Agree | 315 | 42.17% |
| Neither | 128 | 17.14% |
| Disagree | 42 | 5.62% |
| S.Disagree | 4 | 0.54% |
| | 747 | |
| S+Agree | | 76.71% |
| S+Disagree | | 6.16% |



Highlights: 40% of those under 30 Strongly Agreed, the highest of the age groupings, while 80% of those in 30-49 Strongly Agreed + Agreed. Overall, for all age groups, benefits are an important factor in staying at the University, with all groups scoring well into the 70% in the SA+A category.

Question 4: Indicate the level of importance each of the following benefits has to you: Supplementary medical (e.g. prescription drugs, vision care, chiropractor and physiotherapist); Dental care; Semi-private hospital; Long-term disability; Life insurance

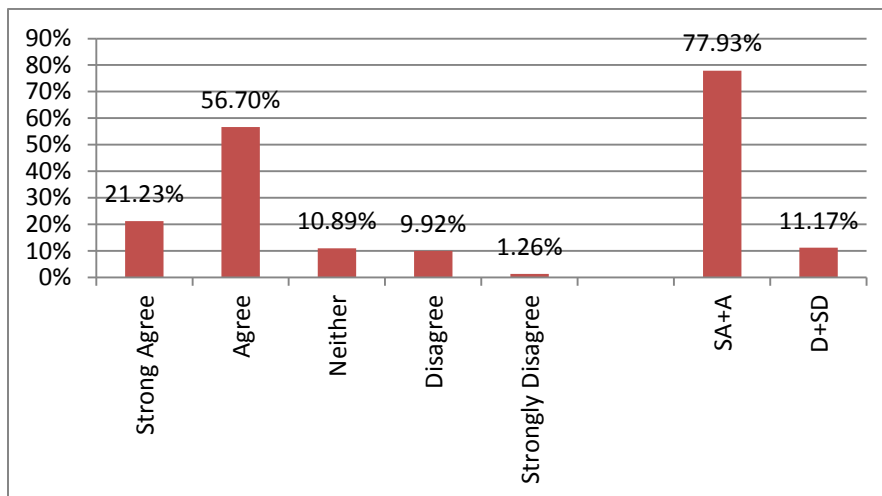


Highlights: With regards to "Important", for the Bargaining Unit as a whole, from highest to lowest, Dental Care was first (95.6%), followed by Supplementary Medical

(93.04%), LTD (67.34%), Life Insurance (50%) and Semi-Private Hospital (36.43%). When added with "Somewhat Important", while all maintain their previous order, all score over 70% (Dental 98.38%, Supplementary Medical (97.99%), LTD (88.40%), Life Insurance (76.22%) and Semi-Private (70.67%)).

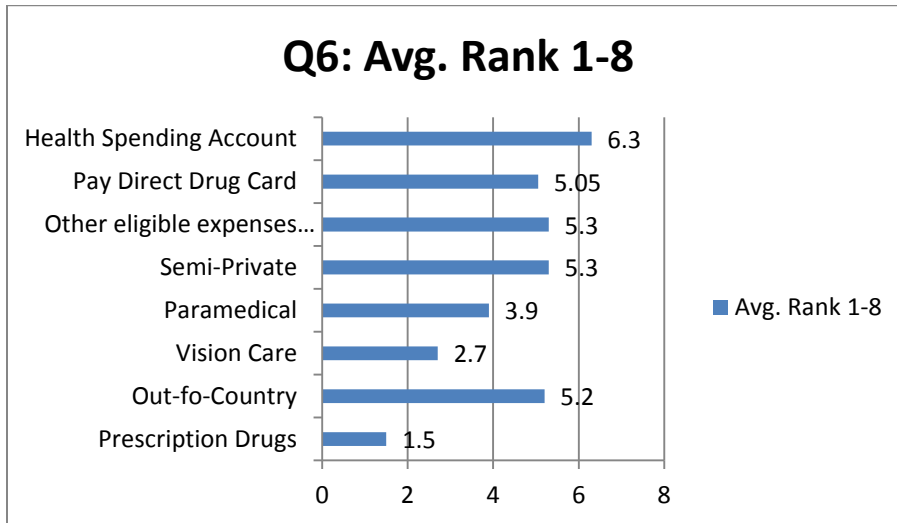
Over 90% of all age groups agreed that **Dental** and **Supplementary Medical** were "Important." There exists a large consensus in those two benefits. For **Semi-Private**, of the 50+ grouping 42.51% said it was important, making them the highest grouping, while only 22% for the under 30 grouping. The under 30 grouping were also the largest (12.50%) to say it was Unimportant. When taking Important and Somewhat Important together the discrepancy between the age groups is more noticeable; 52.5% of under 30, 71.30% of 30-49 and 72.82% of 50+. Clearly, semi-private is less important for those under 30. For **Long-Term Disability**, the results are similar. 48.75% of Under 30 said it was "Important", while 66.75% of 30-49 and 72.13% for 50+. When Important and Somewhat Important (I+SI) are combined, the 3 age groupings are much closer, 83.75% for Under 30, 89.64% for 30-49 and 85.37% for 50+. While the under 30 grouping is significantly under the bargaining unit average of 67% (i.e. 48.75%), the combined (I+SI) places them on par with the other two groupings, suggesting on the whole LTD is important, but perhaps less pressing. For **Life Insurance**, 53.55% of 30-49 said it was Important, in comparison with 48.78% of 50+ and only 35% of under 30.

Question 5: Overall, the current supplementary medical benefits meet my needs, and if applicable, those of my family.



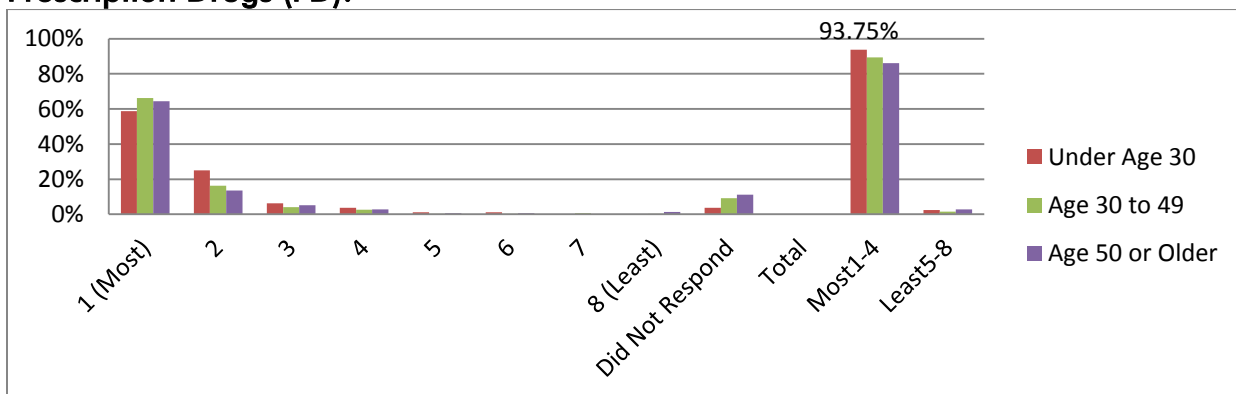
Highlights: Results are fairly consistent across age groupings. Notable is the SA+A result for Under 30 age grouping, of which 81.25% agreed with the question, scoring higher than the bargaining unit average (77.93%). They were also the group that most Strongly Agreed at 25% (17.70% for 30-49, 23.86% for 50+, bargaining unit average 21.23%)

Question 6: Rank the following supplementary medical benefits, with 1 being most important and 8 being least important: Prescription drugs; Out-of-country emergency medical care and travel assistance; Vision Care; Paramedical services (e.g., chiropractor, physiotherapist); Hospital accommodation (semi-private room); Other eligible expenses (e.g., private duty nursing, hearing aids, orthotics); Having a pay-direct drug card to process your claims at the pharmacy; A healthcare spending account.



Highlights: Members answers were averaged and aggregated. Prescription Drugs received a score of 1.5 being the most important supplementary benefit according to members. It was followed by Vision Care (2.7), Paramedical (3.9), Pay Direct Drug Card (5.05), Out-of-Country Medical (5.2), Semi-Private and Other eligible expenses (5.3) and lastly Health Spending Account (6.3).

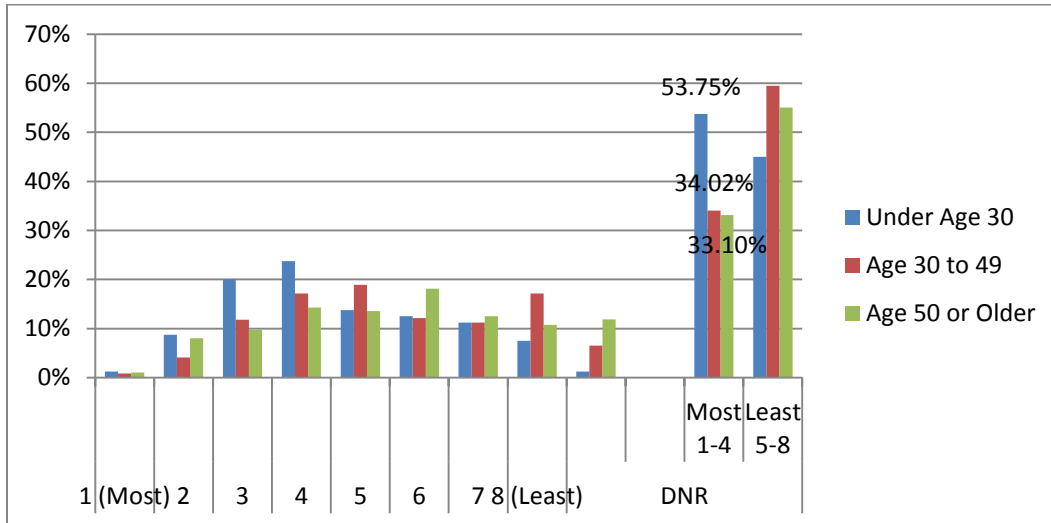
Prescription Drugs (PD):



Analysis: 64.62% of the bargaining unit ranked PD as #1, being the most important (also the highest score of all supplementary medical benefits), while only 0.70% ranked it as least, #8. When the top 4 ranks are aggregated i.e. 1-4, the scale for more important, 88.58% of the memberships votes were to be found, while only

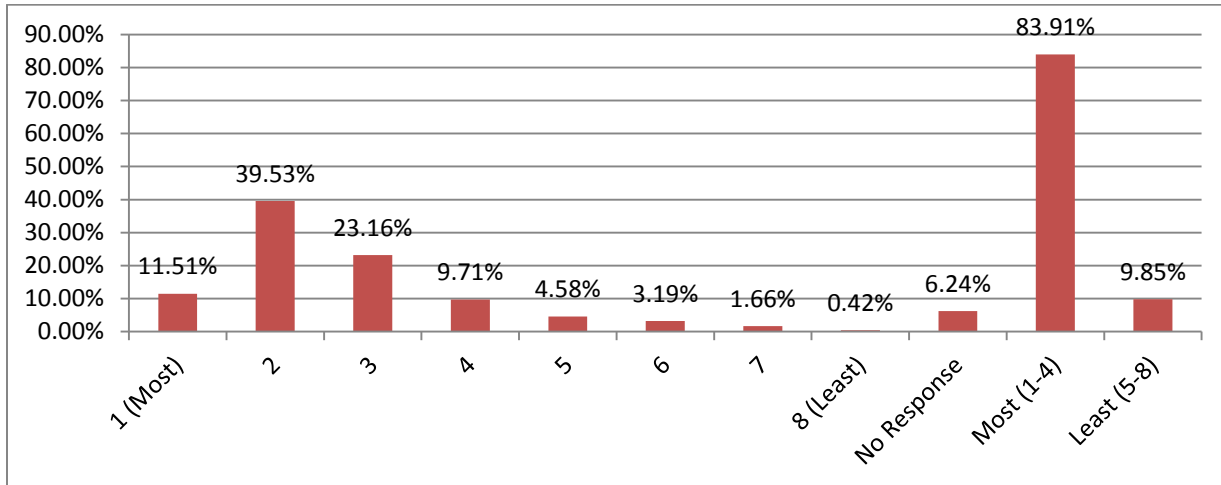
2.23% for the 'less' important scale of 5-8. 66.27% of the 30-49 grouping located PD as #1 making it the highest of the 3 groupings (under 30= 58.75%, 50+= 64.46%). 93.75% of under 30 were to be found in the 1-4 'more important' scale, 89.35% of 30-49 and 86.06 of 50+.

Out-of-Country Emergency Medical Care and Travel Assistance Results:



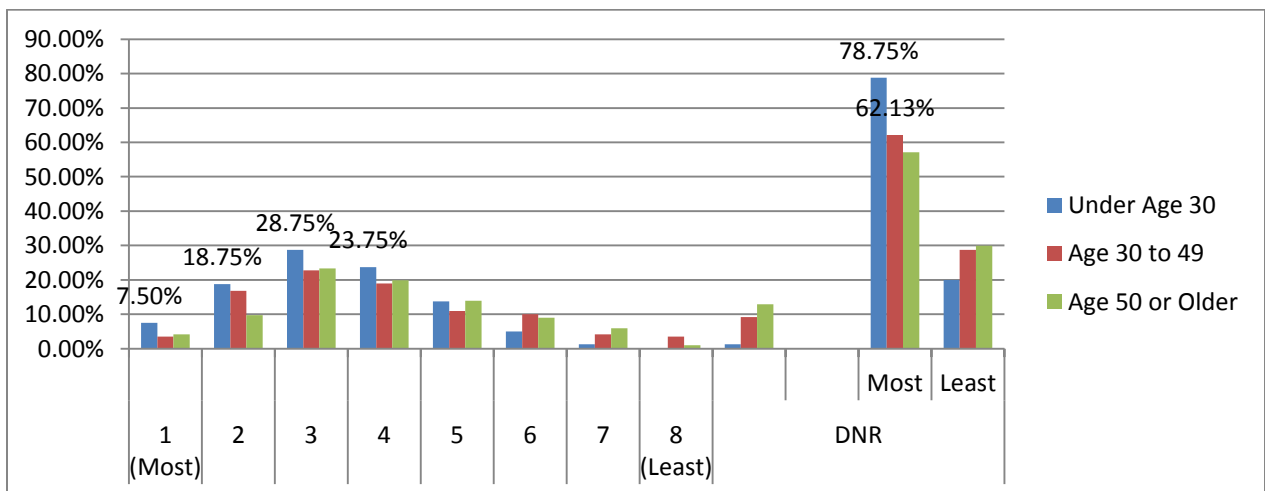
Analysis: In the bargaining unit, only 1.11% located out-of-country medical care as the most important (#1), while 13.77% located it as the least (#8). On the "More" important scale, 1-4, out-of-country medical received 35.74%, while receiving 56.33% on the "less" important scale of 5-8. For the bargaining unit as a whole, out-of-country medical was much less important. However, this was not the case for all of the age groupings. While both 30-49 and 50+ were around the bargaining unit average in terms of the "more important scale" (34.02% and 33.10% respectively), more than half of those in the under 30 grouping located it in this area (53.75%) indicating a clear divergence in levels of importance with regards to the other two age groupings.

Vision Care



Analysis: While only 11.51% of the bargaining unit located Vision Care as #1, 83.91% located it on the more important scale, i.e. 1-4, with 39.53% of that at #2. This clearly locates Vision Care as a highly important supplementary benefit for the members, only behind PD in importance. There are no major divergences according to age groupings, with all percentages on the “more important scale” located a percentage point up/down from the average. The only divergence is located with the age grouping under 30, who on the less important scale (5-8) were to be found 16.25% of the age grouping, well above the bargaining unit average.

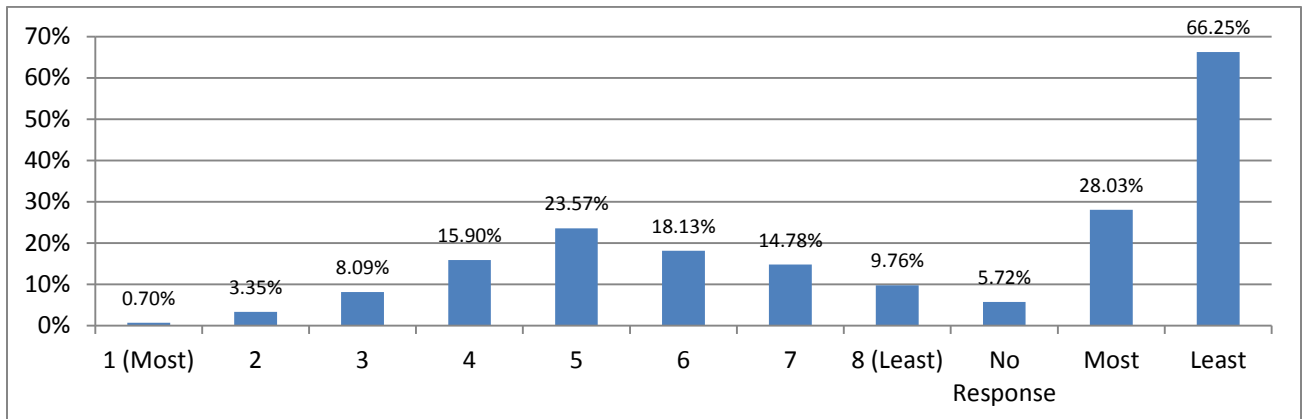
Paramedical services (e.g., chiropractor, physiotherapist)



Analysis: 61.89% of the bargaining unit located Paramedical Services on the “more important scale” (1-4), with 4.17% locating it at #1. Conversely, 28.51% placed it on the less important scale (5-8). The largest scale vote was located at #3 with 23.50% of membership votes. Interestingly, the age group which found Paramedical Services

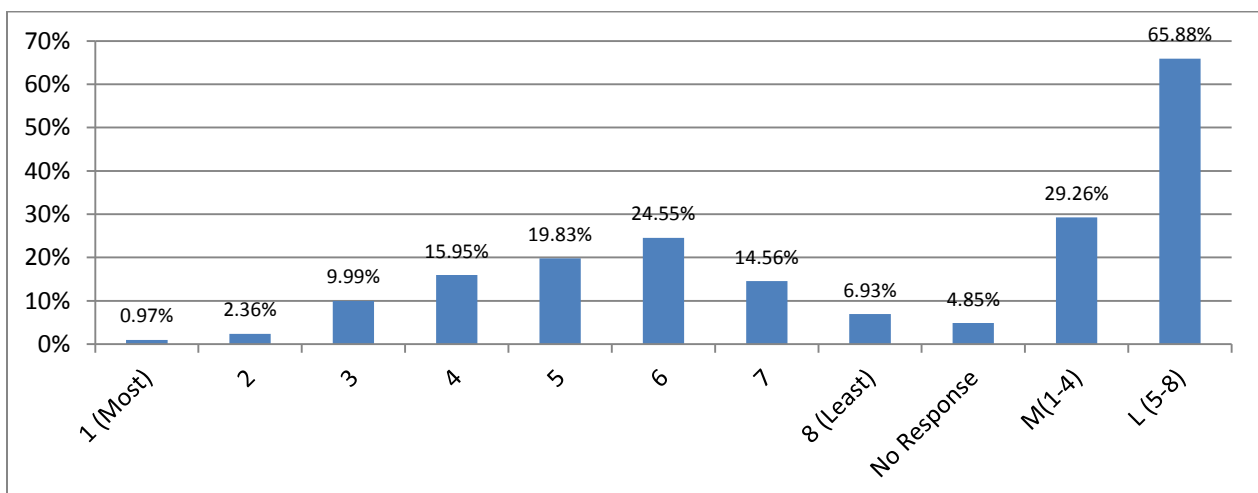
most important was the under 30 grouping, with 78.75% of that grouping located in the “more important scale”. This is quite the divergence from both the other age groupings (62.13% for 30-49 and 57.14% for 50+). A sizable portion of this age grouping clearly values Paramedical services significantly more than the other two.

