



N.M.C. Employee Benefit Survey 2007

Employee written responses to question #23.

Transcription is verbatim, no grammatical or language changes have been made.

Please provide any additional comments on how we (N.M.C.) can improve upon our employee benefit plans, or how we can better meet your needs.

- Look at cost plus the way it is worked out per employee – it seems expensive to pay nearly 400/month for self & spouse at 67% paid = c . 1300 per month. Is self funded the way to go if per employee cost is high? These part-time employees should also be invited to the benefits meetings taking place at the end of each plan year – they are part of the community.
- Stress importance of smoking cessation, weight management, diet and healthy eating – preventative health care.
- I would like the option to receive EOB forms via email.
- No mention of the OPT-OUT benefit. NMC needs to study comparable local & community entities. While NMC has exceptional medical benefits comparable to other local employees, we lag further & further behind OPT-OUT benefits. Many OPT-OUT employees are talking about going back on the NMC medical insurance because of the paltry OPT-OUT payment. If my family were on the NMC health benefits, NMC would have paid over \$30,000 this year to cover our expenses! Chris Keenan thinks healthy employees only OPT-OUT. WRONG!!
- More in-depth explanation of benefits.
- If employee opts out of plan because a spouse has better coverage the cash payout needs to be significantly increased.
- I think we have excellent benefits at low or little cost to the employee.
- With the constant tweaking of benefits and lack of documentation in one place, it is difficult to know/remember what our benefits are. Also, this year I am finding it extremely difficult to verify that automatic reimbursements are being made for all reimbursable events. It took 3 months for the first check to arrive.
- I would like to be “rewarded” with a discount for healthy life style: no smoking, little alcohol, average weight, healthy diet, and regular exercise. I support health screening

annually. If we had a wellness focused culture, the food in the café would be healthier and the equipment in the fitness center would be up-to-date.

- Faculty do not get vacation so I cannot make a choice.
- I used to value the medical care spending account but I had so much trouble with ASR coordinating my benefits with a secondary insurance that I opted out.
- Control costs by requiring employees to use PPOM providers. Give employees reduced costs if they practice good health care, e.g. annual physicals, gym memberships, non-smoker, etc. Need vision care too.
- My health insurance provided by government as retired military.
- I think the college has done an amazing job. Keep the benefits where they are at. Their goal seems to be to balance cost and keeping employees happy and I think they do both very well.
- I do not feel our plan, though decent, is equal to our peer (other community colleges) group. The only way to know for sure is to have a study done.
- It is important that the college is equitable in its distribution of benefits and treats all employees fairly.
- It is important that the college is equitable in its distribution of benefits and treats all employees fairly.
- I feel very fortunate to have the benefit package provided by NMC. Healthcare Insurance should be the most important political topic of the day. Thank you, NMC!
- Would be nice to have more feasible fees applied to half-time employees if they choose to buy into benefits. Also would be nice to pro-rate fees for those hired in as half time but are actually putting in a full-time schedule.
- I am very pleased with our current core and dependent plans for medical and dental.
- Do a study to compare our benefits to our peer institutions.
- Realizing that cost savings are needed – before across the board cuts are made it would be more fair for people that make lifestyle choices that cause higher costs to pay more first. Examples – smoking; not getting normal preventative checks & tests; failure to take the steps to manage an illness which in the longer run may mean higher cost; obesity (when caused by lifestyle choices); etc. Providing help for people to alter their unhealthy lifestyle choices before having them pay more would be ideal. It is great we have reduced costs by using more generics, that was a cost savings brought on by attitude changes. The new attitude change should be preventative – improving health provides cost savings and a better life for individuals.
- Some of these benefits are available to me from outside sources at reasonable prices.

