

I am requesting feedback from our Union Excluded Employee group regarding the group benefits provided at NSCAD University. The survey has been designed to assist us in making any future changes to the benefit plan package.

The survey responses are completely confidential.

Your opinion is important and by completing this survey we believe we will be in a better position to aid in providing a benefit plan of value to you.

It should take you between 10 to 15 minutes to complete.

The link to NSCAD's Human Resources Group Benefits website is included in the survey which will direct you to the site.

Thank you!

1. What is your age?

- Under 26
- 26-40
- 41-50
- 51-60
- 61+

2. How long have you worked for NSCAD?

- Less than 5 years
- 5-10 years
- 10-15 years
- 16+ years

3. What is your salary range?

- Up to \$35K
- \$35-70K
- \$70K+

4. What is your family status?

- Single without dependent children
- Married / common law without dependent children
- Single with dependent children
- Married / common law with dependent children

5. Is your spouse/partner covered under NSCAD's health/dental plan?

- Yes
- No
- I do not have a spouse/partner

6. Does your spouse/partner have access to health and/or dental coverage under another employment related plan?

- Yes
- No
- Don't Know
- Not Applicable

7. Are you presently covered under your spouse's/partner's health and/or dental plan?

- Yes
- No
- Don't Know
- Not Applicable

8. Please provide the reason(s) for being covered under your spouse's/partner's plan.

- Cost
- Benefit coverage
- Not Applicable
- Other (please specify)

9. Are your children presently covered under your spouse's/partner's health and/or dental plan?

- Yes
- No
- Don't Know
- Not Applicable

For additional information on NSCAD's group benefit programs, please visit the following website address (please copy and paste the link in your Internet browser as this is not an active link).

<http://nscad.ca/en/home/abouttheuniversity/hr/benefits/default.aspx>

Look for the Benefits 2011 link.

Please select the answer which best describes your opinion.

10. Overall, are you pleased with the level of coverage you have under the benefit plan?

- Yes
- No

11. Overall, are you satisfied with your level of contribution to the plan components?

Currently the Extended Health is shared 50% /50%, Dental 33% employee/66% employer, Life & AD& D 100% paid by employer, LTD 100% paid by employee.

- Yes
- No

Other (please specify)

12. For the most part, our benefit plan provides all of my needs and those of my family.

- Agree
- Disagree

Other (please specify)

13. My individual/family needs for health care insurance are likely to change within the next five years.

- Agree
- Disagree

Other (please specify)

14. What resources do you currently use to obtain information regarding your benefit plans? Check all that apply.

- Benefit Pamphlets
- Website
- Human Resources Dept.
- Co-Worker
- Insurance company
- Other (please add comment below)

Other (please specify)

Flexible Benefit Programs offer employees choice between benefits such as health, dental, employee paid life, etc. Although core level of benefits may be required, employees can determine how his or her remaining benefits dollars (or credits) are for each type of benefit from the total amount provided by the employer.

15. Would you like to see a flexible benefit program offered at NSCAD?

- Yes
- No
- Maybe

***16. What aspects of a flexible benefit plan are attractive? (i.e. health/dental, employee-paid life / chiropractic / enhanced eye-care)**

For additional information regarding NSCAD's Health plan, please visit the following website address (please copy and paste address in your Internet browser as this is not an active link)

<http://nscad.ca/en/home/abouttheuniversity/hr/benefits/default.aspx>

17. Were you aware that group health insurance premiums are based on paid claims?

- Yes
- No

18. Please identify how important it is to you and your dependents that each of the following benefits continue to be included in your group policy.

	Very Important	Important	Not Important
Prescription Drugs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Private Hospital Accommodation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Chiropractor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Massage Therapy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Physiotherapy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Medical Supplies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hearing Aids	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Vision Care	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Out of Country Referral (access to specialist outside of Canada)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
World-wide Travel	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dental	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employee / Family Assistance Plan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Naturopath	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Osteopath	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

19. Please indicate your opinion of each of the following existing benefits

	Would Like Improvement	Coverage is Adequate	Would rather Directo \$ to another benefit	Don't Know	Other (please specify below)
Prescription Drugs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hospital Accommodation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Chiropractor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Massage Therapy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Physiotherapy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Medical Supplies	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Hearing Aids	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Vision Care	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Out of Country Referral (access to specialist outside of Canada)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
World-wide Travel	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dental	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employee / Family Assistance Plan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Naturopath	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Osteopath	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

Did you know?