Hospital accommodation (semi-private room)



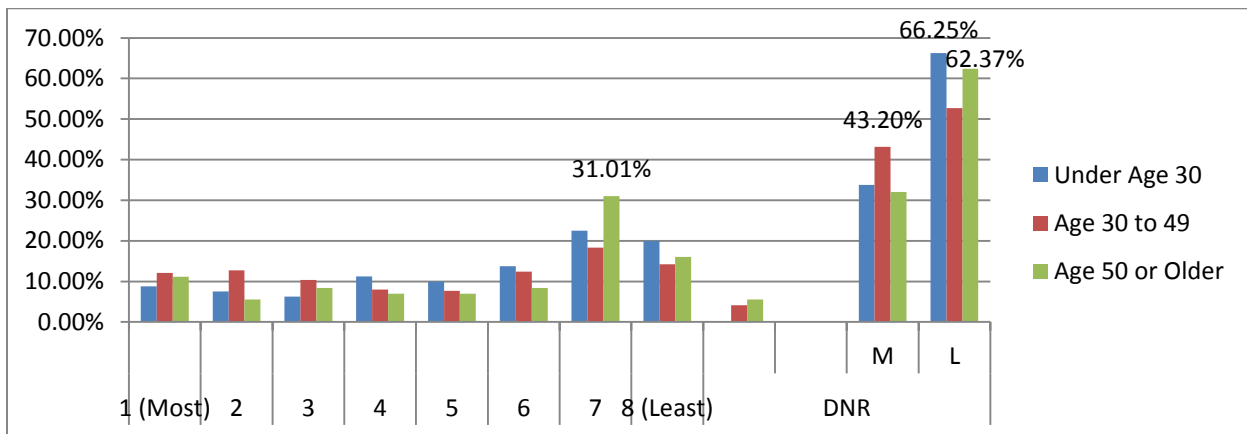
Analysis: 28.03% of the membership located Hospital accommodation (semi-private) on the more important scale of 1-4, while 2/3 of the membership located it in the less important s scale. With regards to the age groupings, those under 30 were significantly above the bargaining unit average on the less important scale (5-8), with 81.25% of members of that group located there. Conversely, 34.15% of 50+ age grouping were located in the more important side of the scale, which contrasts with the other two groupings (17.50% for under 30 and 24.56% for 30-49), and this grouping was much less decisive in declaring Hospital Accommodation as less important in comparison with the other groups, with 58.54% located in the 5-8 less important side of the scale, in comparison to the 69.82% of the 30-49 group and the 81.25% of the under 30 group.

Other eligible expenses (e.g., private duty nursing, hearing aids, orthotics)



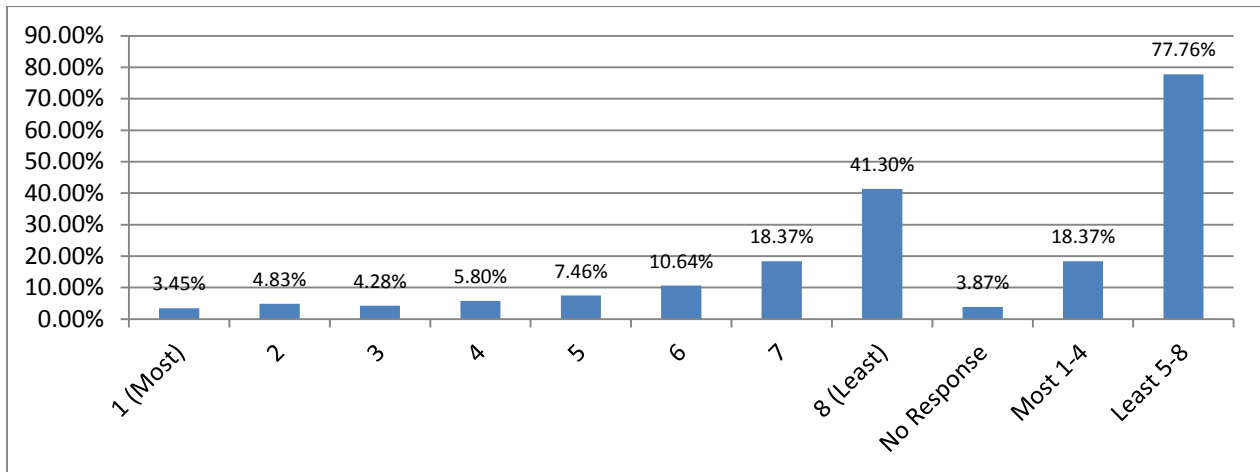
Analysis: This is a similar story to Hospital Accommodation. Decisively less important for the bargaining unit with 65.88% located on the less important side of the scale, while only 29.26% on the more important side. Once again, age groupings reveal those in the under 30 to value this supplementary benefit much less than the other age groupings. 77.50% of under 30 are located on the less important side, in comparison with 70.41% of 30-49 and 57.84% of 50+. Similarly, those 50+ were much less decisive in their declaration of this supplementary benefit being less important, with 34.84% locating it on the more important side, compared to 22.50% of under 30 and 25.44% for 30-49.

Pay-Direct Drug Card (PDDC)



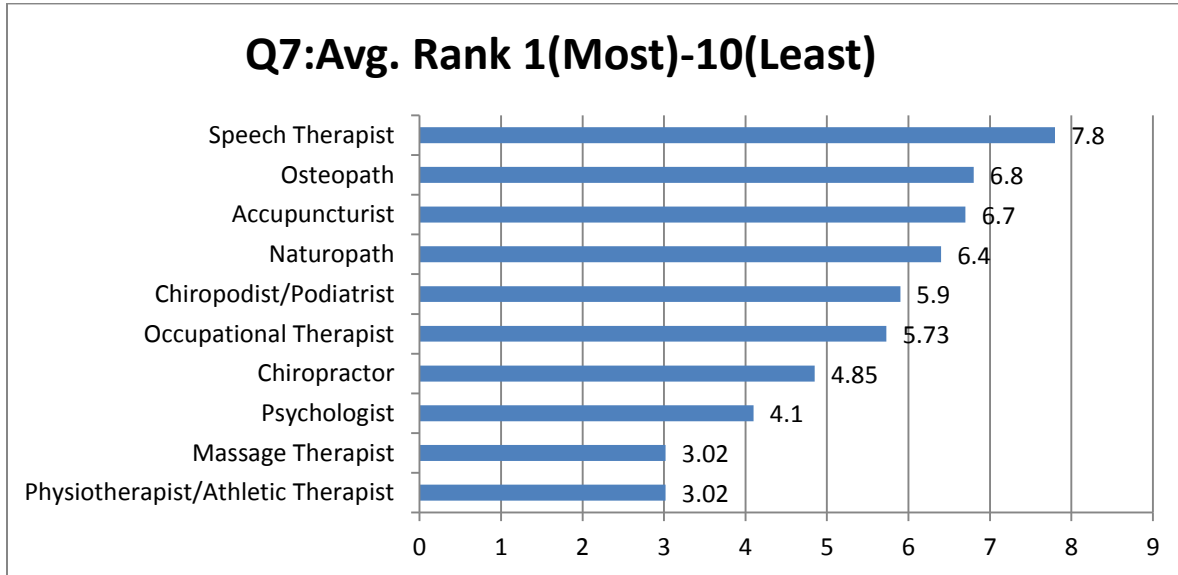
Analysis: 11.53% of the bargaining unit located PDDC as #1 most important. This places PDDC second to only Prescription Drugs in terms of the % of the bargaining unit that voted #1 and slightly ahead of Vision Care (11.51%). However, as a whole it ranked 5.03 on the scale of 1-8. In terms of the voting distribution, PDDC received 37.92% on the more important side of the scale, while receiving 57.92% on the less important side of the scale, with a large portion of that percentage located in the lowest side of the scale. It also received the second highest #8(least) important distribution of the vote with 15.42% of the membership. In terms of age distribution, both under 30 and 50+ were roughly in the same range in terms of most/least sides of the scale (33.75%/32.06% and 66.25%/62.37%). The outlier in the age group was the 30-49 grouping that was much more divided in their assessment of the importance of PDDC, with 43.02% locating it on the more important side, and 52.66% on the less important side. Interestingly, when broken down according to years of service, 48.02% of those in the less than 5 years of service located it on the more important side of the scale. This is reflective of some 'spillage' of the 30-49 age grouping which composes a sizable portion of those in the less than 5 years of service grouping (i.e. 122 members, 36% of the less than 5 years).

Healthcare spending account



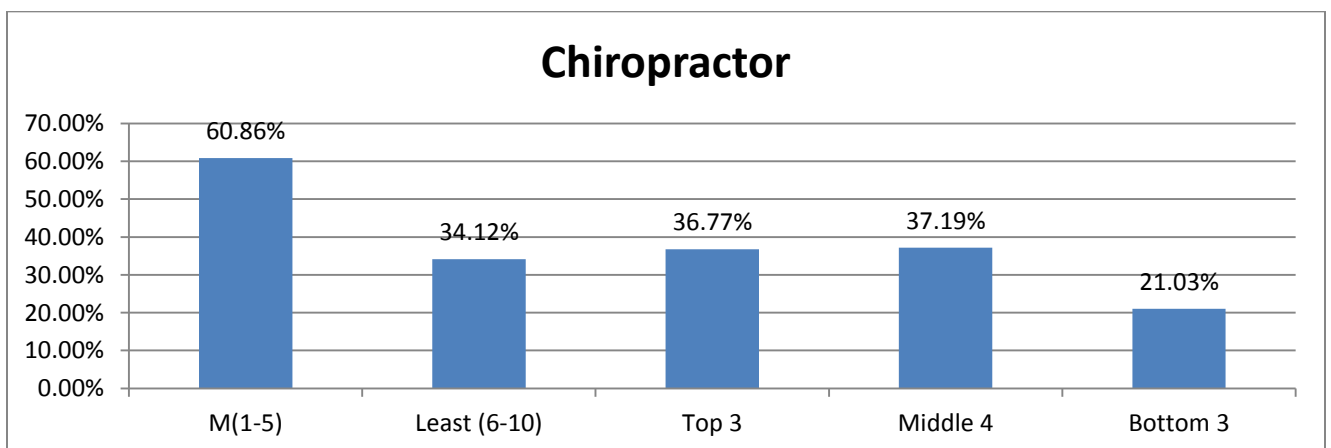
Analysis: A Healthcare spending account was the least important supplementary benefit to the bargaining unit as well as to the individual age groupings. It ranked last with an average of 6.3 out of 8, and the largest “Least” votes in the ensemble. 41.30% of the bargaining unit located a Health Care Spending account at # 8 as the least important. When the least side of the scale is analyzed, this jumps up to 77.76%, the largest out of all the supplementary benefits ranked. Notable age distribution elements include 85% of those under 30 locating it on the least side of the scale (76.63% for 30-49 and 77.70% for 50+), with the most decisive percentage going to the 50+ grouping, in which 45% located it at #8 (40% for under 30 and 37.57% for 30-49). All age groupings decisively declared the Health Care Spending Account as the least important supplementary benefit.

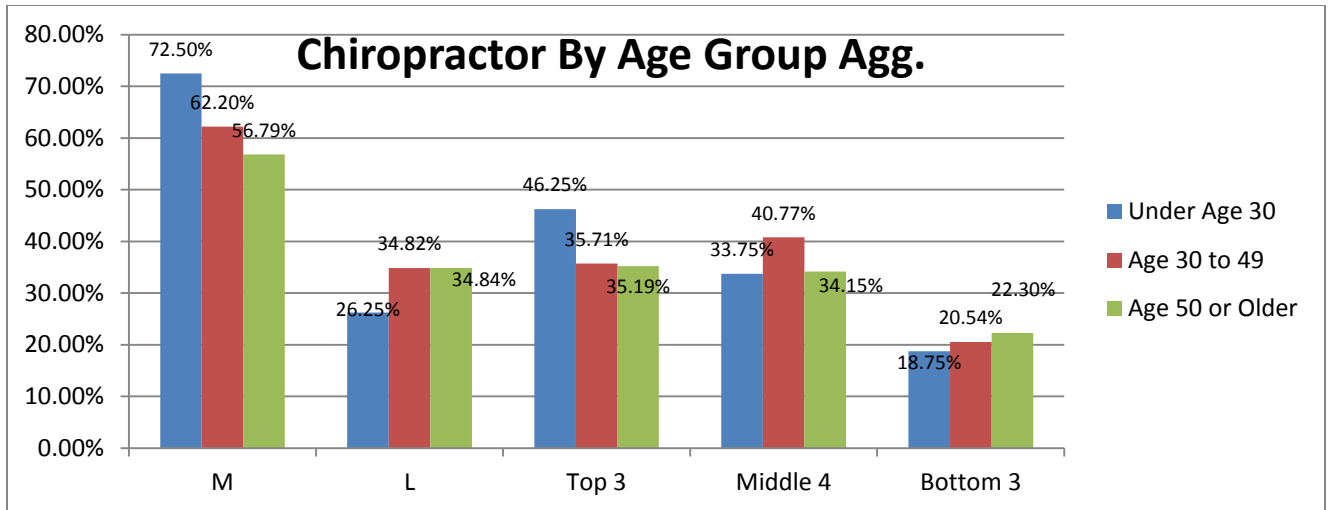
Question 7: Rank the services of the following paramedical practitioners in order of importance to you, with 1 being most important and 10 being least important: Chiropractor; Naturopath; Physiotherapist / Athletic therapist; Massage therapist; Occupational Therapist; Acupuncturist; Chiropodist/Podiatrist; Psychologist; Speech therapist; Osteopath



Highlights: Members ranked Physiotherapist/Athletic Therapist/Massage Therapist as the most important, followed by Psychologist and Chiropractor. These 4 were on the more important side of the scale. On the less side are occupational therapists, (although essentially in the middle) , chiropodist/podiatrist, naturopath, acupuncturist, osteopath and speech therapist.

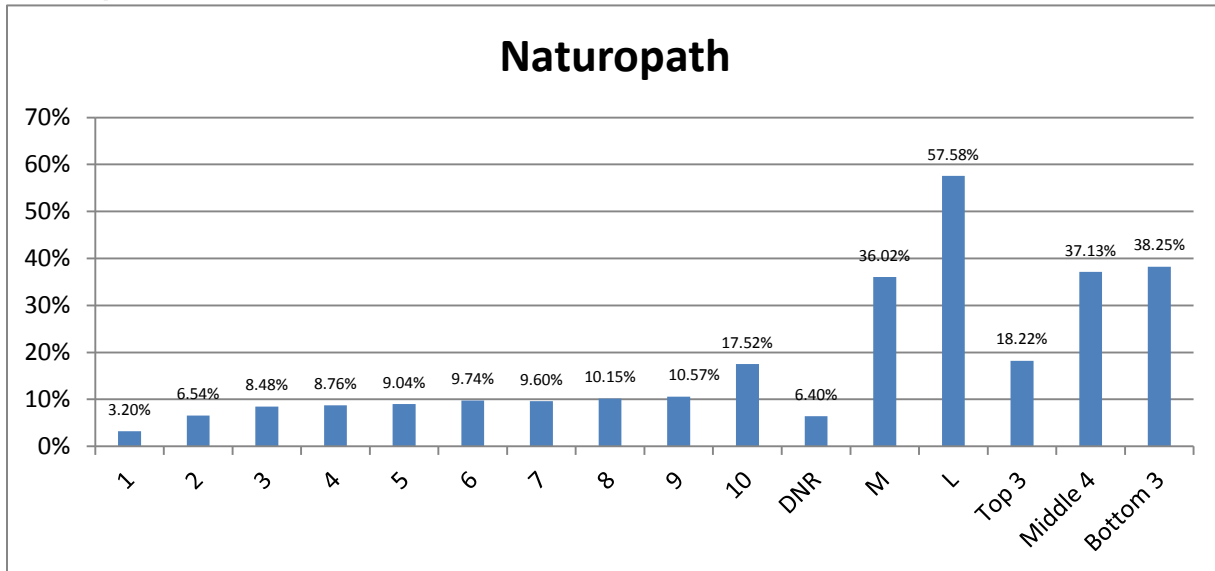
Chiropractor





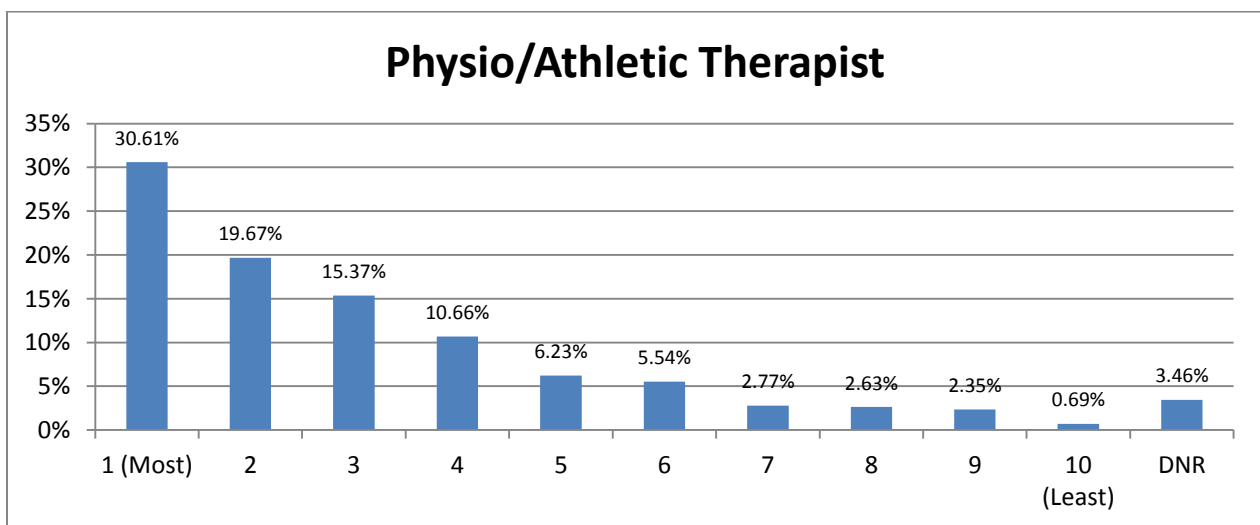
Analysis: 60.86% of the bargaining unit located Chiropractor on the more important (1-5) side of the scale, with 36.77% coming from the Top 3 positions on the scale. 9.61% of the bargaining unit located it at #1, the most important. There are some significant diverges when analyzed by age grouping. While the 30-49 age grouping essentially mimicked the bargaining unit averages, with 62.20% on the more important side of the scale, 34.82% on the least side, 35.19% in the top 3, the numbers are radically different for the other 2 groupings. For the 50+ grouping, only 56.79% were located on the more important side of the scale, and 22.30% in the bottom 3, being below and above the bargaining unit average respectively. More strikingly, 72.50% of those in the under 30 grouping are located on the more important side of the scale, well above the bargaining unit average of 60.86%, with only 26.25% on the least important side, well below the 34.12% of the bargaining unit. While the bargaining unit as a whole located Chiropractor on the more important side of the scale (4.85) in relation to other paramedical practitioners, this was uneven at the age grouping level, with those in the under 30 grouping placing more importance in relation to the other 2 groupings, and the 50+ grouping ranking it less important, while the 30-49 grouping generally reflected the bargaining unit average.

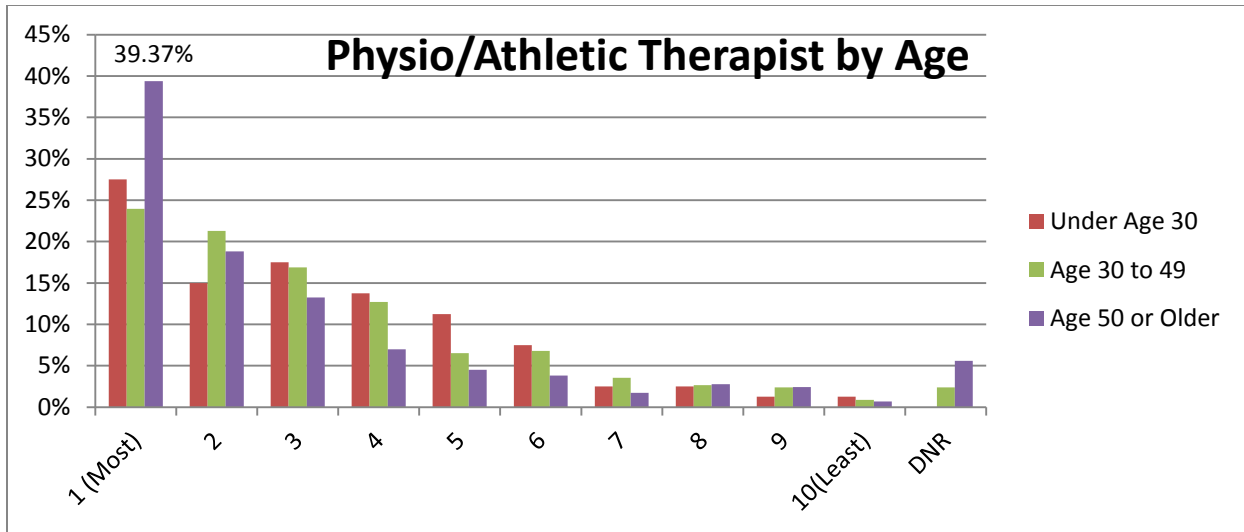
Naturopath



Analysis: 57.58% of the bargaining unit located naturopath on the least important side of the scale (5-10), with 38.25% concentrated in the bottom 3 ranks, 17.52% located at #10, the least important, and the highest concentration of the membership, reflecting the units less important view of this particular practitioner. When broken down by age, all groups are roughly in the same parameters as the bargaining unit average, with those 50+ scoring lower than the bargaining unit average on the least important side of the scale (52%), and those in the 30-49 category scoring higher than the average at 61.83%. The groups that ranked Naturopath the most important would be the under 30 and 50+ groupings, both slightly over the bargaining unit average at 37.50% and 37.28% respectively, while the least would be 3-49 at 34.32%.

