

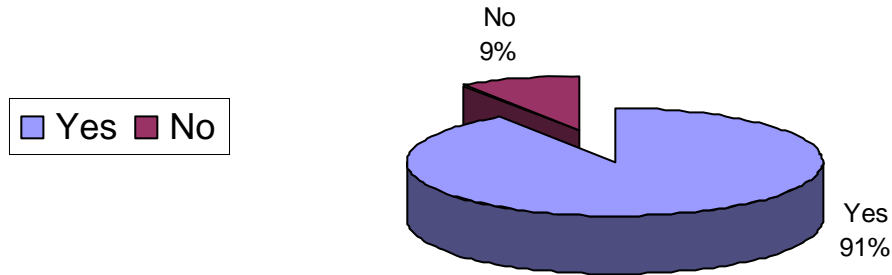
Northwestern Michigan College Employee Benefits Survey

5/9/2007

Total Employees Polled	285
Total Responded	119
Percentage	41.40%



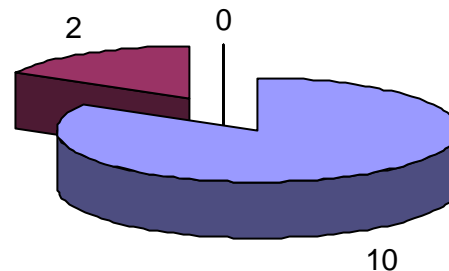
1. Are you currently enrolled in the Northwestern Michigan College employee health care plan?



2. If you answered no to question one, are you

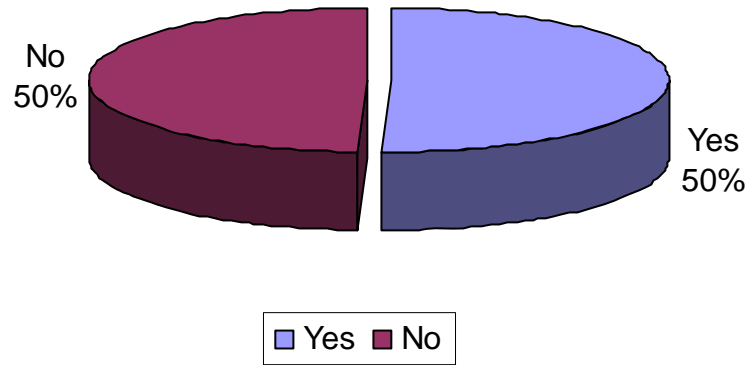
Legend: ■ Covered under spouse's plan? ■ Covered under another plan? ■ Uninsured?

(number of respondents reflected below):



3. Only 1 of the respondents stated they did not choose NMC plan because of the cost.

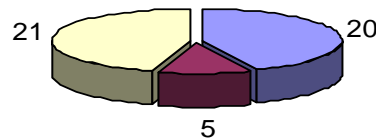
4. All employees are provided the Core Dental Plan. Dependent dental is subsidized at 50% of the cost by NMC and 50% by the employee. Are your dependents currently enrolled in Dependent Dental plan?



5. If you answered no to question four, are you and your dependents

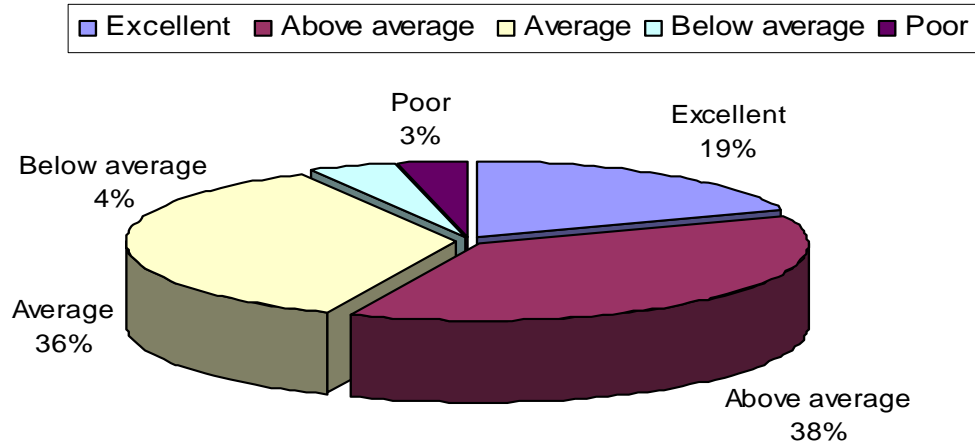


(number of respondents are below):