Dispensing fees are the professional fees paid to a pharmacy for filling your prescriptions. They can range from \$5 to \$10 (depending on the pharmacy) and are included in the total cost of the prescription drug. Shopping for lower dispensing fee claims charged to your health plan can help reduce overall plan costs.

20. Do you purchase your prescriptions at pharmacies that offer lower dispensing fee?

- Yes
- No
- Don't Know

Other (please specify)

21. Would you be willing to purchase your prescriptions at pharmacies that offer lower dispensing fees?

- Yes
- No
- Don't Know

Other (please specify)

22. If health care claims increase and we are faced with a 8% to 10% premium increase next year (projected market trend), how would you prefer to deal with the increase? (You may check more than one answer)

- Accept Premium Increase with No Change in Benefit
- Consider Reduction in Benefit Levels
- Consider Implementing element of Choice in Plan (Flex Plan)
- Pay increased deductible and/or reduce co-insurance (the % of expenses over and above the deductible that is eligible for reimbursement) to help control premium increases (eg. \$25 deductible followed by 80% reimbursement of cost)

Other (please specify)

23. What changes or improvements would you suggest we make to the Health Plan?

Did you know?

75% of the health insurance premium you pay go towards paying drug claims. Drug claims are the fastest growing costs and often resulting in premium increases. NSCAD's current copayment is \$1. A copayment is the amount the employee pays for each prescription.

24. Would you be willing to pay a higher co-payment on drugs to help contain future premium increases?

- Yes
- No

25. Are you willing to pay higher premiums (shared between employees and the employer) to increase the coverage for the following items?

	Yes	No
Vision Care	<input type="radio"/>	<input type="radio"/>
Extended Health	<input type="radio"/>	<input type="radio"/>
Drugs	<input type="radio"/>	<input type="radio"/>
Physiotherapy	<input type="radio"/>	<input type="radio"/>
Massage Therapy	<input type="radio"/>	<input type="radio"/>
Chiropractor	<input type="radio"/>	<input type="radio"/>
Psychology	<input type="radio"/>	<input type="radio"/>
Speech Therapy	<input type="radio"/>	<input type="radio"/>
Ostology	<input type="radio"/>	<input type="radio"/>
Naturapathy	<input type="radio"/>	<input type="radio"/>
Podiatrist	<input type="radio"/>	<input type="radio"/>

26. The following outlines some changes to our current coverage which may be available. Please identify your preferred change (if there is one). Current rates are \$53.32 / \$147.80 per month including employer and employee portions.

	First Choice	Second Choice	Third Choice	Fourth Choice
Implement a \$3/per prescription copay + increase vision to \$175, exams included in maximum (combined decrease-0.5%) – revised rates 53.03/147.09	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Implement a \$5/ per prescription copay + increase vision to \$150 + exam (combined decrease-0.5%) – revised rates 53.03/147.09	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Implement a \$3/ per prescription copay + separate eye exams for overall maximum of \$125 (combined increase 1%) – revised rates 53.83/149.31.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Implement a \$5/ per prescription copay + increase paramedicals to \$30/visit maximum per practitioner (combined increase 1.0%) – revised rates 53.83/149.31	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
None of the above	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

27. Dental care claims increase every year, and as a result, premiums go up every year; the industry predicts that this trend will continue.