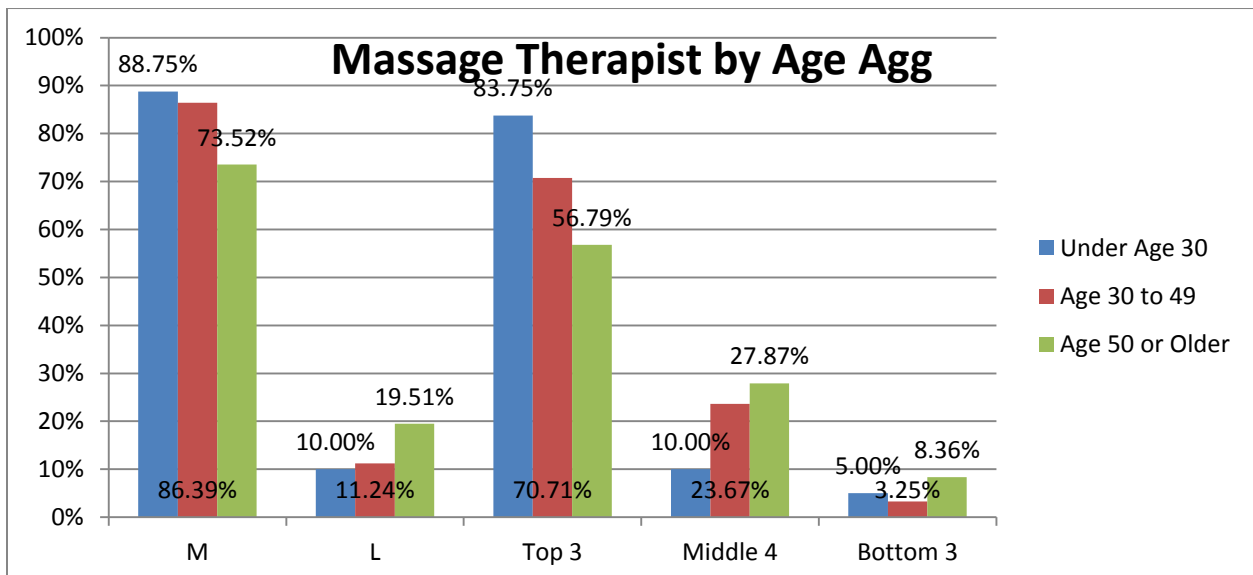
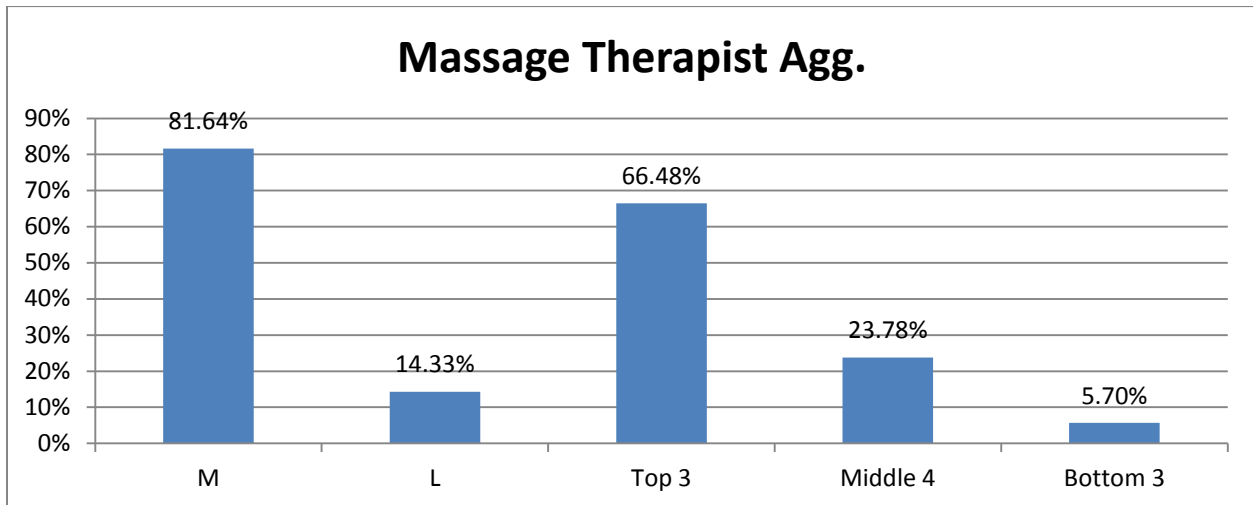
Physio/Athletic Therapist





Analysis: Along with Massage Therapist, Physio/Athletic Therapist was the highest ranked paramedical practitioner, average a score of 3.02 on a 1-10 scale. When distribution is broken down, the importance of this particular service is readily apparent. 30.61% of the bargaining unit located this practitioner as the #1 most important on the scale. This was the highest out of all the paramedical practitioners. On the more important side of the scale, Physio/Athletic Therapist received 82.55%, with 65.55% coming from the top 3 ranks, while the least important side of the scale received only 13.99%. While all age groupings enthusiastically ranked this service very high, the age group which sticks out is the 50+. While those under 30 had the highest score on the most important side of the scale with 85%, with those 30-49 at 81.36% and 50+ at 82.93%, it was those 50+ who had 71.43% of their votes located in the top 3 ranks, with **39.37%** of the unit voting this practitioner #1 in importance, substantially over the bargaining unit score of 30.61%, as well as over the other groupings (under 30 at 27% and 30-49 at 23.96%). In other words, while this was an important service to the entire bargaining unit, it was especially important to the 50+ grouping, as nearly $\frac{2}{5}$ of that grouping located physio/athletic at the highest ranking of #1.

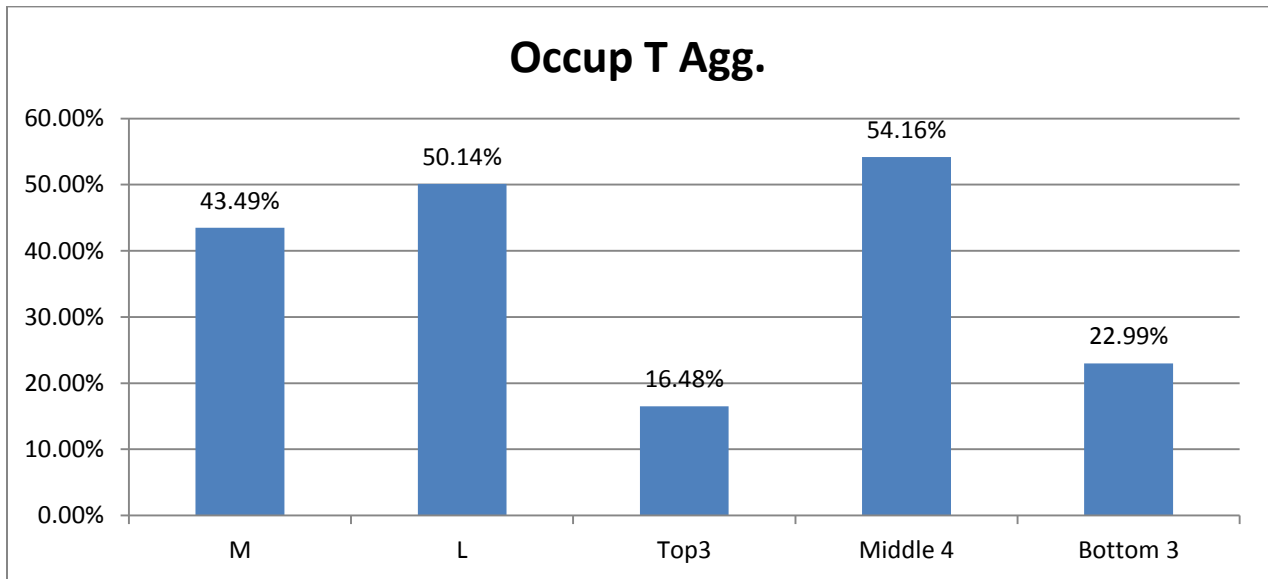
Massage Therapist



Analysis: 81.64% of the bargaining unit located Massage Therapist on the more important side of the scale, while only 14.33% on the least side. The top 3 ranks composed 66.48%. 27.68% of the unit gave it the highest ranking, making it second to physio/athletic therapist in this regard. With regards to the age groupings, there are some divergences most notably from the under 30/30-49 grouping from the 50+ grouping. 33.75% of those under 30 ranked Massage Therapist as #1; while 31.07% of those 30-49 and only 21.25% of those 50+. While all groups placed a heavy importance on massage therapist, this was led by the under 30/30-49 grouping, whereas the 50+ grouping pushed it down. On the scale of most/least important, those in the under 30 grouping located 88.75% on the more important side; those in 30-49 were at 86.39%, whereas those 50+ were only at 73.52%. On the other end, at the least important side of the scale, nearly 20% of those 50+ were located here in comparison to only 10% and 11% for under 30 and 30-49 respectively. While, massage

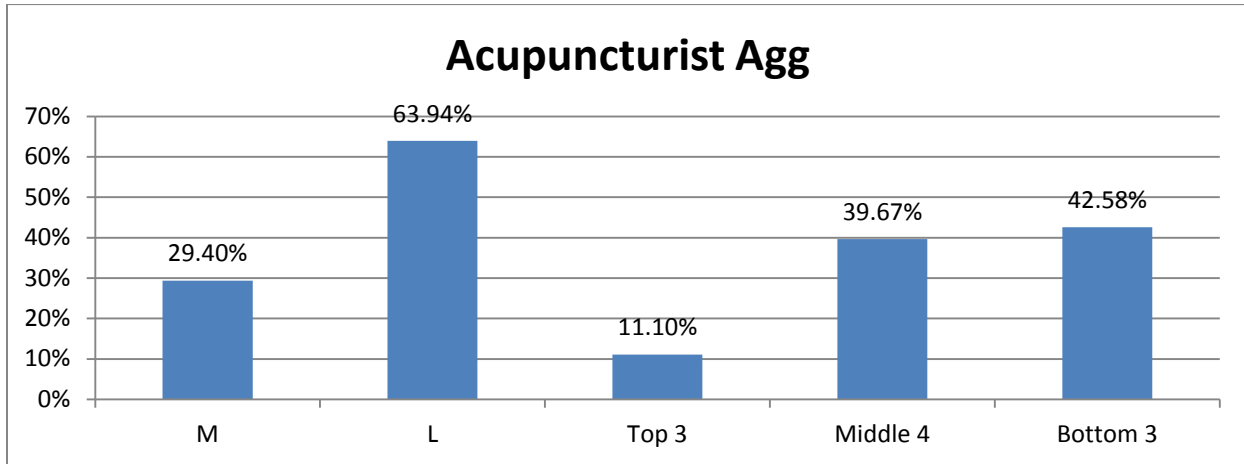
therapist is clearly still important, it is not as important for 50+ as for the other two groupings. The picture becomes clearer, in terms of importance, when we analyze the data from the perspective of the Top 3 rankings. For those under 30, 83.75% of them were located in the Top 3, compared with 70.71% for 30-49 and only 56.79% for those 50+ . Again, while all scored Massage Therapist really high in importance, this was particularly the case for the Under 30 grouping and less so for the 50+ .

Occupational Therapist



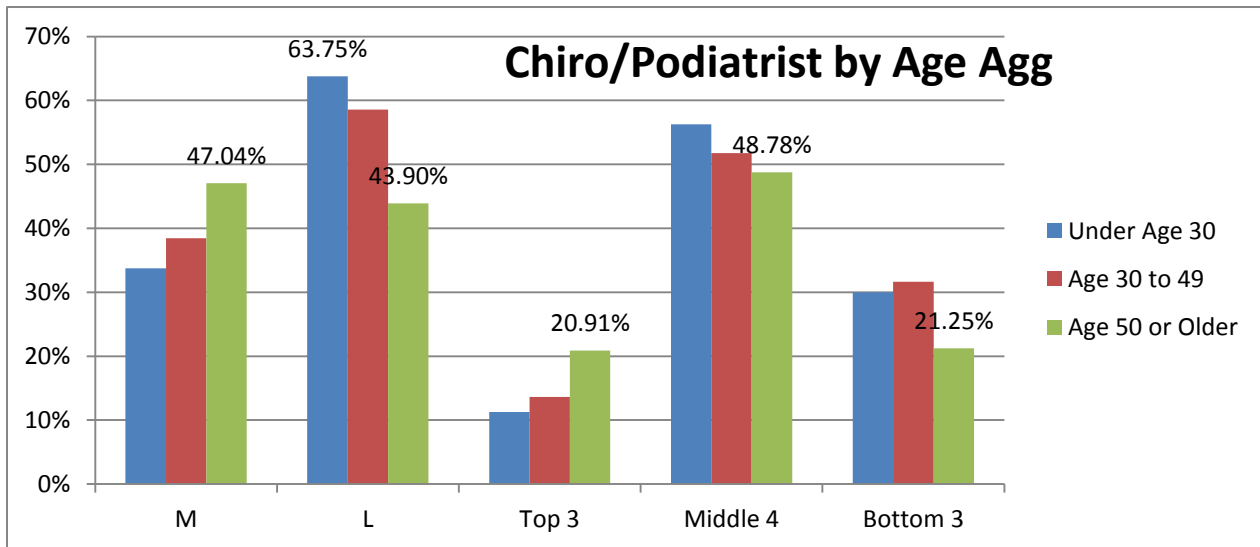
Analysis: Occupational Therapist received an avg. of 5.73, placing it somewhat in the middle of the important/less important scale. This is also reflected in the following breakdowns. 43.49% of the bargaining unit located Occup. T on the more important side of the scale, while 50.14% located it on the bottom half. Out of the 43.49%, the Top 3 rankings only account for 16.48%, whereas the bottom 3 account for 22.99% of the 50.14% which composes the bottom half. A large portion of the percentage appears in the middle 4 ranks, 54.16%, and this is something that is reflected in the age distribution as well. While all age groupings were plus/minus 1-2% from the bargaining unit percentage (43.49%) for the more important side of the scale, this changes when one analyzes the top three ranks of each age grouping. Only 7.50% of those in the under 30 category located their votes in the Top3, meaning the vast majority placed their votes at ranks 4-5; those age 30-49 were at 15.49%, and those 50+ scored higher than the bargaining unit number at 19.16% for the Top 3 ranks.

Acupuncturist:



Analysis: 29.40% of the bargaining unit located Acupuncturist on the top half of the scale in terms of importance, while 63.94% located it in the bottom half. The Top 3 accounted for 11.10%, while the bottom 3 accounted for 42.58% out of the 63.94%. This indicates that for the bargaining unit as a whole, acupuncturist was less important. The age distribution generally reflects the bargaining unit numbers, with no real major divergences of note.

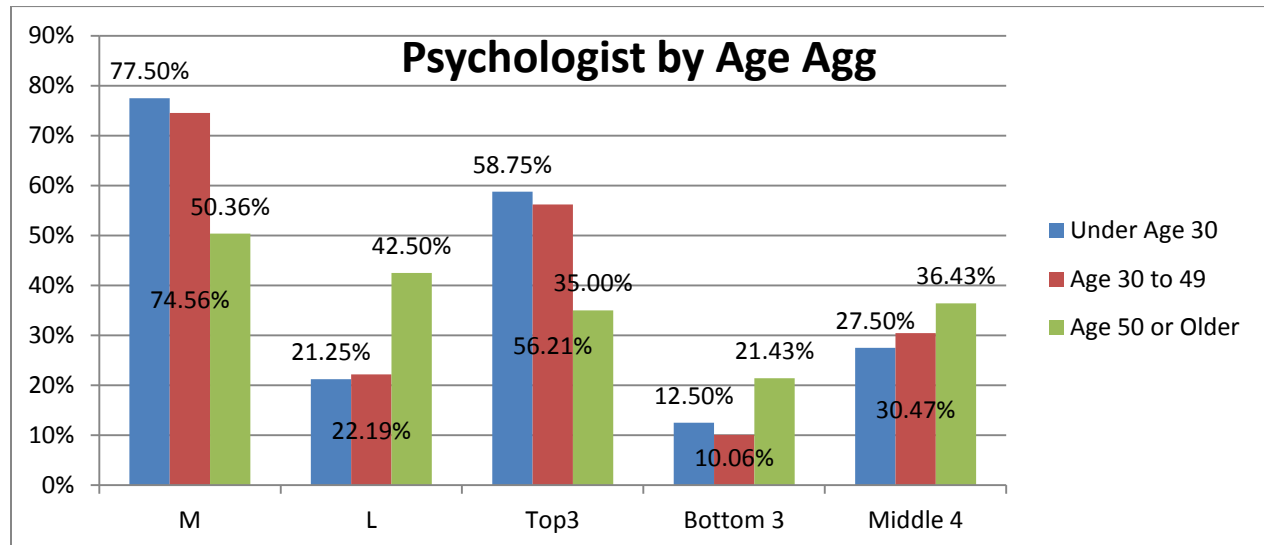
Chiroprapist/Podiatrist



Analysis: Chiroprapist/Podiatrist scored an average of 5.9 out of 10. In the bargaining unit as a whole 41.86% located it on the top half of the scale of importance, with 16.41% located in the Top 3, while 52.85% located it on the bottom half, with 27.12% located in the bottom 3 ranks. Like Occup. T, Chiro/Podiatrist had a large % of votes in the middle 4 positions. In terms of age distribution, there are some notable divergences. Nearly 1/2 (47.04%) of those 50+ were located on the top end of the scale of importance, while only 43.90% were located on the bottom half. These are significant divergences from the other two age

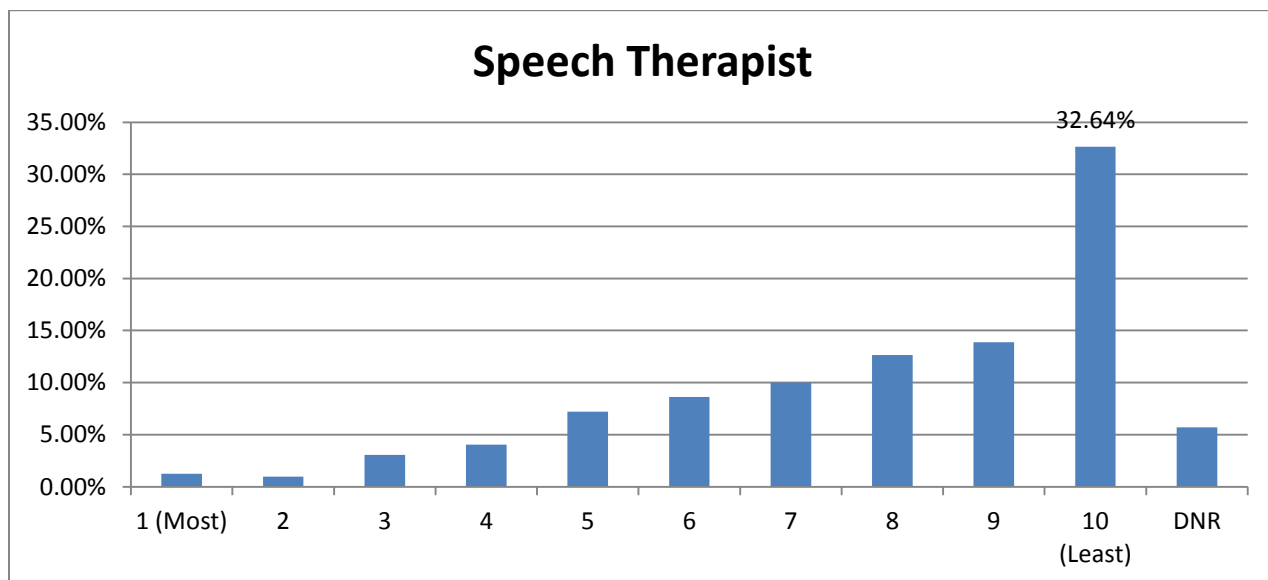
groupings; Under 30 for example located 33.75% in the top half and 63.75 in the bottom, and the 30-49 age grouping, 38.46% and 58.58% respectively. For those 50+, the Top 3 represented 20.91%, whereas for the other two groups were at 11.25% (under 30) and 13.61% (30-49). For those 50+, Chiro/podiatrist was, predictably perhaps, more important than the other two groupings.