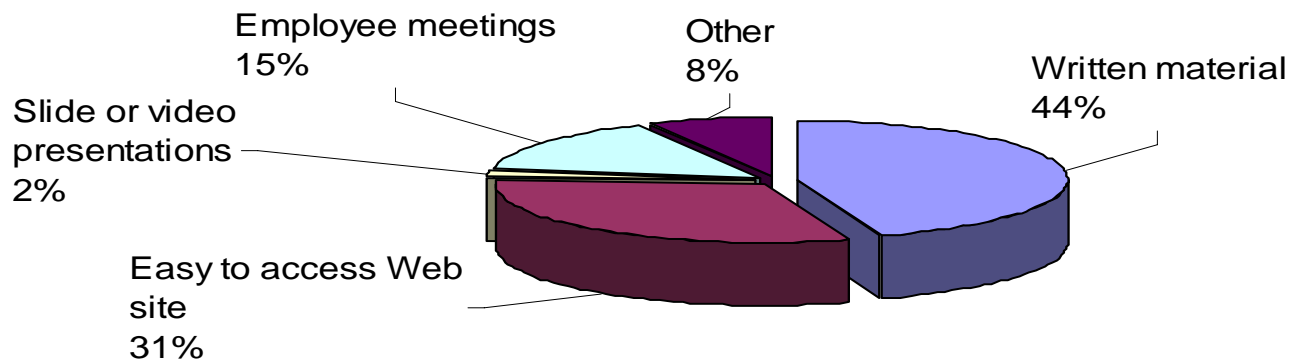
6. 18 of the the respondents who have not dental for dependents stated they did not due to cost.

7. How would you rate the information you receive from Northwestern Michigan College about your benefit plans?



8. What do you consider the most effective resource for learning about your benefit plans?

Legend: Written material (blue), Easy to access Web site (maroon), Slide or video presentations (yellow), Employee meetings (cyan), Other (purple)



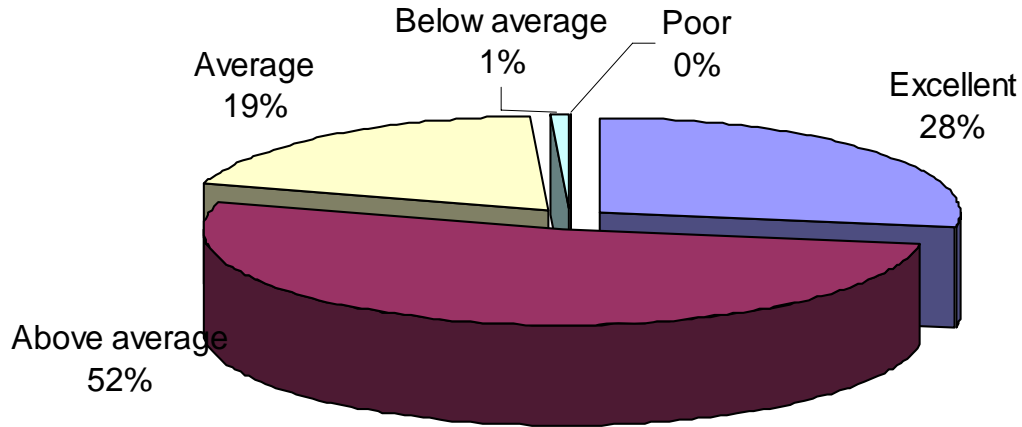
9. Which benefits are most important to you? Rank the following benefit plans in order of importance, with number 1 being most important, and number 8 being least important.

(all results compiled to show what is most important to respondents, order defined by Survey)

Health/Medical Plan	1
Dental Plan	3
Prescription Plan	3
Employee Assistance Program	7
Short-term Disability Plan	5
Long-term Disability Plan	5
Flexible Spending Accounts	5
H.S.A / H.R.A	6

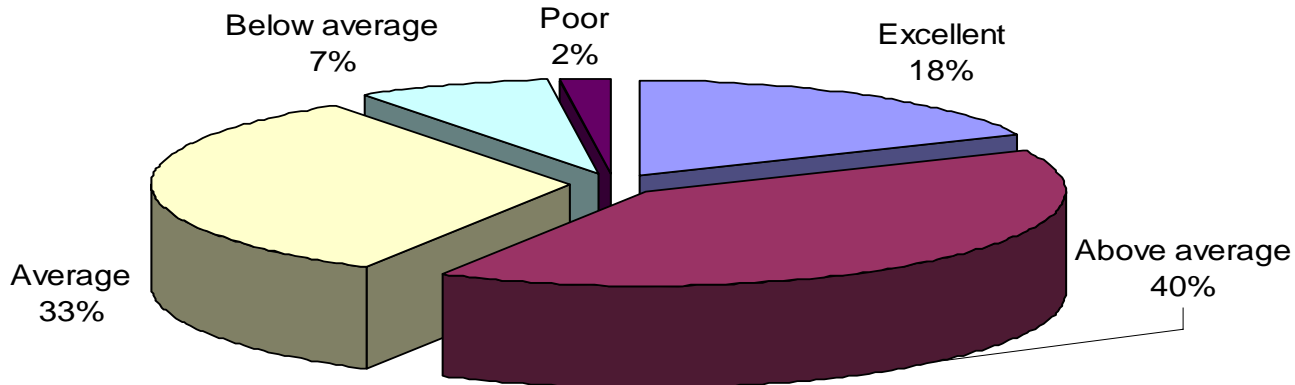
10. How would you rate your health insurance benefits?