Please express your preference as to which of the following ways you prefer we respond to these increases. (you may check more than one answer)

- Accept premium increases with no change in benefits
- Consider reduction in benefit levels
- Consider implementing an element of choice in the plan
- (flex plan)
- Pay an increased deductible and/or reduce the co-insurance (the percentage of expenses, over and above the deductible, that is eligible for reimbursement) to help control premium increases

Other (please specify)

28. Please let us know your opinion on the following items as they pertain to the dental plan.

	Strongly Agree	Agree	Disagree	Strongly Disagree
Co-Pay levels offered are acceptable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Annual Maximum levels are acceptable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

29. Are you satisfied with your level of dental coverage?

- Yes, I am satisfied
- I am somewhat satisfied
- No, I am not satisfied (if you are not satisfied, please tell us why)

Other (please specify)

30. My individual/family needs for dental care are likely to change within the next 5 years.

- Agree
- Disagree

Other (please specify)

With the elimination of mandatory retirement at age 65 NSCAD is currently considering providing benefits to employees post age 65 while still employed. These include Health, Dental, and Life Insurance.

31. Are you interested in maintaining benefit coverage after age 65 if you continue working at NSCAD?

- Yes
- No
- Depends (please specify below)

Other (please specify)

32. Please rank the importance of each benefit in relation to the additional cost for you after age 65 if you continue working.

	Very Important	Important	Somewhat Important	Not Very Important
Health coverage – Currently in Nova Scotia Pharmacare is the first payer of health benefits – your rate for Extended Health coverage post 65 will decrease if this system remains in place. How important is it to continue Extended Health Benefits to you knowing that premium rates will be based on the experience of the entire group including those individuals over age 65.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Current Dental rates will not change, however rates will be based on the experience of all employees including those over age 65. How important will Dental Coverage be to you if you continue working after age 65?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

33. The cost of Long Term Disability is paid by the Employee. An Employee earning \$50,000 per year will pay \$66.62 per month for coverage. Long Term Disability post 65 is not currently offered in other Universities in Atlantic Canada due to the increase cost of coverage. Implementing Long Term Disability coverage for employees post 65 would result in a 4.5% increase for all NSCAD employees. Is this a benefit you would like to support?

- Yes
- No
- Depends (please specify below)

Other (please specify)

34. Life Insurance Benefits are paid for by NSCAD but are a taxable benefit. The cost of covering an employee with an annual salary of \$50,000 is \$19.50 per month. NSCAD may opt to continue paying Life benefits for employees post 65 with a reduction of 50% to the benefit up to age 70. This will cost the employer an additional amount of approximately 9% in premiums. Is this a benefit you would like to support?

- Yes
- No
- Depends (please specify below)

Other (please specify)

35. The entire post 65 working employee benefit proposed by our Insurance provider looks like the following:

Health Insurance with pharmacare as first payer (reduction of 40% on employee / employer rates)

Dental – no change

Travel – no change

Employee and Family Assistance plan – No change

No Short Term Disability or Long Term Disability post age 65 (Canada Pension Plan is available for employees post 65)

Life Insurance reduced to 50% at age 65 and terminated at age 70 (paid by employer)

Dependant Life Insurance (paid by employer)

The above arrangement will come at a cost to NSCAD and potentially employees through increased usage.

On a scale of 1 – 10 how would you rank the above proposal?

- 1 (most important)
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10 (least important)

Other (please specify)

For additional information regarding your Basic Life Insurance plan, please visit the following website address (please copy and paste address in your Internet browser as this is not an active link)

<http://nscad.ca/en/home/abouttheuniversity/hr/benefits/default.aspx>

Did you know?

NSCAD's Basic Life coverage is 2.5 times salary to a maximum of \$300,000.

36. Are you aware of how much NSCAD's Basic Life insurance you have?

- Yes
- No

37. The amount of NSCAD's Basic Life insurance coverage is:

- More than I need
- Meets my needs
- Does not meet my needs
- Don't Know

Other (please specify)

38. Do you currently have optional (supplementary) life insurance through NSCAD?

- Yes
- No
- Don't Know

Other (please specify)

39. Does your spouse and/or dependent(s) currently have optional (supplementary) life insurance through NSCAD?

- Yes
- No
- Don't Know

Other (please specify)

40. If you, your spouse and/or your dependent(s) do not have optional life coverage with NSCAD, which of the following best describes why?