Psychologist



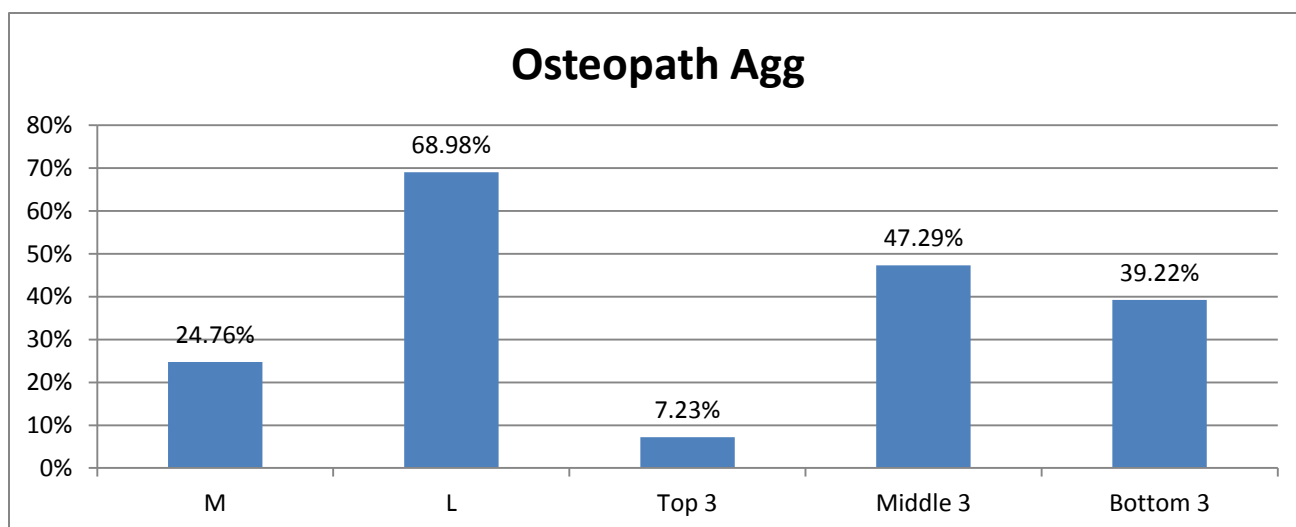
Analysis: Psychologists ranked an average of 4.1 out of 10, placing it on the more important side of the scale. In terms of distribution, 64.36% located it on the top half of the scale, while 30.37% located it on the bottom. 47.43% were located in the top 3, while only 15.3% were located in the Bottom 3 ranks. On the whole, this was a relatively important paramedical practitioner to the bargaining unit, but when broken down into the age groupings, once again, a deep cleavage is revealed between the under30/30-49 and the 50+ groupings. 77.50% of those under 30 and 74.56% of those 30-49 were located on the top end of the scale of importance. From these figures, the Top 3 represented 57.75% and 56.21% respectively for each grouping. In terms of the bottom half of the scale, 21.25% of those under 30 were located here, and 22.19% for those 30-49. In sharp contrast, only 50.36% of those 50+ were located on the top half, and 42.50% were on the bottom half, nearly double the numbers for the other two groupings and significantly higher than the bargaining unit average of 30.37%. More strikingly, 21.43% of those in the bottom half came from the bottom 3 rankings, nearly as much as the entire bottom half %'s of the other two groupings. This demonstrates a very divided 50+ grouping on this particular question, and a significant amount of unimportance for this particular service in comparison with the other groupings.

Speech Therapist



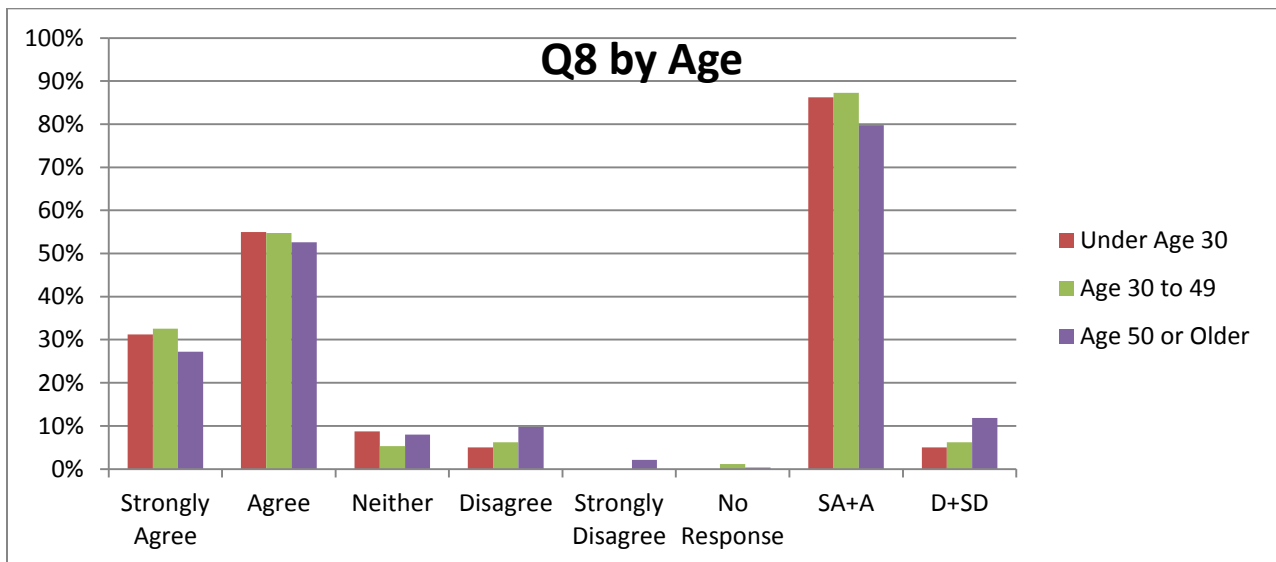
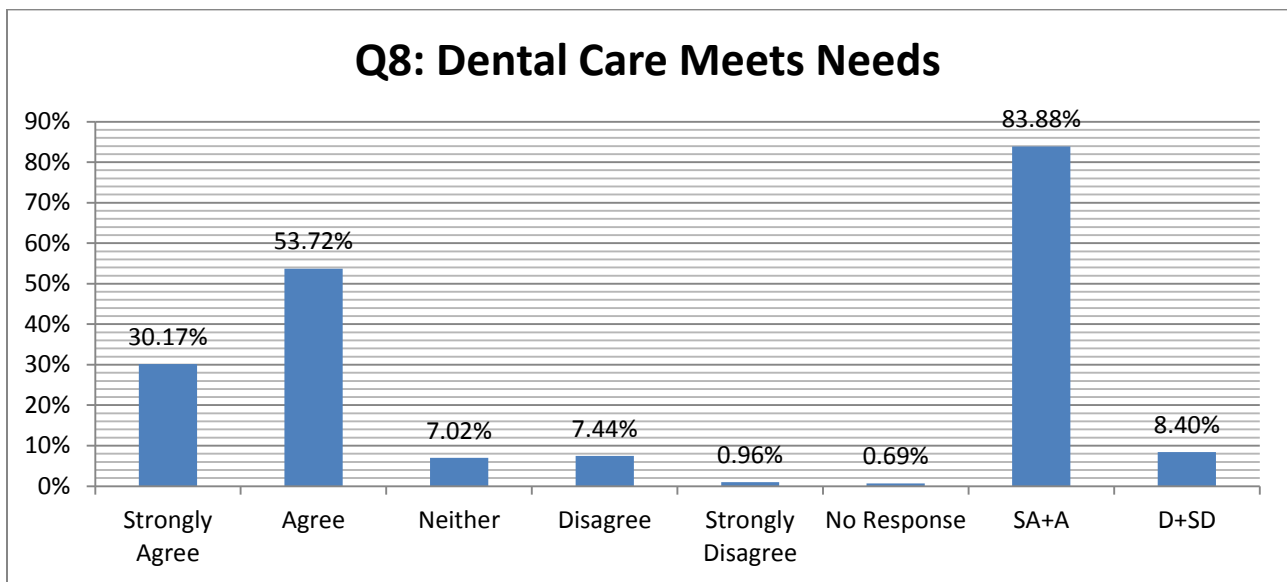
Analysis: Speech Therapist received 7.8 out of 10, making it one of the least important practitioners to the unit. 16.53% located it in the top half of the scale, while 77.78% in the bottom half, in which the Bottom three represented 59.17 % of the bargaining unit. There are no significant divergences in terms of the age distribution. Some notable points however. Those in the 30-49 age grouping were more likely to view the service as important, with 21.89% locating it on the top half, of the scale, in comparison to 9.76% of those 50+, and 17.50% of those under 30.

Osteopath



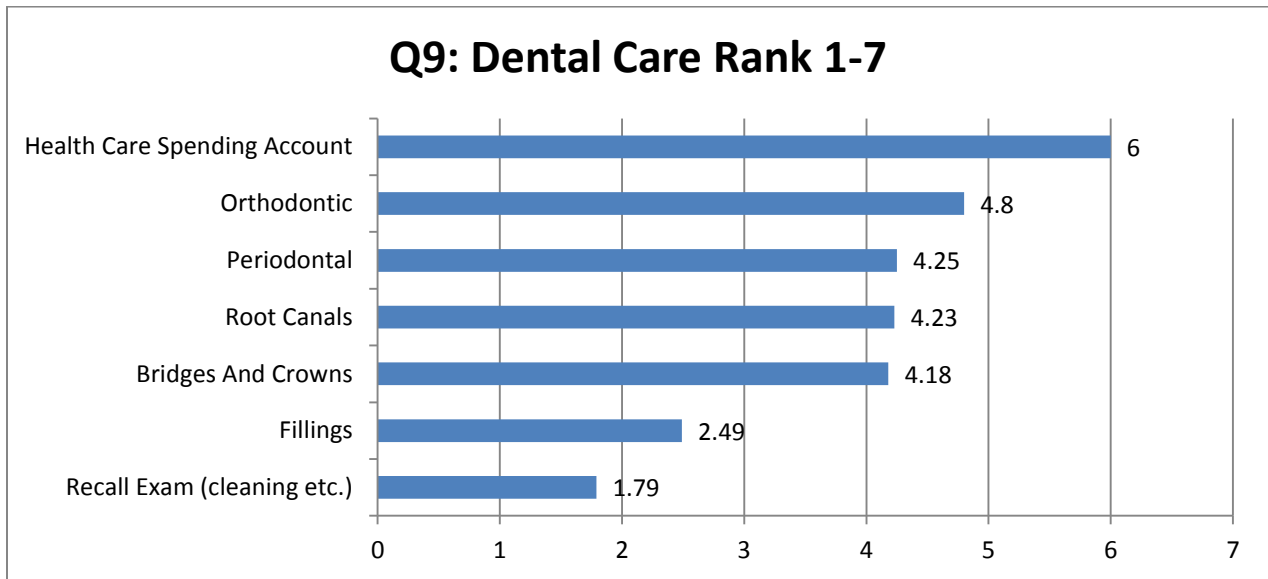
Analysis: Osteopath received 6.8 out of 10. 24.76% of the unit located it on the top half of the scale, while 68.98% on the bottom half. A large portion was in the middle rankings. Some notable divergences to the bargaining unit numbers were the 50+ grouping. 34.49% of those 50+ located the service on the top end of the scale. This is in contrast to the unit numbers, as well as with the other two groupings who were at 23.75% (under 30) and 18.34% (30-49). 56.79% of 50+ located it on the bottom half. This is in contrast to the other two age groupings who were both 76% located in the bottom half. On the whole, osteopath was much more important to the 50+ grouping, than the other two groupings.

Question 8: Overall, the current dental care benefits meet my needs, and if applicable, those of my family.



Analysis: 53.72% of bargaining unit agrees that current dental benefits meet their needs. When SA+A are added, this is raised to 83.88%. Age grouping percentages are largely in the same ballpark; no real divergences or cleavages here.

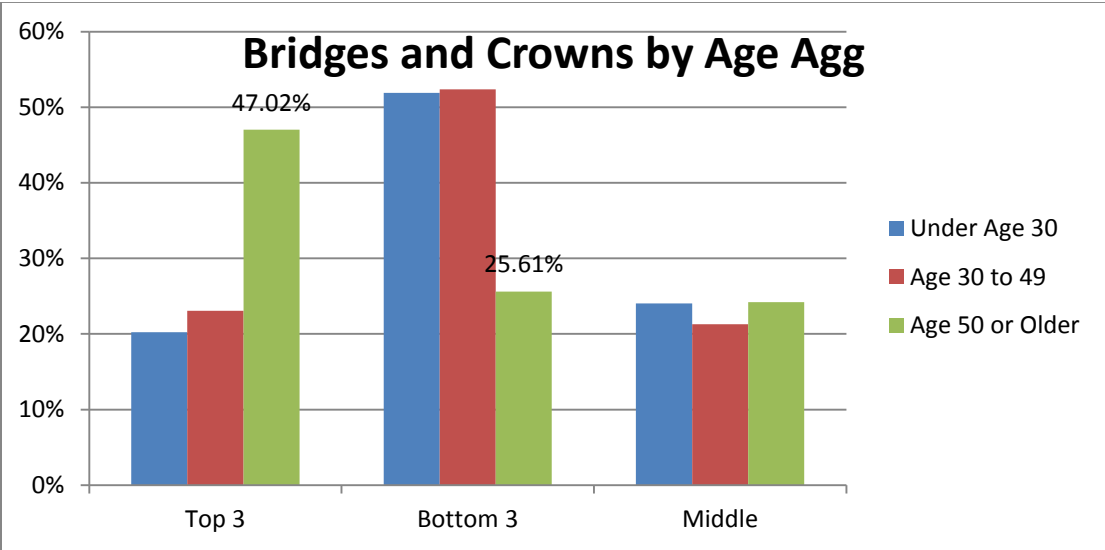
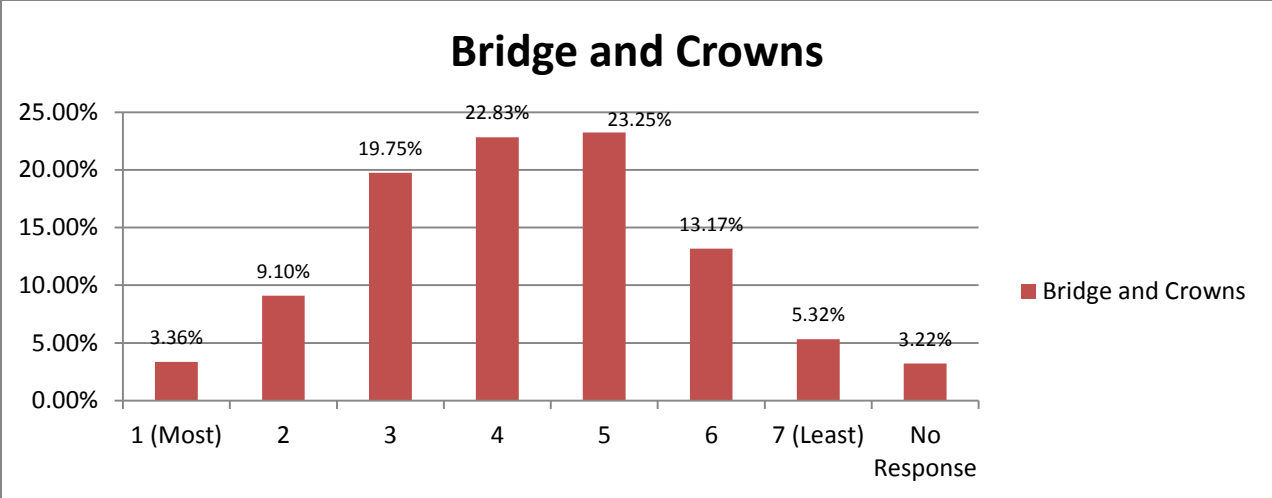
Question 9: Rank the following dental care benefits in order of importance to you, with 1 being most important and 7 being least important: Bridges and crowns; Fillings; Root canals; Periodontal care (e.g., preventative treatment of gum disease); Recall examination - twice a year (e.g., cleaning and scaling); Orthodontic care (e.g., braces); A healthcare spending account.



Highlights: For the bargaining unite as a whole, Recall examination ranked highest, followed by fillings, bridges and crowns, root canals, periodontal, orthodontic and lastly, a Health Care Spending Account.

Bridges and Crowns

| Bridges & Crowns | |
|------------------|------|
| Barg. Avg | 4.18 |
| 30-49 | 4.55 |
| under 30 | 4.55 |
| 50+ | 3.62 |

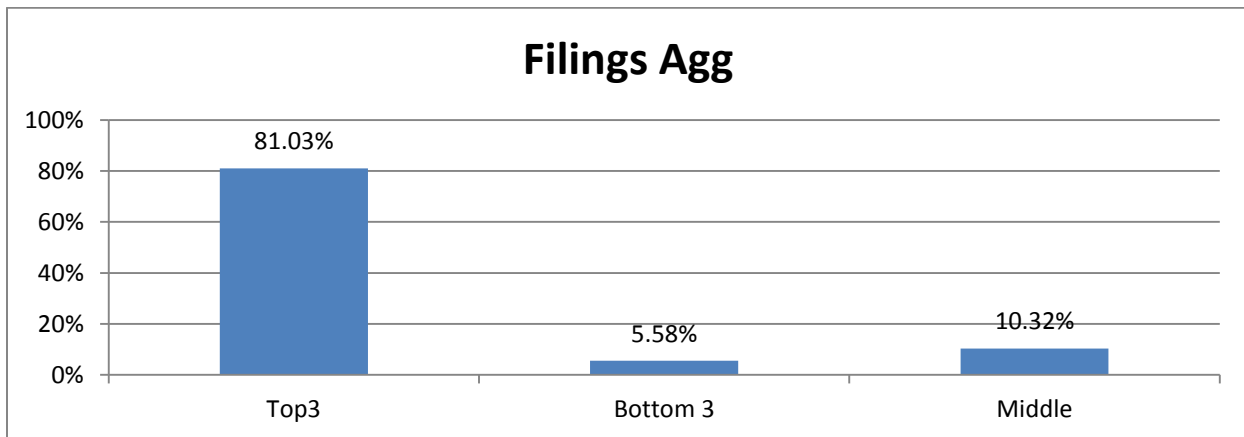


Analysis: 32.21% of the bargaining unit located Bridges and Crowns in the top 3 and 41.74, located it in the bottom 3, with the middle (rank 4) at 22.83%. There was some significant age grouping divergences, with the 50+ grouping driving the bargaining numbers upward. 47.02% of those in 50+ grouping were located in the top 3 ranks, in comparison to just 20.25% for under 30 and 23.08% for 30-49; this is also higher than the bargaining unit Top 3 of 32.21%. Similarly, those in 50+ had a smaller percentage in the bottom 3 ranks, with only 25.61% in comparison to 51.90% of under 30 and 52.37% of 30-49. Bridges and Crowns, although much less important to under30/30-49, were much more important to those 50+.

Fillings

| Filings | |
|----------|------|
| Barg Avg | 2.49 |
| Under 30 | 2.59 |

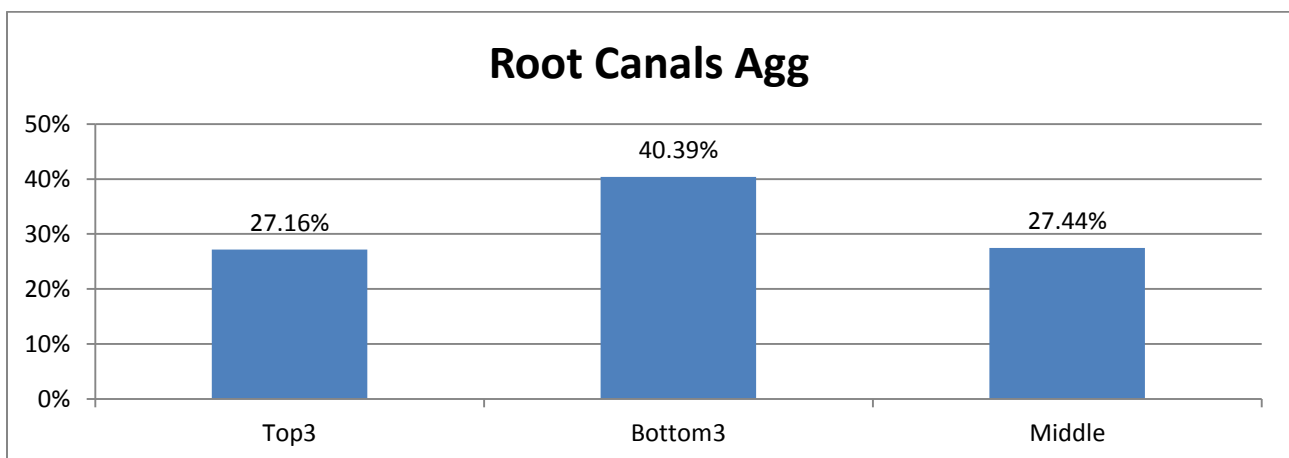
| | |
|-------|------|
| 30-49 | 2.64 |
| 50+ | 2.29 |



Analysis: Bargaining unit numbers are consistent across age groupings. Those 50+ tended to place a little more importance on filings than other groupings. 23% of 50+ gave filings the highest rank, in comparison with 13.92% for under 30 and 10.95% for 30-49. Similarly, 84.32% of 50+ were in the Top 3, higher than the bargaining unit number, and 5 and 6 percentage points higher than under 30 and 30-49 respectively.