■ Excellent ■ Above average ■ Average ■ Below average ■ Poor



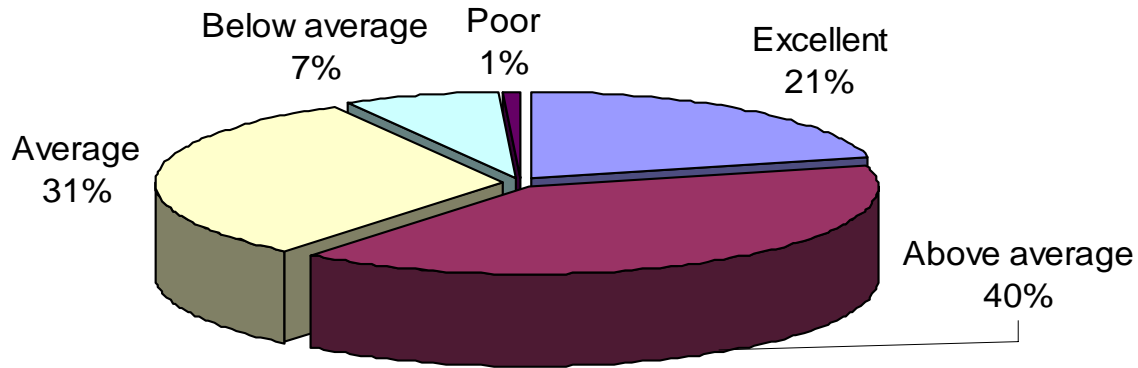
11. How would you rate the service provided by ASR Health Benefits?

■ Excellent ■ Above average ■ Average ■ Below average ■ Poor



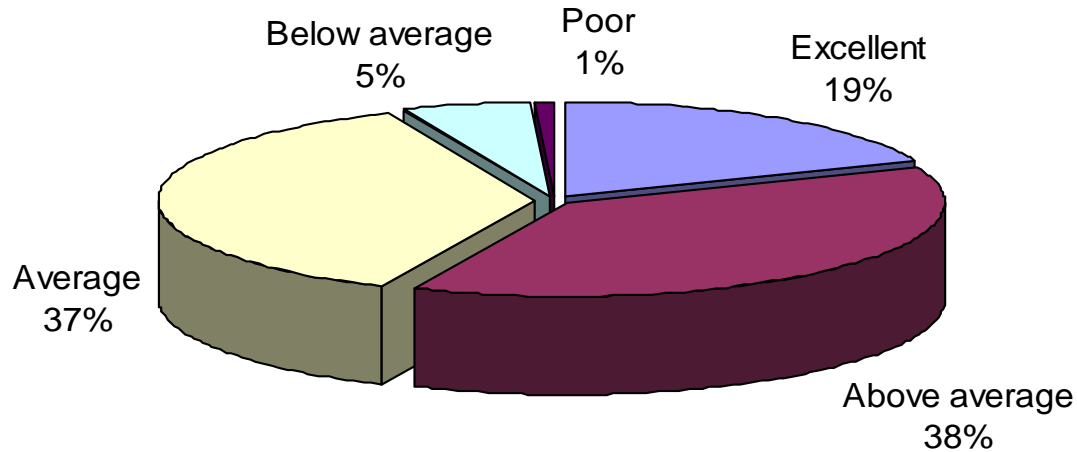
12. How would you rate the dental benefits?