- NSCAD's basic life coverage provides for my needs
- I purchase additional life insurance coverage on my own

Other (please specify)

For additional information regarding NSCAD's AD&D Insurance plan, please visit the following website address (please copy and paste address in your Internet browser as this is not an active link)

<http://nscad.ca/en/home/abouttheuniversity/hr/benefits/default.aspx>

Did you know?

NSCAD's AD&D coverage is equal to the amount of insurance under NSCAD's Basic Group Life to (2.5 times annual salary) a maximum of \$300,000.

41. Are you aware that your NSCAD AD&D insurance is equal to NSCAD's Basic Life insurance amount?

- Yes
- No

42. The amount of NSCAD's AD&D insurance coverage is:

- More than I need
- Meets my needs
- Does not meet my need
- Don't Know

Other (please specify)

For additional information regarding NSCAD's LTD Insurance plan, please visit the following website address (please copy and paste address in your Internet browser as this is not an active link)

<http://nscad.ca/en/home/abouttheuniversity/hr/benefits/default.aspx>

Did you know?

The long term disability benefit is equal to 60% of monthly earnings non taxable, subject to a maximum of 85% of all your sources of income combined. The maximum long term disability benefit payable is \$6,000 per month and with approval of satisfactory medical evidence may be increased to \$8,000 per month.

43. Long term disability coverage is important to me:

- Yes
- No

44. Based on my needs, the amount of NSCAD's long term disability insurance coverage is:

- More than adequate
- Adequate
- Inadequate
- Don't Know

Other (please specify)

45. Have you purchased additional disability income coverage (i.e. an individual disability policy) to supplement your NSCAD coverage?

- Yes
- No

For additional information on NSCAD's Employee and Family Assistance Program, please visit the following website address (please copy and paste the link in your Internet browser as this is not an active link).

<http://nscad.ca/en/home/abouttheuniversity/hr/benefits/default.aspx>

Did you know?

EFAP services provide confidential counselling and support to employees and their families. Commonly offered services include, but are not limited to, individual, couple and family therapy, conflict resolution, separation, loss and grief, addictions, etc.

46. Are you aware of NSCAD's EFAP?

- Yes
- No

47. Do you know what services are provided by NSCAD's EFAP?

- Yes
- No

Other (please specify)

48. Would you consider using NSCAD's EFAP services?

- Yes
- No

Other (please specify)

49. Does the current EFAP meet your needs?

- Yes
- No
- Don't Know

Other (please specify)

50. What do you think of our Insurers?

Please rate your level of satisfaction with the services provided by our various insurers, as follows:

1. Claims, Service, Speed and Accuracy

	Very Good	Good	Fair	Poor	Not Applicable
Medavie Blue Cross (health and dental)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Manulife Financial (life and long-term disability)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
AXA Assurances (Accidental Death and Dismemberment, and Travel)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Shepell FGI (Employee and Family Assistance Program)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

51. Responding to your general benefit or claim questions:

	Very Good	Good	Fair	Poor	Not Applicable
Mediavie Blue Cross (health and dental)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Manulife Financial (life and long term disability)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
AXA Assurances (Accidental death and dismemberment, and travel insurance)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Shepell FGI (Employee and Family Assistance Program)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

52. Did you know that Medavie Blue Cross has a toll-free customer service call centre in order for you to make general inquiries? The phone number is 1 800 667 4511

- Yes
- No

53. Have you ever contacted the Medavie Blue Cross Service Centre?

- Yes
- No

54. How do you contact the Medavie Customer Service Centre?

- Phone
- Medavie Blue Cross Website
- Never used the service

55. Please feel free to provide us with any comments you may have.

Thank you for completing this survey. Your opinion is important to us.

If you wish to have more information please contact Keera Buchanan, Director of Human Resources.

Email - kbuchanan@nscad.ca

Telephone - 1-(902)-494-8131

We would like to reiterate that the results of the survey are entirely confidential.