Root Canals

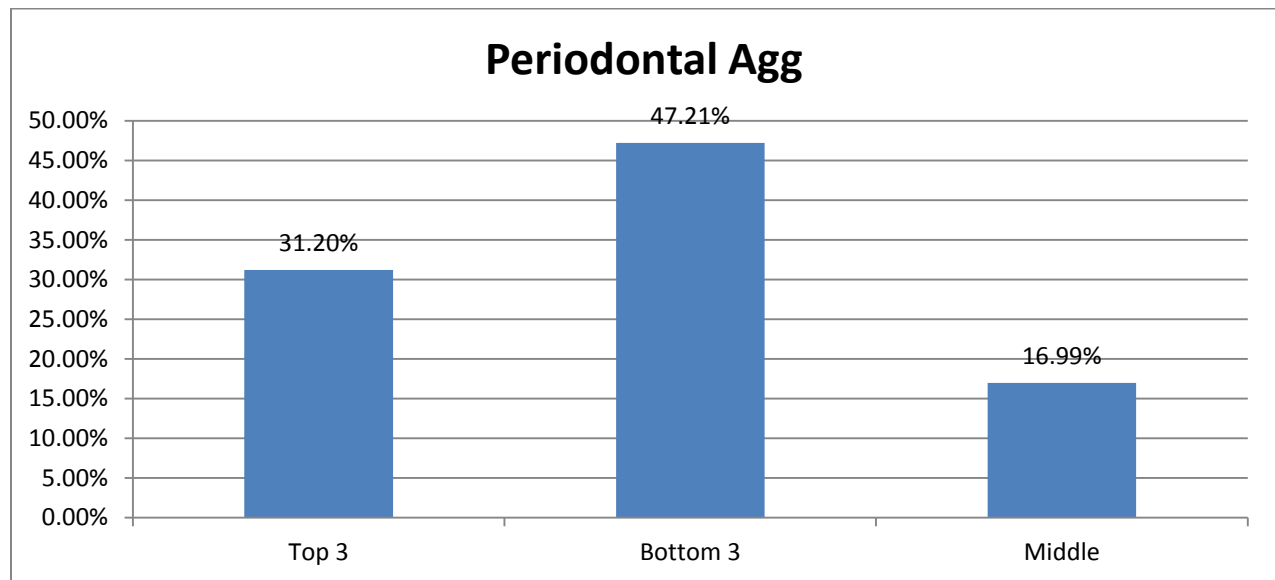
| Root Canals | |
|-------------|------|
| Barg Avg | 4.23 |
| Under 30 | 4.21 |
| 30-49 | 4.51 |
| 50+ | 3.92 |



Analysis: 27.16% of bargaining unit located in Top 3, while 40.39 in Bottom 3. Some significant divergence, however, exist amongst age groupings, particularly with 30-49 grouping. Only 21.30% were located in Top 3, compared to 28% from under 30, and 33.10% in 50+. Most significantly, half (51.49%) of those in 30-49 grouping were located in bottom 3 ranks, while only 35% of under 30 and 29.27% of 50+. Root Canals, were, relatively to other groupings, more important to 50+. It was least important to 30-49.

Periodontal

| Periodontal | |
|-------------|------|
| Barg Avg | 4.25 |
| Under 30 | 4.23 |
| 30-49 | 4.31 |
| 50+ | 4.18 |

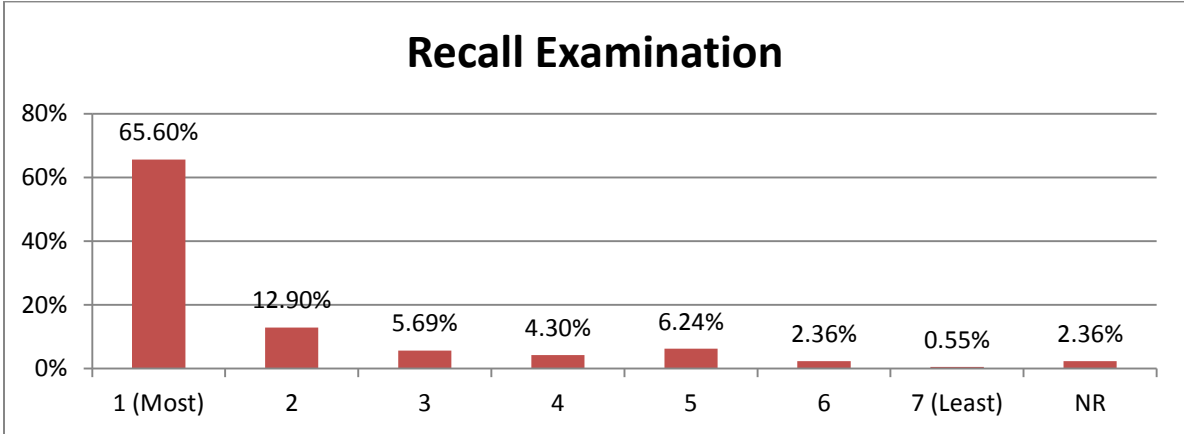


Analysis: 31.20% of the bargaining unit were located in the Top 3 ranks, while 47.21% were located in the Bottom 3, suggesting Periodontal care being less important to the bargaining unit. Those in the under 30 category had larger % than the bargaining unit numbers, with 38.75% in the Top 3 (compared to 31.66% of 30-49 and 28.33% for 50+) as well as in the Bottom 3 with over half of the group, 51.25% (compared to 46.45% for 30-49 and 45.73% for 50+). Those 5+, on average, gave Periodontal Care the highest ranking at 4.18 out of 7.

Recall examination - twice a year (e.g., cleaning and scaling)

| Recal Exam. | |
|-------------|------|
| Barg. Avg | 1.79 |
| Under 30 | 1.46 |
| 30-49 | 1.62 |

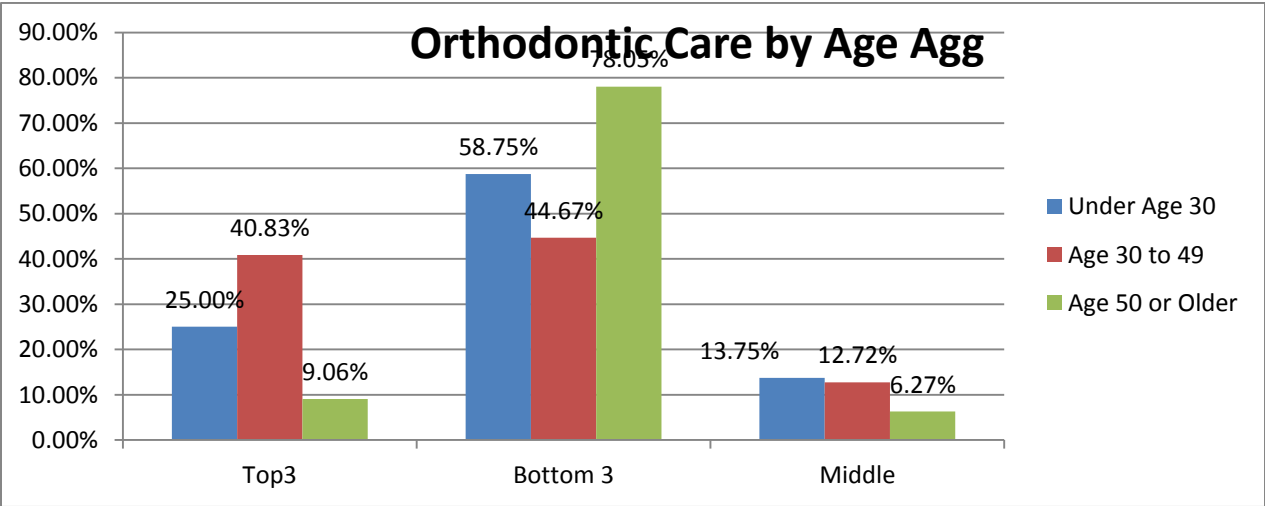
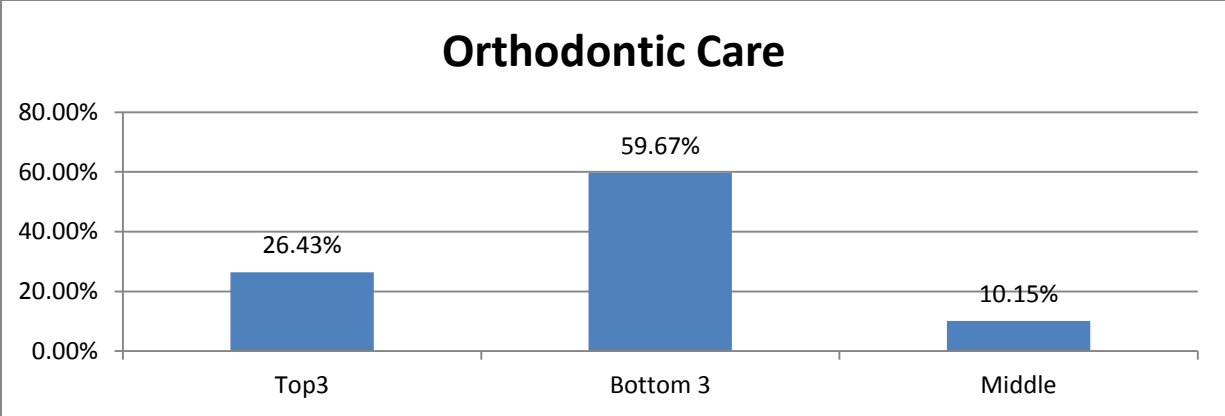
| | |
|-----|------|
| 50+ | 2.07 |
|-----|------|



Analysis: Recall examination-twice a year (cleaning and scaling) was by far the most important dental care benefit for the bargaining unit, receiving an average score of 1.79 on a scale of 1-7. It also received the highest % of #1 rank by the bargaining unit with 65.60% of the entire unit located in that rank. While all age groups overwhelmingly believed Recall examination to be the most important dental benefit there were some differences between age groupings. 75% of those under 30 gave the highest rank at #1 to recall examination (well over the bargaining unit 65.60%), while 71% of those 30-49 did so. While those 50+ still by a good majority located the majority of their votes at #1, it was substantially lower than the other two age groupings at 56.79%, and lower than the bargaining unit number. This is also reflected when one aggregates the Top 3 ranks for each age group. For the bargaining unit, 84.19% were located in the Top 3, 90% for under 30, 88% for 30-49, and 77.35% for 50+. In all, while all age groups found recall examination important, this was especially the case for under 30 and 30-49.

Orthodontic care (e.g., braces)

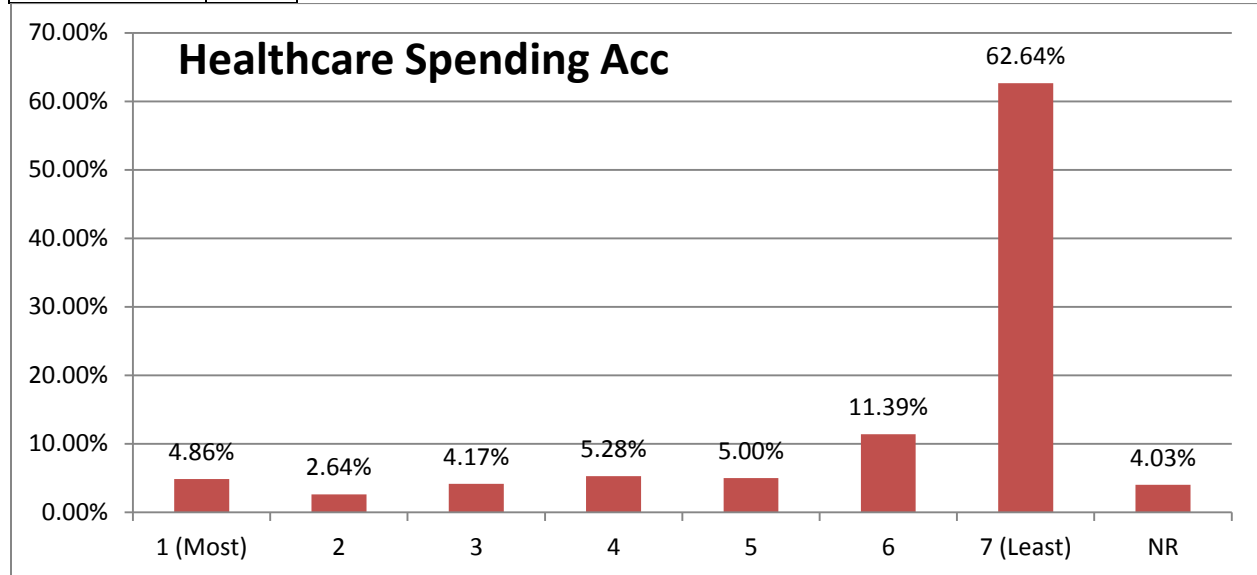
| Orthodontic | |
|-------------|-------|
| Barg. Ave | 4.8 |
| Under 30 | 4.78 |
| 30-49 | 4.165 |
| 50+ | 5.71 |



Analysis: Orthodontic care received an average of 4.8 out of 7. 26.43% of the bargaining unit located it in their Top 3, while 59.67% located it in the bottom 3. While for the bargaining unit as a whole, orthodontic care seems to be located on the lesser important side of the scale, this was not the case for the age grouping 30-49, who significantly diverged from the bargaining unit numbers. 40.83% of those 30-49 were located in the Top 3 rankings compared to just 25% for those under 30 and 9% for those 50+. Similarly, 44% of those 30-49 were located in the bottom 3, while 58.75% of under 30 were located there, while 78% of those 50+. While both under 30 and 50+ were much more tilted toward the lesser important side of the scale, those 30-49 were much more divided on the importance of Orthodontic Care.

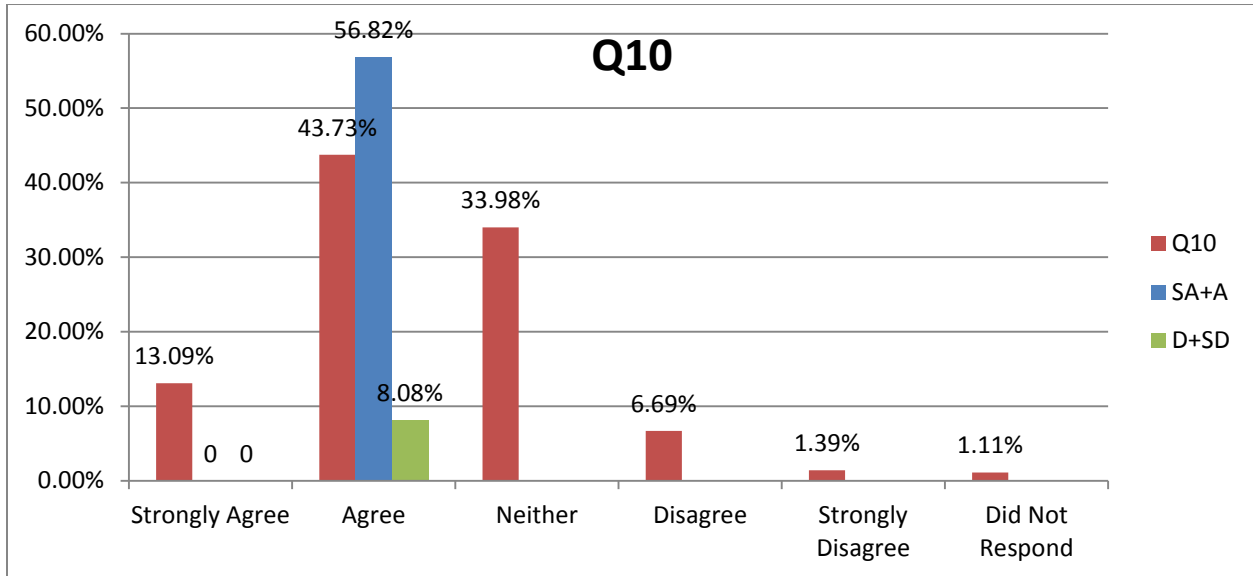
Health Care Spending Account

| Health Care Sp | |
|----------------|------|
| Barg. Unit | 6 |
| Under 30 | 6.04 |
| 30-49 | 6.03 |
| 50+ | 5.96 |



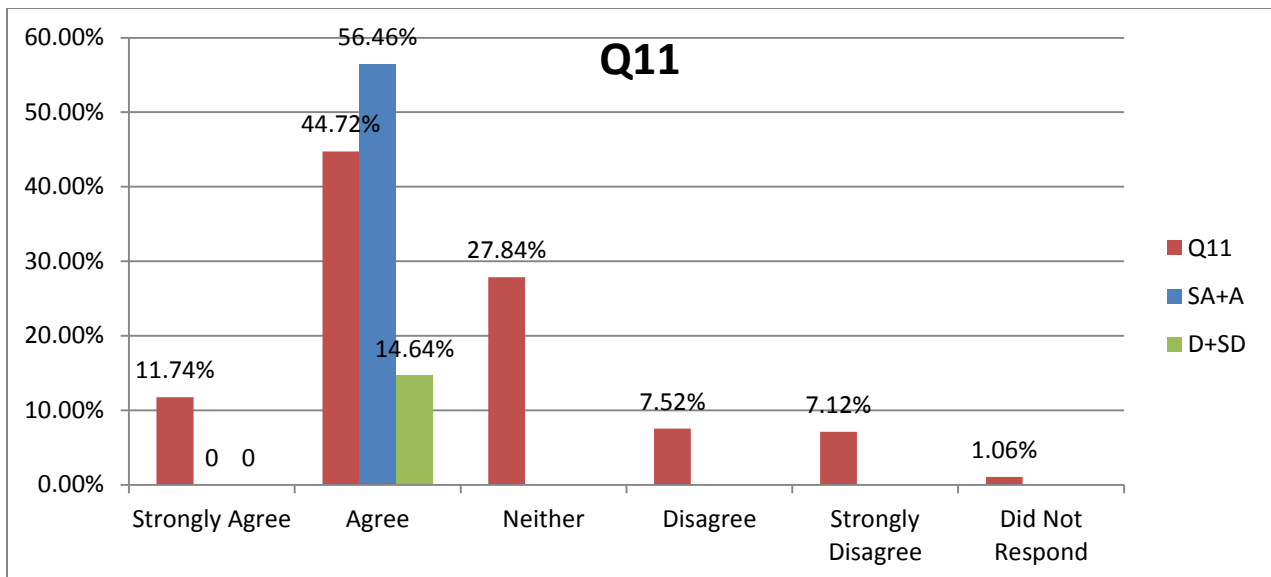
Analysis: Health Care Spending Account for Dental Care received a 6 out of 7 from the bargaining unit. For the bargaining unit, when aggregated, 11.67% located in the Top 3 and 79% located in the bottom 3. The age grouping numbers were essentially the same, so there was a common agreement across age groupings regarding the unimportance of this particular (potential) benefit.

Question 10: I think the current level of long-term disability (i.e., non-taxable long-term disability payments covering a portion of net income in the event of an injury or illness) is an appropriate level of coverage.



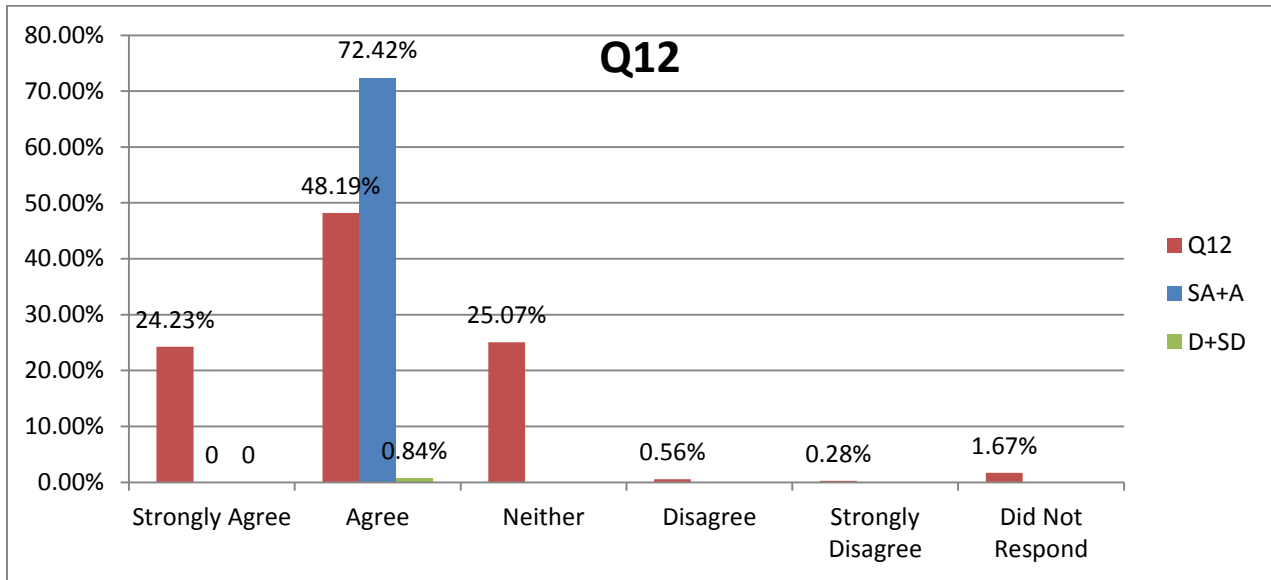
Analysis: 43% of the bargaining unit agree with the question, 56% SA+A, while only 8% D+SD. The age breakdown is roughly the same for all age groups, with those under 30 showing a higher level of agreeance; 52% said they agree, while 63.75% SA+A, higher results than the bargaining unit numbers as well as those in the other 2 age groupings. (30-49 Agreed 42.60%, SA+A 56%; 50+ Agreed 42.16%, SA+A 54%)

Question 11: The current levels of basic life insurance (i.e., 1x, 2x or 3x salary to a maximum benefit of \$200,000) meet my needs.