- I think NMC's current plan meets my family's needs very well.
- We have very fine benefits and hope we can retain them.
- I believe if a spouse is able to be insured by their own employer – they should not be covered by NMC. This would SAVE enough money to not make any other changes! Why make us all pay?
- Free use of health club.
- I approve of the efforts to encourage preventative health practices and to discourage unhealthy lifestyles. More such programs are needed.
- Option for HSA would be great!
- Would be nice to be able to select a plan to fit individual needs. We need to socialize medicine, insurance is getting too high...
- I would prefer a health savings account to our current flexible reimbursement account assuming that NMC paid the difference between our current deductible and the required deductible for the HSA.
- NMC's current plan is sufficient – any increase in premiums on raising deductibles should result in an increase in benefits – leave it alone!
- I am very grateful for my benefit package. Because I am a very healthy person and I truly have not been hospitalized or on medication so I am unfamiliar with these experiences to my benefits. As a well person, everything provided to me to stay well is much appreciated. Thank you.
- I would like to pay 20.00 per pay for insurance, and have 100% medical coverage. Without any out of pocket expense.
- Domestic partner benefits, please.
- Cost savings – have co-pays on generic prescriptions. Seems like even \$10 would help offset our costs. This is painless compared to higher deductibles or premium charges.
- It appears to me that the purpose of this survey is to collect data to support an employee paid coverage plan.
- I am very happy with the benefits. I also understand costs may become prohibitive. Health savings accounts seem like a good option.
- The lifetime limit on Behavioral Care (53 sessions) outpatient is inadequate. Is there a limit on chemotherapy treatments then also? Perhaps we've forgotten how much our mental health directly relates to our physical health. A lifetime limit is unreasonable –

perhaps a yearly limit or raise the \$\$ amount – there must be a way to remedy this inequity. Employee Assistance is good, but it is highly limited.

- Benefit for: exercise program/health program (club)
- Spouses eligible for coverage from their own employer should be required to participate in their own plan, as other employers do. In that situation, dependents could also be split between plans following the gender rule.
- Need a vision option!
- Vision insurance.
- Optical!!!
- Would love to see a vision plan added to benefit package. I'm told we can now be reimbursed for smoking cessation & weight loss programs/prescriptions etc. but can find no detail on these offerings on the website or in written policy. Overall, great coverage – greatly appreciated.
- It would be great if we could get vision coverage! It's very hard to believe that vision has not been a part of the insurance coverage since I've been here (20+ years).
- Include vision.
- Increase dental plan to keep pace with rising costs of dental work i.e. One crown costs \$800.00. Maintain ability to choose own physician.
- The overall health plan is very good. The dental benefits (maximum amount) doesn't cover much. Currently, there are not any dentists in our area that agree to the PPOM programs.
- It should be possible to decline dental benefits – I am disadvantaged by being forced to take these.
- Don't cut our pay!
- I do not appreciate some of the e-mail coming from NMC's HR office pressuring people to act in ways that benefit more the college bottom line than an individual's health care.
- I am disappointed in this survey. There were no real choices. I was asked for opinions/subjective info. I felt like I was just asked to confirm my current benefits. How am I to compare them to other CC? I have not worked at another CC. There was no chart to compare NMC to others for me to review. How am I to know exact cost/employee? I know it has been discussed but it is not info I felt important to retain. Why was this question asked? What are you going to do with this info? Send another priority e-mail to tell us again? Sorry for the negativity but I believe if you take the time to

put a survey together & ask other to participate, you should get measurable info that is usable.

- As we do not receive increases in wages to support the cost of living rate – the benefit package is the only other means of some compensation. Rich get richer and the others work more for less!!
- Many times we have been informed of a benefit that our employee group does not qualify for. This is very frustrating to sit through a meeting, like what you hear, and then find out you do not qualify. This may no longer be true about different employee groups, but if it is no loner true I am not aware of the change.
- I get the strange notion that this information will be used against the NMC employees, not for their benefit.
- Include postage if you want us to return your survey! Marwil should provide friendlier people for benefits enrollment and provide a better (clearer) written overview of our benefits. Our current hardbook is terrible – confusing!
- Everyone else has gone away from using soc sec numbers as member number, why haven't we? I am so uncomfortable standing in line at a prescription place and having to give my soc sec number. Anyone could overhear it. Also recently, my husband & I were out of town and my college age son needed a prescription. I had to give my soc sec number as a member # over a cell phone, which is totally unsecure. Health Insurance should cover 1 eye exam per year. Eyes are a big part of overall health (glaucoma, macular degeneration).

*Data compiled from 2007 N.M.C. Employee Benefit Survey responses by Marwil & Associates.
Information contained herein is transcribed verbatim from employee-completed surveys.
No changes grammatical or language changes have been made.*

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