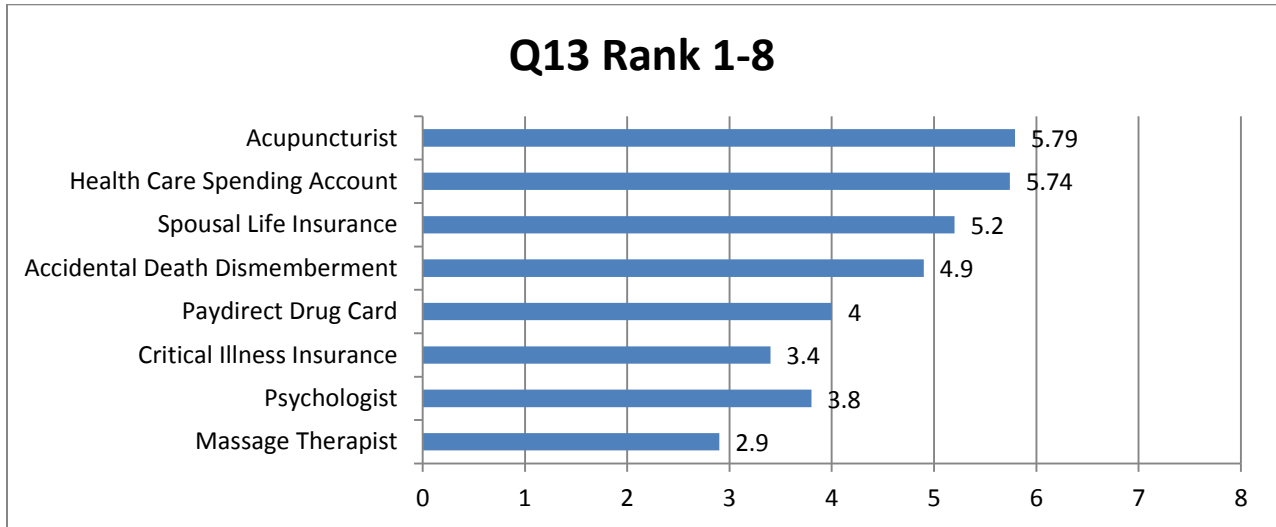
Analysis: 56% of bargaining unit SA+A with the question, with those under 30 demonstrating a higher level of Strongly Agree and SA+A with 18% and 64% respectively.

Question 12: I like having a choice in the level of basic life insurance coverage I can select (i.e., 1x, 2x or 3x salary to a maximum benefit of \$200,000).



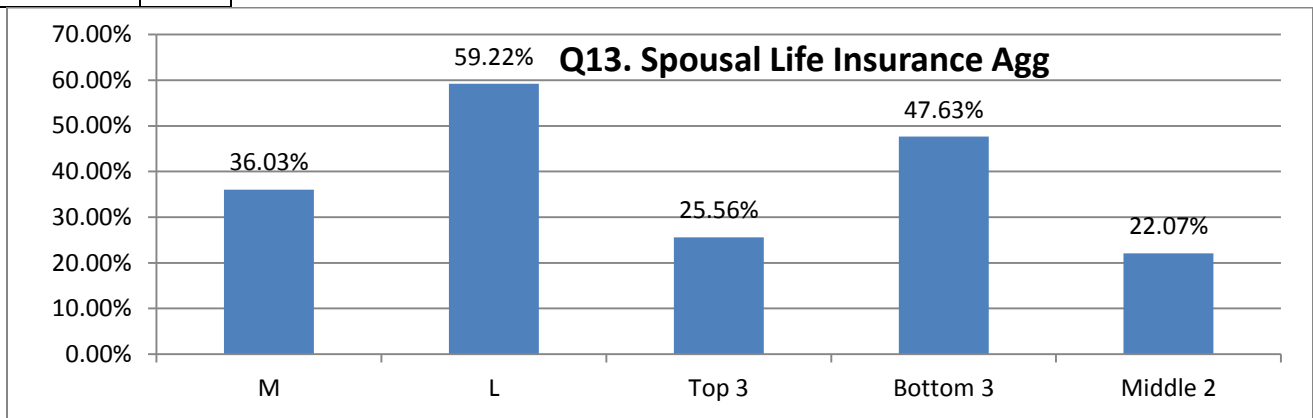
Analysis: Strong support for this question, with 24% of the bargaining unit strongly agreeing; SA+A is at 72.42% of the bargaining unit

Question 13: Listed below are other types of benefits not currently a part of your insured group benefits. Rank these benefits in order of importance to you, with 1 being most important and 8 being least important. | Spousal life insurance; Critical illness insurance; Accidental death and dismemberment (AD&D); Pay-direct drug card to process your claim; Services of a registered acupuncturist; Healthcare spending account; Services of a registered psychologist; Services of a registered massage therapist;



Spousal Life Insurance

| Spousal Life Ins | |
|------------------|-------------|
| Barg. Avg | 5.2 |
| Under 30 | 5.42 |
| 30-49 | 4.94 |
| 50+ | 5.42 |

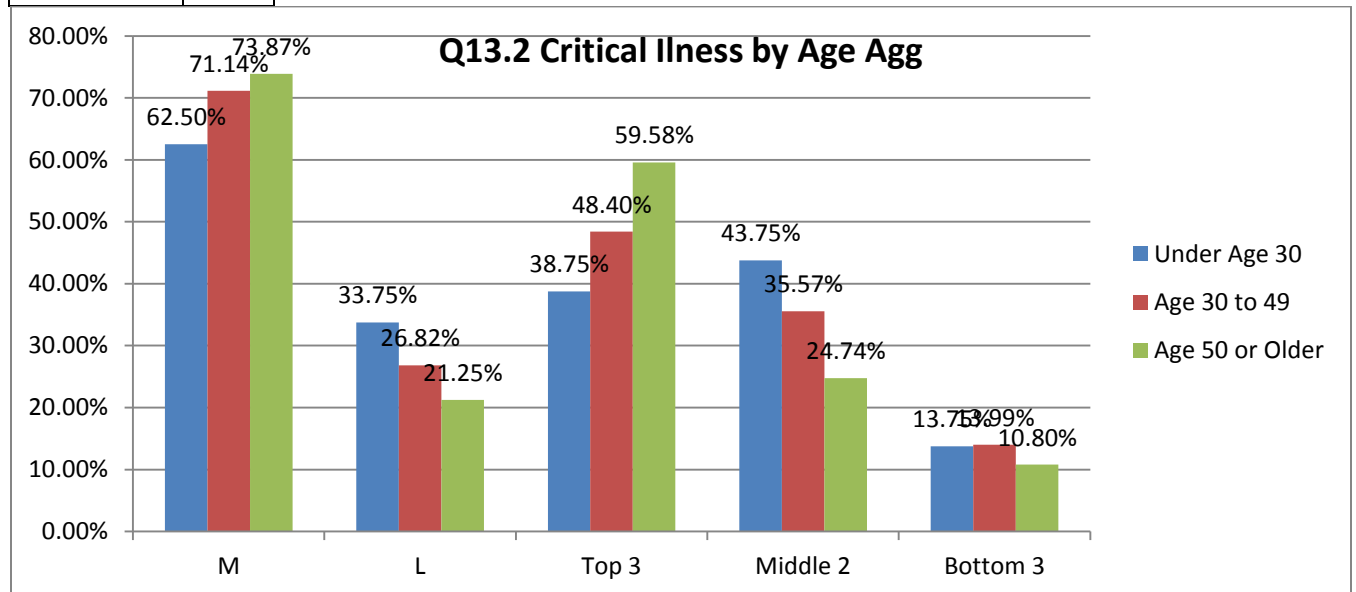


Analysis: 36% of the bargaining unit located Spousal Insurance on the top half of the scale of importance (1-4) and 59.22% located it on the bottom half. Of the 36%, 25.56% was

located in the Top 3, while 47.63% in the Bottom 3. In terms of the age distribution, Spousal Insurance was more important to 30-49 than for the other two. This is reflected in the average score (4.94 out of 8, as opposed to 5.42 for both the other 2), as well as in terms of the % distribution per rank. 40.83% of 30-49 were located in the top half of the scale (31% for under 30&50+), while 55% were located in the bottom half (63% and 62% for under 30 and 50+ respect.)

Critical Illness Insurance

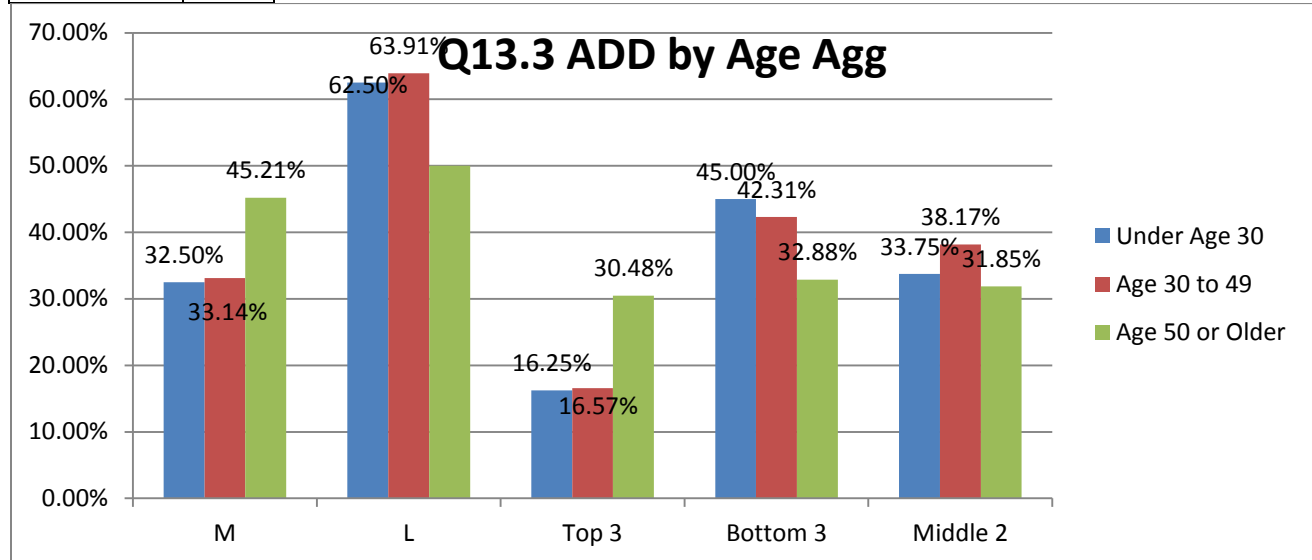
| Critical Illness | |
|------------------|-------------|
| Barg. Avg | 3.4 |
| Under 30 | 3.89 |
| 30-49 | 3.57 |
| 50+ | 3.14 |



Analysis: 71% of bargaining unit located Critical Illness Insurance in the top half of the scale, while only 25% located it in the bottom half. For the unit, 51.54% were located in the top 3, while the bottom 3 only had 12%, suggesting a relatively important view of the unit for this benefit. This was also particularly the case of the 50+ as reflected in their higher average score of 3.14 out of 8. This is also reflected in particular when the Top 3 ranks are broken down per age group. 38.75% of under 30 were located in the top 3, 48.40% for 30-49, and 59.58% of 50+. Similarly, the latter group also had the highest % in the top half of the scale at 73.87%.

Accidental Death and Dismemberment

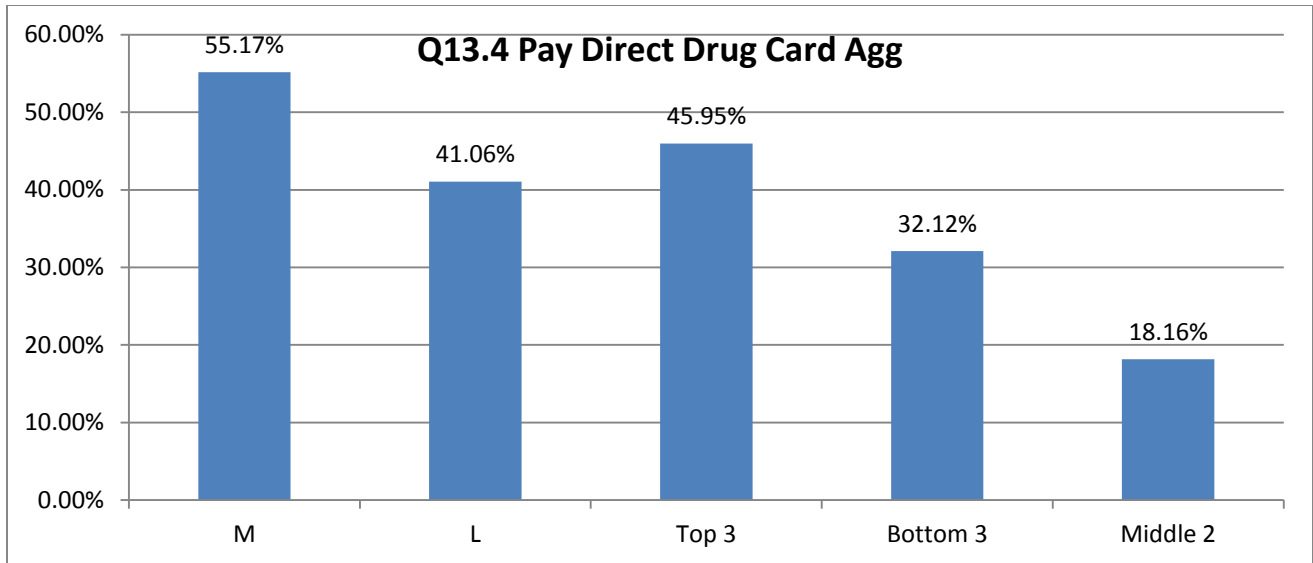
| ADD | |
|------------------|-------------|
| Barg. Avg | 4.9 |
| Under 30 | 5.09 |
| 30-49 | 5.11 |
| 50+ | 4.59 |



Analysis: While lower in importance for the bargaining group, receiving 4.9 out of 8, similar to Critical Illness Insurance, ADD was (even more) significantly valued by those 50+ than the other two age groupings, essentially the group responsible for maintain this benefit in the 4 rank and not 5 (out of 8). While for 50+, the average score was 4.59, just slightly under the bargaining unit average of 4.9, the other two groups ranked ADD at 5.09 and 5.11. This is also reflected in the aggregated rank distribution in the chart above where 45% of 50+ were located in the top half, and 30% of that in the Top 3, compared to just 16% for the other two age groupings (Top 3)

Pay Direct Drug Card

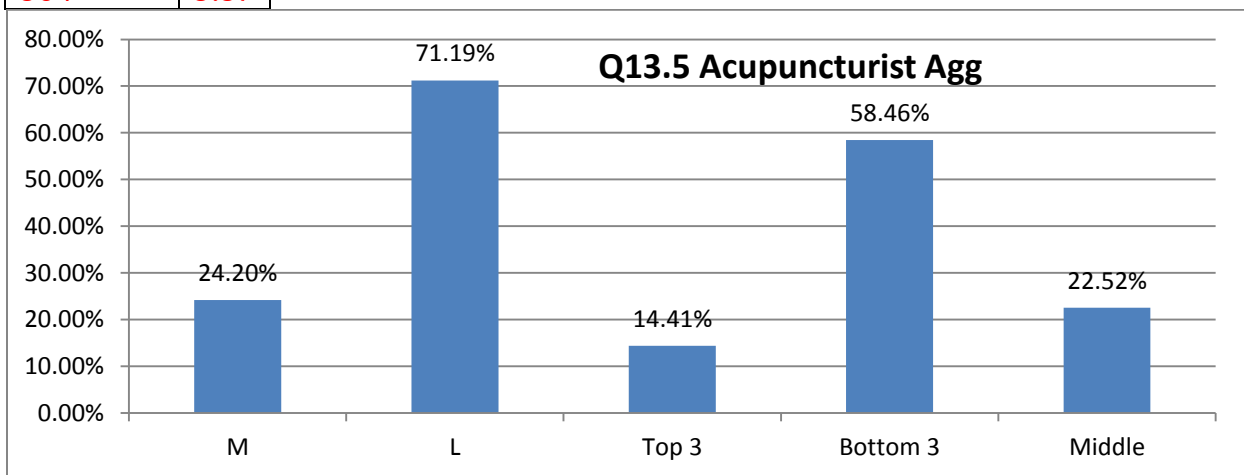
| Pay Direct Card | |
|------------------|-------------|
| Barg. Avg | 4 |
| Under 30 | 4.3 |
| 30-49 | 3.93 |
| 50+ | 4.02 |



Analysis: 55.17% of the bargaining unit located Pay direct card in the top half of the scale, while 41% located it in the bottom half. 45.95% were located in the Top 3 for the bargaining unit, and of this percentage, the highest ranking received 24% of the vote, making it the second highest ranked #1 only behind Massage Therapist. 32.23% were located in the bottom 3. In terms of the age distribution, those in the 30-49 grouping gave it the highest score at 3.93 out of 8. This is also borne out in the rank distribution, where 57% of 30-49 were located in the top half with a full half of this grouping (50.30%) located in the top 3.

Registered Acupuncturist

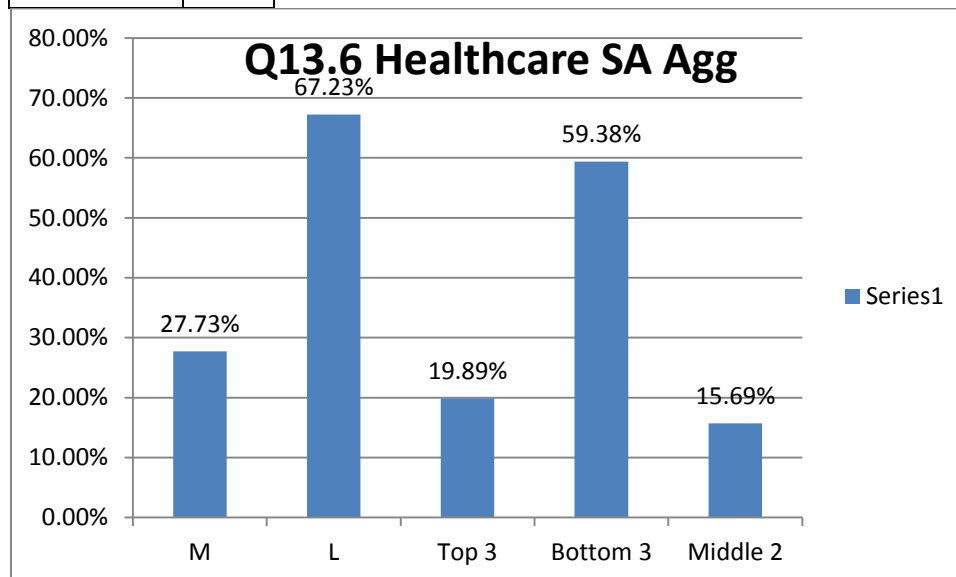
| Acupuncturist | |
|------------------|-------------|
| Barg. Avg | 5.79 |
| Under 30 | 5.87 |
| 30-49 | 5.94 |
| 50+ | 5.57 |



Analysis: Acupuncturist was ranked low for the bargaining unit at 5.9 out of 8. 24.30% were located in the top half of the scale, while 71.19% in the bottom half. The Bottom 3 ranks contained 58.46% of the bargaining unit, and the last rank, #8 contained 22.38% (the 2nd highest % located in the last rank), demonstrating the lower level of importance for a majority of the unit. The age distribution did not significantly diverge from the bargaining unit numbers.

HealthCare Spending Account

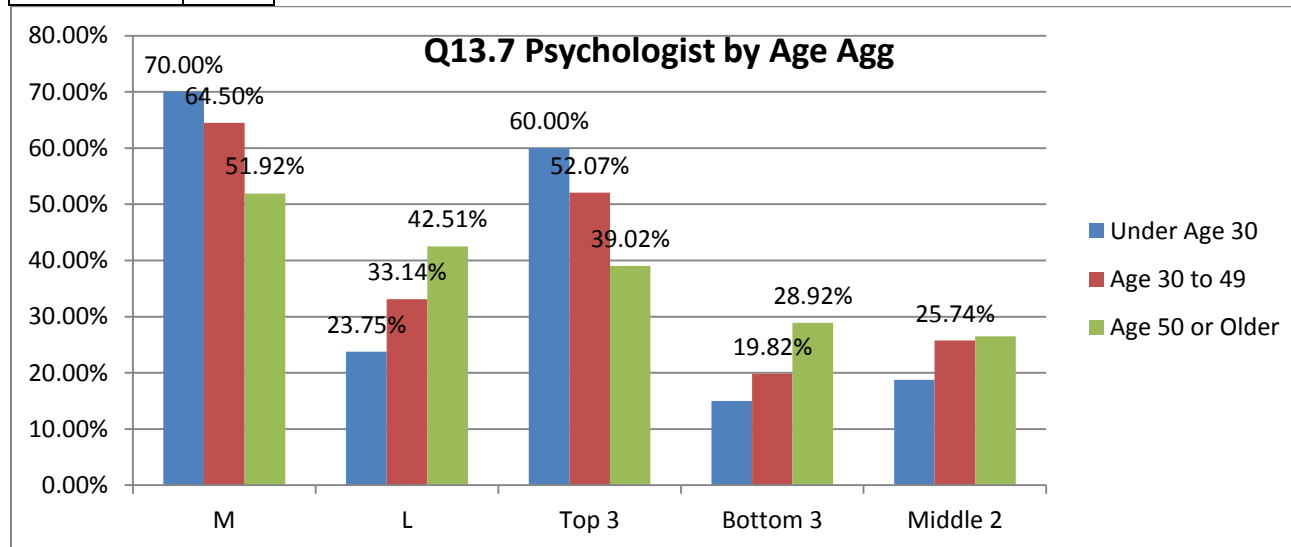
| HC Spend. ACC | |
|------------------|-------------|
| Barg. Avg | 5.74 |
| Under 30 | 5.85 |
| 30-49 | 5.8 |
| 50+ | 5.65 |



Analysis: 67.23% of the Bargaining Unit located Health Care Spending Account on the lower end of the scale of importance, the second highest in this ranking of benefits. The Bottom 3 contained 59.38% of the membership making it the highest concentration in the bottom 3 for these groups of benefits. Further, 28.85% of the membership ranked Health Care Spending Account #8, the least important, making the highest concentration for the lowest rank possible in this group of benefits. The age grouping distribution did not contain any real significant deviations from the bargaining unit. The age grouping that most distinctively indicated least importance to this benefit was the under 30 grouping with 73% of this grouping located in the bottom half, and 65% in the bottom 3. Notable as well as the 32.75% of those 50+ who gave this benefit the lowest rating of importance (8).

Registered Psychologist

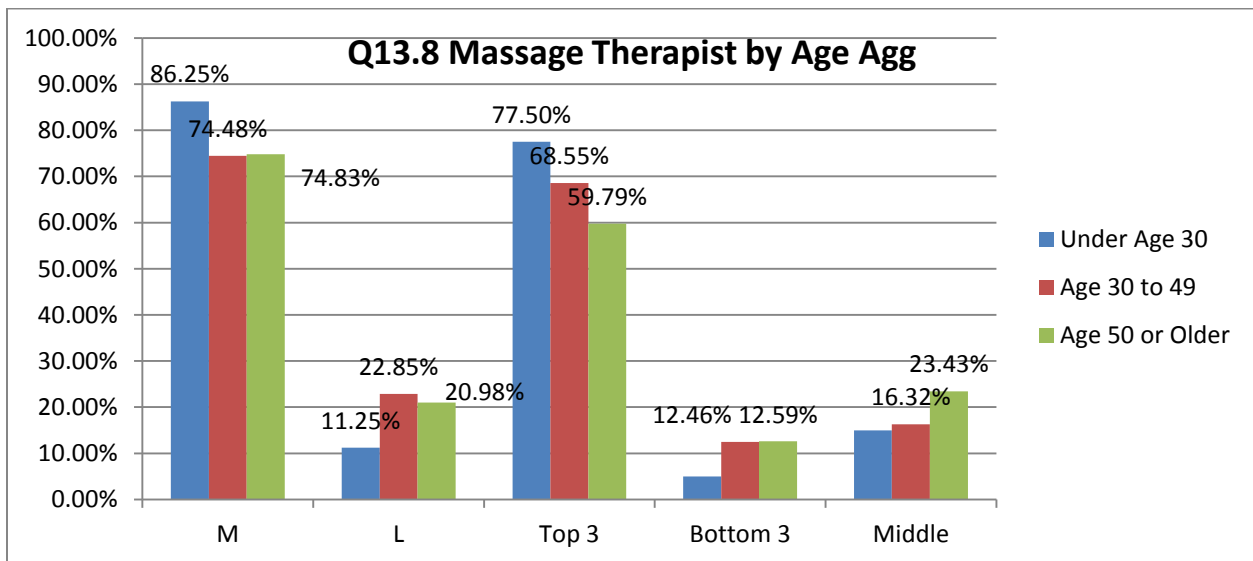
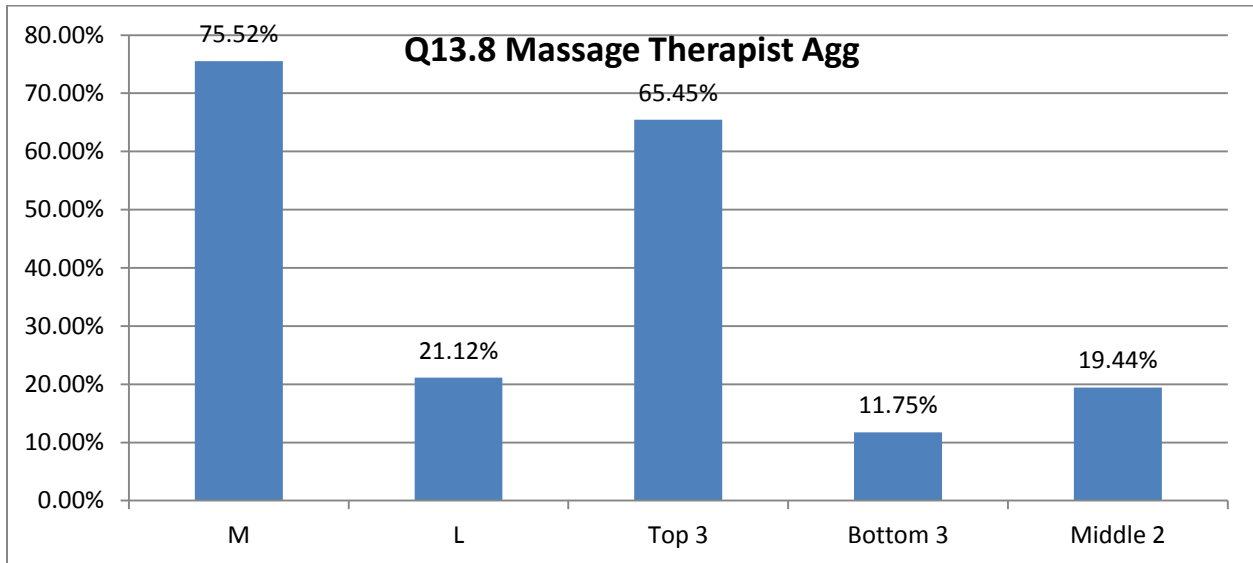
| Psychologist | |
|------------------|-------------|
| Barg. Avg | 3.8 |
| Under 30 | 3.21 |
| 30-49 | 3.63 |
| 50+ | 4.19 |



Analysis: One of the highest ranked benefits in this question with the bargaining unit average at 3.8. For the bargaining unit as a whole 59% located it on the top half of the scale, while 36% located in on the bottom half. However, Psychologist would have ranked even higher if not for the significant divergence in voting between those under 30, who gave it an average of 3.21 and those 50+ who rated it 4.19 out of 8, a difference of almost an entire rank level. Out of all benefits analyzed, this was the one that was most characterized by a significant cleavage between age groups. This is particularly evident when analyzed in terms of the voting distribution according to these two age groupings as can be seen in the chart. 70% of under 30 were located in the top half, with 60% located in the Top 3. In contrast only 51% of 50+ were located in the top half (a 20% difference from under 30), while 42.51% were located in the bottom half (nearly a 20% difference again). Nearly 29% of those 50+ were concentrated in the bottom 3.

Registered Massage Therapist

| Massage Therapist | |
|-------------------|------------|
| Barg. Avg | 2.9 |
| Under 30 | 2.82 |
| 30-49 | 2.92 |
| 50+ | 3.07 |



Analysis: Massage Therapist received the highest ranking at 2.9 out of 8 from the bargaining group, as well as the highest rankings per each individual age grouping. 75% of the bargaining unit located massage therapist in the top half, with 65% of that located in the Top 3. 28% of the bargaining unit ranked it #1. When broken down to the respective age

groupings, while all heavily ranked Massage Therapist very high, there are some notable distinctions. 41.25% of those under 30 ranked Massage Therapy #1, the highest concentration of any benefit, while 28% of 30-49 did so, and 24% of 50+. In terms of the top half, 86.25% of those under 30 were located in this area, 74% for both 30-49 and 50+. The divergence comes when one analyzes the Top 3 rankings, and this is where one can really locate the importance of Massage Therapist for the under 30 grouping. 77.5% of the under 30 were located in the Top 3, compared to 68.55% for 30-49 and 59% for 50+. If one took the top two rankings for under 30, 1 & 2 respectively, one would find 70% of the group concentrated in the top two ranks So, while all groupings placed a high importance on this benefit, it was extremely highly rated by those under 30 as the vast majority were not only concentrated in the top half, but in the top 2 rankings.

Question 14: How important are the following services, typically provided by insurance carriers, to you?

The following are ranked in their level of importance (Very Important +Somewhat important) by the bargaining unit:

- | | |
|---|--------|
| 1. Timeliness of Claims processing: | 96.05% |
| 2. Availability of online info. Re: plan coverage: | 94.65% |
| 3. Online claim Submission: | 94.64% |
| 4. Availability of online info. Re: claim payment status: | 91.69% |
| 5. Email Inquiry response time: | 82.96% |
| 6. Telephone call center response time: | 73.63% |
| 7. Mobile application: | 38.58% |

Telephone call center response time

| | | |
|-------------------------------------|-----|--------|
| 1. Very Important | 219 | 30.89% |
| 2. Somewhat Important | 303 | 42.74% |
| 3. Neither important or Unimportant | 147 | 20.73% |
| 4. Somewhat Unimportant | 25 | 3.53% |
| 5. Very Unimportant | 15 | 2.12% |
| No response | | 0.00% |

| Q4 by Age Group % | Important | Somewhat Important | Neither Important or Unimportant | Somewhat Unimportant | Unimportant | No Response |
|-------------------|-----------|--------------------|----------------------------------|----------------------|-------------|-------------|
| Under Age 30 | 48.75% | 36.25% | 12.50% | 0.00% | 0.00% | 2.50% |
| Age 30 to 49 | 37.28% | 45.86% | 12.13% | 1.78% | 0.59% | 2.37% |
| Age 50 or Older | 37.28% | 44.95% | 7.67% | 4.18% | 1.74% | 4.18% |

| | VISW | SUVU | N |
|-----------------|--------|-------|--------|
| Under Age 30 | 78.75% | 1.25% | 17.50% |
| Age 30 to 49 | 71.30% | 9.47% | 18.05% |
| Age 50 or Older | 74.56% | 8.36% | 13.94% |

Email inquiry response time.

| | | |
|-------------------------------------|-----|--------|
| 1. Very Important | 274 | 38.59% |
| 2. Somewhat Important | 315 | 44.37% |
| 3. Neither important or Unimportant | 73 | 10.28% |
| 4. Somewhat Unimportant | 18 | 2.54% |
| 5. Very Unimportant | 8 | 1.13% |
| No response | 22 | 3.10% |

| Q4 by Age Group % | Important | Somewhat Important | Neither Important or Unimportant | Somewhat Unimportant | Unimportant | No Response |
|-------------------|-----------|--------------------|----------------------------------|----------------------|-------------|-------------|
| Under Age 30 | 48.75% | 36.25% | 12.50% | 0.00% | 0.00% | 2.50% |
| Age 30 to 49 | 37.28% | 45.86% | 12.13% | 1.78% | 0.59% | 2.37% |
| Age 50 or Older | 37.28% | 44.95% | 7.67% | 4.18% | 1.74% | 4.18% |
| | VISW | SUVU | N | | | |
| Under Age 30 | 85.00% | 0.00% | 12.50% | | | |
| Age 30 to 49 | 83.14% | 2.37% | 12.13% | | | |
| Age 50 or Older | 82.23% | 5.92% | 7.67% | | | |

Online claim submission capability

| | | |
|-------------------------------------|-----|--------|
| 1. Very Important | 596 | 84.06% |
| 2. Somewhat Important | 75 | 10.58% |
| 3. Neither important or Unimportant | 22 | 3.10% |
| 4. Somewhat Unimportant | 2 | 0.28% |
| 5. Very Unimportant | 1 | 0.14% |
| No response | 13 | 1.83% |

| Q4 by Age Group % | Important | Somewhat Important | Neither Important or Unimportant | Somewhat Unimportant | Unimportant | No Response |
|-------------------|-----------|--------------------|----------------------------------|----------------------|-------------|-------------|
| Under Age 30 | 91.25% | 6.25% | 1.25% | 0.00% | 0.00% | 1.25% |
| Age 30 to 49 | 87.57% | 9.17% | 1.78% | 0.00% | 0.00% | 1.48% |
| Age 50 or Older | 78.05% | 13.59% | 4.88% | 0.70% | 0.35% | 2.44% |

| | VISIM | SUVI | N |
|-----------------|--------|-------|-------|
| Under Age 30 | 97.50% | 0.00% | 1.25% |
| Age 30 to 49 | 96.75% | 0.00% | 1.78% |
| Age 50 or Older | 91.64% | 1.05% | 4.88% |

Availability of online information regarding plan coverage

| | | |
|-------------------------------------|-----|--------|
| 1. Very Important | 511 | 71.87% |
| 2. Somewhat Important | 162 | 22.78% |
| 3. Neither important or Unimportant | 22 | 3.09% |
| 4. Somewhat Unimportant | 5 | 0.70% |
| 5. Very Unimportant | 2 | 0.28% |
| No response | 9 | 1.27% |

| Q4 by Age Group % | Important | Somewhat Important | Neither Important or Unimportant | Somewhat Unimportant | Unimportant | No Response |
|-------------------|-----------|--------------------|----------------------------------|----------------------|-------------|-------------|
| Under Age 30 | 83.75% | 15.00% | 0.00% | 0.00% | 0.00% | 1.25% |
| Age 30 to 49 | 76.63% | 19.82% | 2.07% | 0.30% | 0.30% | 0.89% |
| Age 50 or Older | 63.07% | 28.57% | 5.23% | 1.39% | 0.35% | 1.39% |

| | VISIM | SUVI | N |
|--------------|--------|-------|-------|
| Under Age 30 | 98.75% | 0.00% | 0.00% |
| Age 30 to 49 | 96.45% | 0.59% | 2.07% |
| Age 50 or | 91.64% | 1.74% | 5.23% |

| | | | |
|-------|--|--|--|
| Older | | | |
|-------|--|--|--|

Availability of online information regarding claim payment status

| | | |
|-------------------------------------|-----|--------|
| 1. Very Important | 497 | 70.00% |
| 2. Somewhat Important | 154 | 21.69% |
| 3. Neither important or Unimportant | 32 | 4.51% |
| 4. Somewhat Unimportant | 12 | 1.69% |
| 5. Very Unimportant | 2 | 0.28% |
| No response | 13 | 1.83% |

| Q4 by Age Group % | Important | Somewhat Important | Neither Important or Unimportant | Somewhat Unimportant | Unimportant | No Response |
|-------------------|-----------|--------------------|----------------------------------|----------------------|-------------|-------------|
| Under Age 30 | 83.75% | 15.00% | 0.00% | 0.00% | 0.00% | 1.25% |
| Age 30 to 49 | 75.15% | 19.23% | 2.96% | 1.18% | 0.00% | 1.48% |
| Age 50 or Older | 60.28% | 26.83% | 7.32% | 2.79% | 0.70% | 2.09% |

| | VISIM | SUVI | N |
|-----------------|--------|-------|-------|
| Under Age 30 | 98.75% | 0.00% | 0.00% |
| Age 30 to 49 | 94.38% | 1.18% | 2.96% |
| Age 50 or Older | 87.11% | 3.48% | 7.32% |

Timeliness of claims processing

| | | |
|-------------------------------------|-----|--------|
| 1. Very Important | 546 | 77.01% |
| 2. Somewhat Important | 135 | 19.04% |
| 3. Neither important or Unimportant | 15 | 2.12% |
| 4. Somewhat Unimportant | 5 | 0.71% |
| 5. Very Unimportant | 1 | 0.14% |
| No response | 7 | 0.99% |

| Q4 by Age Group % | Important | Somewhat Important | Neither Important or Unimportant | Somewhat Unimportant | Unimportant | No Response |
|-------------------|-----------|--------------------|----------------------------------|----------------------|-------------|-------------|
|-------------------|-----------|--------------------|----------------------------------|----------------------|-------------|-------------|

| | | | | | | |
|-----------------|--------|--------|-------|-------|-------|-------|
| Under Age 30 | 86.25% | 13.75% | 0.00% | 0.00% | 0.00% | 0.00% |
| Age 30 to 49 | 77.51% | 19.23% | 1.48% | 0.89% | 0.89% | 0.00% |
| Age 50 or Older | 73.87% | 20.56% | 3.14% | 0.70% | 0.35% | 1.39% |

| | VISIM | SUVI | N |
|-----------------|---------|-------|-------|
| Under Age 30 | 100.00% | 0.00% | 0.00% |
| Age 30 to 49 | 96.75% | 1.78% | 1.48% |
| Age 50 or Older | 94.43% | 1.05% | 3.14% |

Mobile application

| | | |
|-------------------------------------|-----|--------|
| 1. Very Important | 103 | 14.88% |
| 2. Somewhat Important | 164 | 23.70% |
| 3. Neither important or Unimportant | 233 | 33.67% |
| 4. Somewhat Unimportant | 86 | 12.43% |
| 5. Very Unimportant | 106 | 15.32% |
| No response | | 0.00% |

| Q4 by Age Group % | Important | Somewhat Important | Neither Important or Unimportant | Somewhat Unimportant | Unimportant | No Response |
|-------------------|-----------|--------------------|----------------------------------|----------------------|-------------|-------------|
| Under Age 30 | 16.25% | 41.25% | 25.00% | 7.50% | 7.50% | 2.50% |
| Age 30 to 49 | 18.93% | 23.08% | 36.98% | 10.06% | 9.76% | 1.18% |
| Age 50 or Older | 8.71% | 18.47% | 30.66% | 15.68% | 22.65% | 3.83% |

| | VISIM | SUVI | N |
|-----------------|--------|--------|--------|
| Under Age 30 | 57.50% | 15.00% | 25.00% |
| Age 30 to 49 | 42.01% | 19.82% | 36.98% |
| Age 50 or Older | 27.18% | 38.33% | 30.66% |

Question 15: How satisfied are you with the following services under our current benefit plan? |

The following are ranked in their level of importance (Very Satisfied + Somewhat Satisfied) by the bargaining unit:

- | | |
|--|--------|
| 1. Timeliness of claims processing | 82.79% |
| 2. Submitting online claims: | 79.27% |
| 3. Information Available online re: claim payment status | 75.18% |
| 4. Information available online regarding plan coverage | 65.45% |
| 5. Telephone call center response time: | 44.71% |
| 6. Responding to my email inquiries | 42.96% |
| 7. Mobile Application | 14.66% |

Telephone call center response time

| | | |
|--------------------------------------|-----|--------|
| 1. Very Satisfied | 93 | 13.12% |
| 2. Satisfied | 224 | 31.59% |
| 3. Neither satisfied or dissatisfied | 191 | 26.94% |
| 4. Dissatisfied | 6 | 0.85% |
| 5. Very Dissatisfied | 1 | 0.14% |
| 6. Have not used | 185 | 26.09% |
| 7.No response | 9 | |

| Q15 by Age Group % | Very Satisfied | Satisfied | Neither Satisfied or Dissatisfied | Dissatisfied | Very Dissatisfied | Have not Used | No Response |
|--------------------|----------------|-----------|-----------------------------------|--------------|-------------------|---------------|-------------|
| Under Age 30 | 11.25% | 26.25% | 23.75% | 0.00% | 0.00% | 36.25% | 2.50% |
| Age 30 to 49 | 11.83% | 31.36% | 27.22% | 1.18% | 0.30% | 27.22% | 0.89% |
| Age 50 or Older | 14.98% | 33.45% | 27.53% | 0.70% | 0.00% | 21.95% | 1.39% |

| | VSS | DVD | NSD |
|-----------------|--------|-------|--------|
| Under Age 30 | 37.50% | 0.00% | 23.75% |
| Age 30 to 49 | 43.20% | 1.48% | 27.22% |
| Age 50 or Older | 48.43% | 0.70% | 27.53% |

Q15.1: How satisfied are you with the following services under our current benefit plan? | Responding to my email inquiries

| | | |
|--------------------------------------|-----|--------|
| 1. Very Satisfied | 86 | 12.11% |
| 2. Satisfied | 219 | 30.85% |
| 3. Neither satisfied or dissatisfied | 196 | 27.61% |
| 4. Dissatisfied | 10 | 1.41% |
| 5. Very Dissatisfied | 2 | 0.28% |
| 6. Have not used | 187 | 26.34% |
| 7.No response | 10 | |

| Q15 by Age Group % | Very Satisfied | Satisfied | Neither Satisfied or Dissatisfied | Dissatisfied | Very Dissatisfied | Have not Used |
|--------------------|----------------|-----------|-----------------------------------|--------------|-------------------|---------------|
| Under Age 30 | 7.50% | 31.25% | 21.25% | 0.00% | 0.00% | 37.50% |
| Age 30 to 49 | 12.13% | 28.11% | 27.22% | 2.37% | 0.30% | 28.70% |
| Age 50 or Older | 13.24% | 34.49% | 29.97% | 0.70% | 0.35% | 19.86% |

| | VSS | DVD | NSD |
|-----------------|--------|-------|--------|
| Under Age 30 | 38.75% | 0.00% | 21.25% |
| Age 30 to 49 | 40.24% | 2.66% | 27.22% |
| Age 50 or Older | 47.74% | 1.05% | 29.97% |

Q15.2: How satisfied are you with the following services under our current benefit plan? | Submitting online claims

| | | |
|--------------------------------------|-----|--------|
| 1. Very Satisfied | 370 | 52.19% |
| 2. Satisfied | 192 | 27.08% |
| 3. Neither satisfied or dissatisfied | 59 | 8.32% |
| 4. Dissatisfied | 13 | 1.83% |
| 5. Very Dissatisfied | 4 | 0.56% |
| 6. Have not used | 58 | 8.18% |
| 7.No response | 13 | |

| Q15 by Age Group % | Very Satisfied | Satisfied | Neither Satisfied or | Dissatisfied | Very Dissatisfied | Have not | No Respons |
|--------------------|----------------|-----------|----------------------|--------------|-------------------|----------|------------|
|--------------------|----------------|-----------|----------------------|--------------|-------------------|----------|------------|

| | | | Dissatisfied | | d | Used | e |
|-----------------|--------|--------|--------------|-------|-------|--------|-------|
| Under Age 30 | 47.50% | 35.00% | 5.00% | 1.25% | 0.00% | 8.75% | 2.50% |
| Age 30 to 49 | 55.03% | 27.22% | 6.80% | 2.07% | 0.00% | 6.51% | 2.37% |
| Age 50 or Older | 50.52% | 24.39% | 10.80% | 1.74% | 1.39% | 10.10% | 1.05% |

| | VSS | DVD | NSD |
|-----------------|--------|-------|--------|
| Under Age 30 | 82.50% | 1.25% | 5.00% |
| Age 30 to 49 | 82.25% | 2.07% | 6.80% |
| Age 50 or Older | 74.91% | 3.14% | 10.80% |

Q15.3: How satisfied are you with the following services under our current benefit plan? | Information available online regarding plan coverage

| | | |
|--------------------------------------|-----|--------|
| 1. Very Satisfied | 179 | 25.25% |
| 2. Satisfied | 285 | 40.20% |
| 3. Neither satisfied or dissatisfied | 126 | 17.77% |
| 4. Dissatisfied | 64 | 9.03% |
| 5. Very Dissatisfied | 8 | 1.13% |
| 6. Have not used | 34 | 4.80% |
| 7.No response | 13 | |

| Q15 by Age Group % | Very Satisfied | Satisfied | Neither Satisfied or Dissatisfied | Dissatisfied | Very Dissatisfied | Have not Used | No Response |
|--------------------|----------------|-----------|-----------------------------------|--------------|-------------------|---------------|-------------|
| Under Age 30 | 26.25% | 40.00% | 13.75% | 12.50% | 5.00% | 2.50% | 0.00% |
| Age 30 to 49 | 23.96% | 39.64% | 16.86% | 11.83% | 2.07% | 3.85% | 1.78% |
| Age 50 or Older | 26.48% | 40.77% | 19.86% | 4.88% | 0.35% | 5.92% | 1.74% |

| | VSS | DVD | NSD |
|--------------|--------|--------|--------|
| Under Age 30 | 66.25% | 17.50% | 13.75% |
| Age 30 to 49 | 63.61% | 13.91% | 16.86% |

| | | | |
|-----------------|--------|-------|--------|
| Age 50 or Older | 67.25% | 5.23% | 19.86% |
|-----------------|--------|-------|--------|

Q15.4: How satisfied are you with the following services under our current benefit plan? | Information available online regarding claim payment status

| | | |
|--------------------------------------|-----|--------|
| 1. Very Satisfied | 257 | 36.25% |
| 2. Satisfied | 276 | 38.93% |
| 3. Neither satisfied or dissatisfied | 95 | 13.40% |
| 4. Dissatisfied | 14 | 1.97% |
| 5. Very Dissatisfied | 3 | 0.42% |
| 6. Have not used | 52 | 7.33% |
| 7.No response | 12 | |

| Q15 by Age Group % | Very Satisfied | Satisfied | Neither Satisfied or Dissatisfied | Dissatisfied | Very Dissatisfied | Have not Used | No Response |
|--------------------|----------------|-----------|-----------------------------------|--------------|-------------------|---------------|-------------|
| Under Age 30 | 32.50% | 38.75% | 12.50% | 1.25% | 1.25% | 10.00% | 3.75% |
| Age 30 to 49 | 37.09% | 40.65% | 12.46% | 2.37% | 0.30% | 5.64% | 1.48% |
| Age 50 or Older | 36.59% | 37.28% | 14.63% | 1.39% | 0.35% | 8.36% | 1.39% |

| | VSS | DVD | NSD |
|-----------------|--------|-------|--------|
| Under Age 30 | 71.25% | 2.50% | 12.50% |
| Age 30 to 49 | 77.74% | 2.67% | 12.46% |
| Age 50 or Older | 73.87% | 1.74% | 14.63% |

Q15.5: How satisfied are you with the following services under our current benefit plan? | Timeliness of claims processing

| | | |
|--------------------------------------|-----|--------|
| 1. Very Satisfied | 326 | 45.98% |
| 2. Satisfied | 261 | 36.81% |
| 3. Neither satisfied or dissatisfied | 68 | 9.59% |
| 4. Dissatisfied | 17 | 2.40% |
| 5. Very Dissatisfied | 4 | 0.56% |
| 6. Have not used | 25 | 3.53% |

7.No response

8

| Q15 by Age Group % | Very Satisfied | Satisfied | Neither Satisfied or Dissatisfied | Dissatisfied | Very Dissatisfied | Have not Used | No Response |
|--------------------|----------------|-----------|-----------------------------------|--------------|-------------------|---------------|-------------|
| Under Age 30 | 36.25% | 42.50% | 8.75% | 1.25% | 0.00% | 7.50% | 3.75% |
| Age 30 to 49 | 47.04% | 38.17% | 9.47% | 1.48% | 0.30% | 2.66% | 0.89% |
| Age 50 or Older | 47.74% | 33.80% | 10.10% | 3.48% | 1.05% | 3.14% | 0.70% |

| | VSS | DVD | NSD |
|-----------------|--------|-------|--------|
| Under Age 30 | 78.75% | 1.25% | 8.75% |
| Age 30 to 49 | 85.21% | 1.78% | 9.47% |
| Age 50 or Older | 81.53% | 4.53% | 10.10% |

Q15.6: How satisfied are you with the following services under our current benefit plan?

| Mobile application

| | | |
|--------------------------------------|-----|--------|
| 1. Very Satisfied | 43 | 6.06% |
| 2. Satisfied | 61 | 8.60% |
| 3. Neither satisfied or dissatisfied | 243 | 34.27% |
| 4. Dissatisfied | 9 | 1.27% |
| 5. Very Dissatisfied | 5 | 0.71% |
| 6. Have not used | 336 | 47.39% |
| 7.No response | 12 | |

| Q15 by Age Group % | Very Satisfied | Satisfied | Neither Satisfied or Dissatisfied | Dissatisfied | Very Dissatisfied | Have not Used | No Response |
|--------------------|----------------|-----------|-----------------------------------|--------------|-------------------|---------------|-------------|
| Under Age 30 | 10.13% | 8.86% | 27.85% | 5.06% | 0.00% | 45.57% | 2.53% |
| Age 30 to 49 | 8.58% | 9.47% | 33.14% | 0.59% | 0.59% | 46.45% | 1.18% |
| Age 50 or Older | 2.09% | 7.67% | 37.63% | 0.70% | 1.05% | 48.78% | 2.09% |

| | VSS | DVD | NSD | DNU |
|-----------------|--------|-------|--------|--------|
| Under Age 30 | 18.99% | 5.06% | 27.85% | 45.57% |
| Age 30 to 49 | 18.05% | 1.18% | 33.14% | 46.45% |
| Age 50 or Older | 9.76% | 1.74% | 37.63% | 48.78% |

Question 16: I have been provided with an appropriate level of information about group benefits from the university.

| | | |
|-------------------|-----|--------|
| Strongly Agree | 98 | 13.88% |
| Agree | 404 | 57.22% |
| Neither | 128 | 18.13% |
| Disagree | 66 | 9.35% |
| Strongly Disagree | 5 | 0.71% |
| Did Not Respond | 5 | 0.71% |

| Q1 by Age Group % | Strongly Agree | Agree | Neither | Disagree | Strongly Disagree | No Response |
|-------------------|----------------|--------|---------|----------|-------------------|-------------|
| Under Age 30 | 18.75% | 55.00% | 21.25% | 5.00% | 0.00% | 0.00% |
| Age 30 to 49 | 12.72% | 57.10% | 17.16% | 12.13% | 0.30% | 0.59% |
| Age 50 or Older | 13.94% | 58.19% | 18.12% | 7.32% | 1.39% | 1.05% |

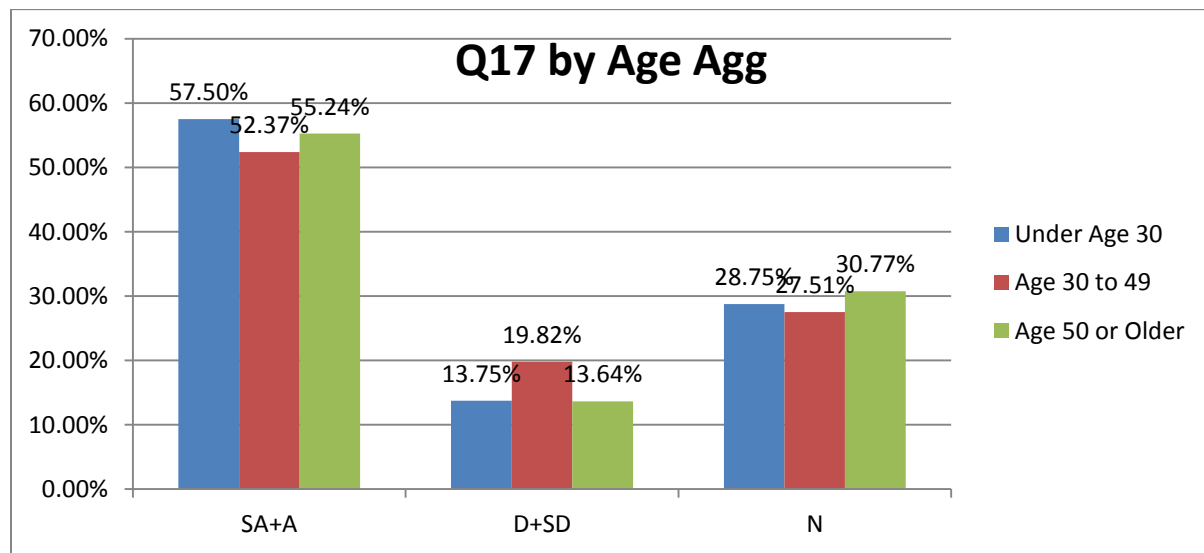
| | SA+A | D+SD | N |
|-----------------|--------|--------|--------|
| Under Age 30 | 73.75% | 5.00% | 21.25% |
| Age 30 to 49 | 69.82% | 12.43% | 17.16% |
| Age 50 or Older | 72.13% | 8.71% | 18.12% |

Question 17: I can easily find answers to questions I have about group benefits on Human Resources web pages

| | | |
|----------|----|-------|
| Strongly | 56 | 7.92% |
|----------|----|-------|

| | | |
|-------------------|-----|--------|
| Agree | | |
| Agree | 325 | 45.97% |
| Neither | 205 | 29.00% |
| Disagree | 110 | 15.56% |
| Strongly Disagree | 7 | 0.99% |
| Did Not Respond | 4 | 0.57% |

| Q1 by Age Group % | Strongly Agree | Agree | Neither | Disagree | Strongly Disagree | No Response |
|-------------------|----------------|--------|---------|----------|-------------------|-------------|
| Under Age 30 | 10.00% | 47.50% | 28.75% | 12.50% | 1.25% | 0.00% |
| Age 30 to 49 | 7.40% | 44.97% | 27.51% | 18.64% | 1.18% | 0.30% |
| Age 50 or Older | 8.04% | 47.20% | 30.77% | 12.94% | 0.70% | 0.35% |

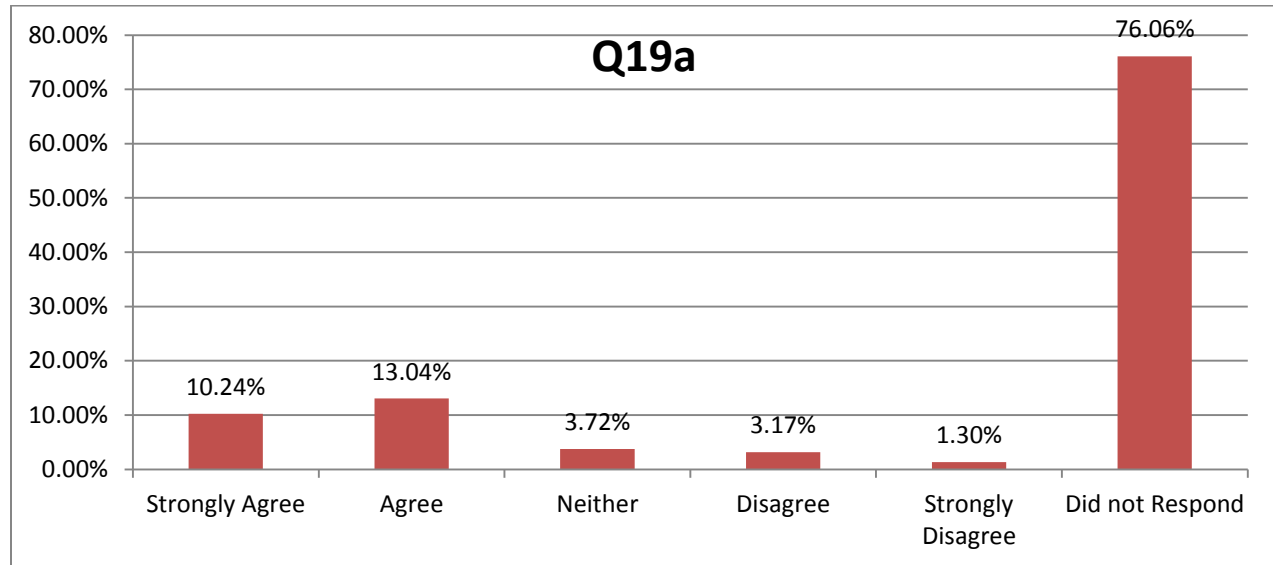


Question 19: Are you covered under a spouse's/partner's benefits plan?

| | | |
|-------------------------|-----|--------|
| 1. Yes | 171 | 24.19% |
| 2. No | 481 | 68.03% |
| 3. Not Sure | 19 | 2.69% |
| 4. Prefer not to answer | 34 | 4.81% |
| 5. No response | 2 | 0.28% |

| Q4 by Age Group % | Yes | No | Not Sure | Prefer not to answer | No Response |
|-------------------|--------|--------|----------|----------------------|-------------|
| Under Age 30 | 16.46% | 79.75% | 2.53% | 1.27% | 0.00% |
| Age 30 to 49 | 29.67% | 61.72% | 2.67% | 5.64% | 0.30% |
| Age 50 or Older | 20.21% | 71.78% | 2.79% | 4.88% | 0.35% |

Q19.1: I know how coordination of benefits between my plan and my spouse's plan works



Question 20: I have a good understanding of my insured group benefits offered at the university

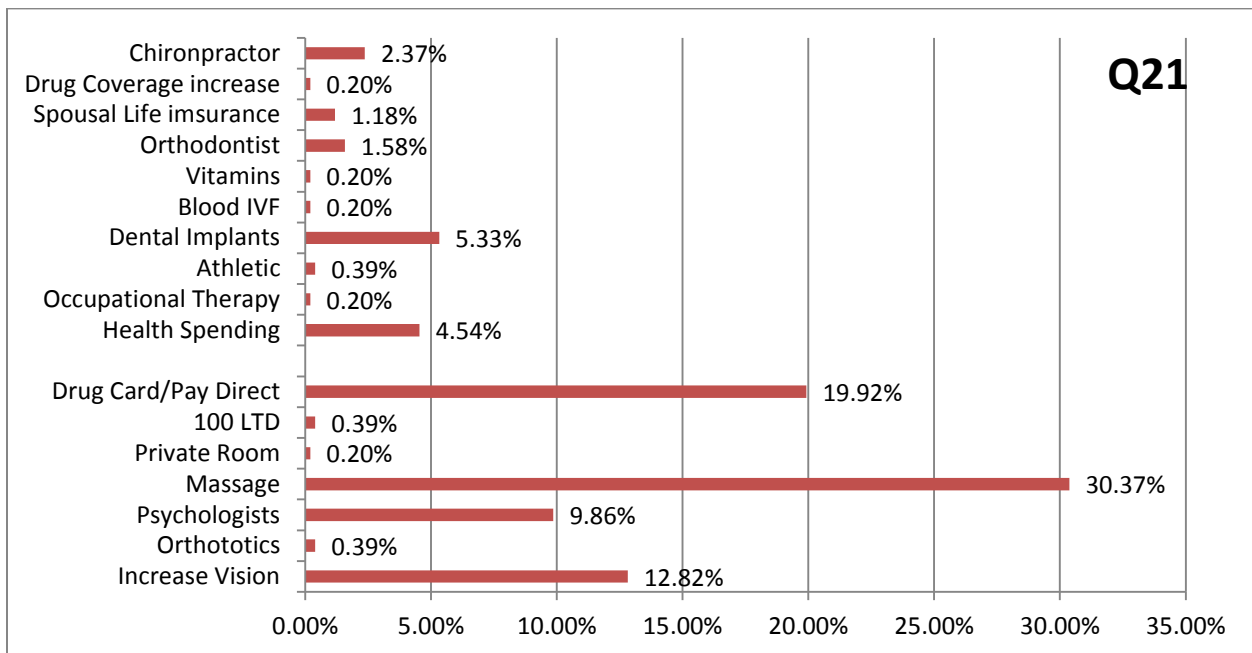
| | | |
|-------------------|-----|--------|
| Strongly Agree | 79 | 11.19% |
| Agree | 443 | 62.75% |
| Neither | 128 | 18.13% |
| Disagree | 51 | 7.22% |
| Strongly Disagree | 5 | 0.71% |
| Did not Respond | 0 | 0.00% |

| Q19 by Age Group % | Strongly Agree | Agree | Neither | Disagree | Strongly Disagree | No Response |
|--------------------|----------------|--------|---------|----------|-------------------|-------------|
| | Under Age 30 | 12.50% | 66.25% | 13.75% | 7.50% | 0.00% |

| | | | | | | |
|-----------------|--------|--------|--------|-------|-------|-------|
| Age 30 to 49 | 11.24% | 60.95% | 18.93% | 8.58% | 0.30% | 0.00% |
| Age 50 or Older | 10.84% | 64.34% | 18.18% | 5.24% | 1.40% | 0.00% |

| | SA+A | D+SD | N |
|-----------------|--------|-------|--------|
| Under Age 30 | 78.75% | 7.50% | 13.75% |
| Age 30 to 49 | 72.19% | 8.88% | 18.93% |
| Age 50 or Older | 75.17% | 6.64% | 18.18% |

Question 21: If you could change one thing about the current group benefits, what would it be?



Massage Therapist, Pay Direct Drug Card and Increased Vision were the highest desired new benefits from the bargaining unit. A significant percentage also indicated Registered Psychologist as well.