■ Excellent ■ Above average ■ Average ■ Below average ■ Poor

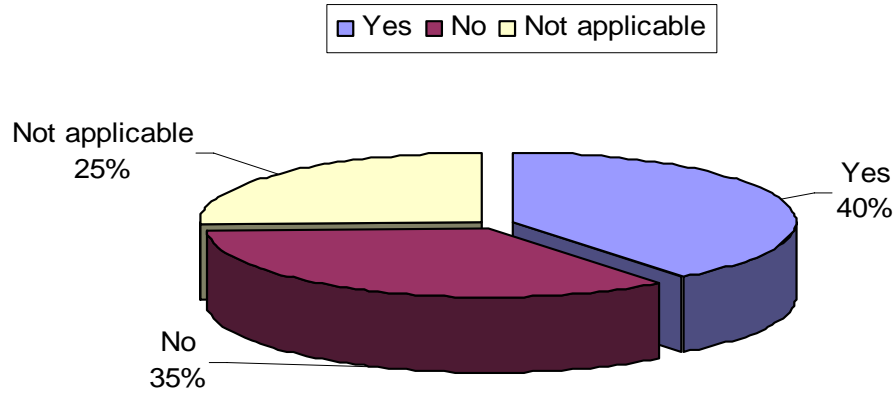


13. How would you rate the service provided by ASR Health Benefits?

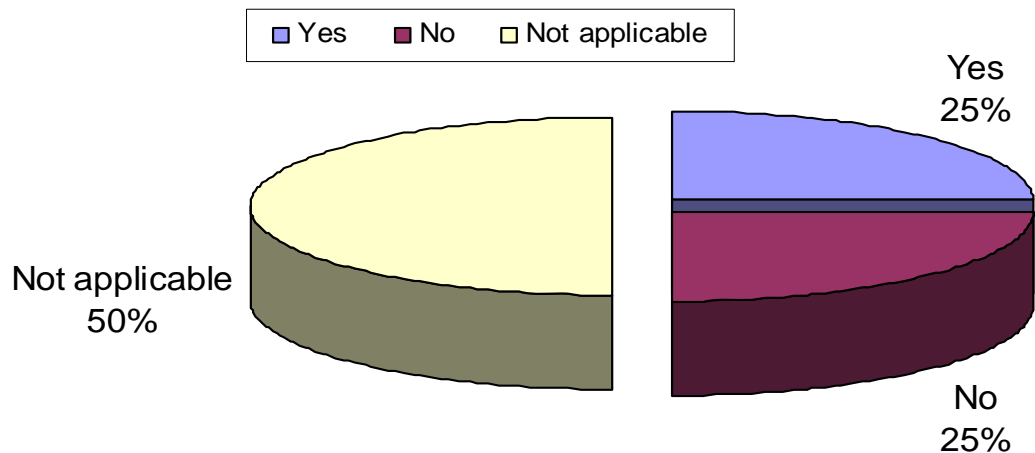
■ Excellent ■ Above average ■ Average ■ Below average ■ Poor



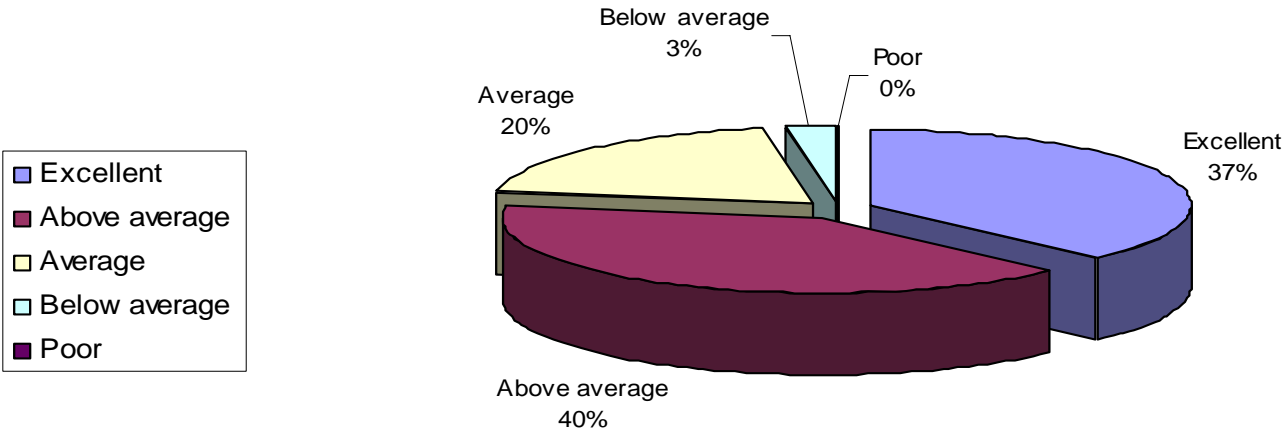
**14. Polled from total respondents:
"Is your spouse eligible for medical insurance and/or other
benefits from his or her own employer?"**



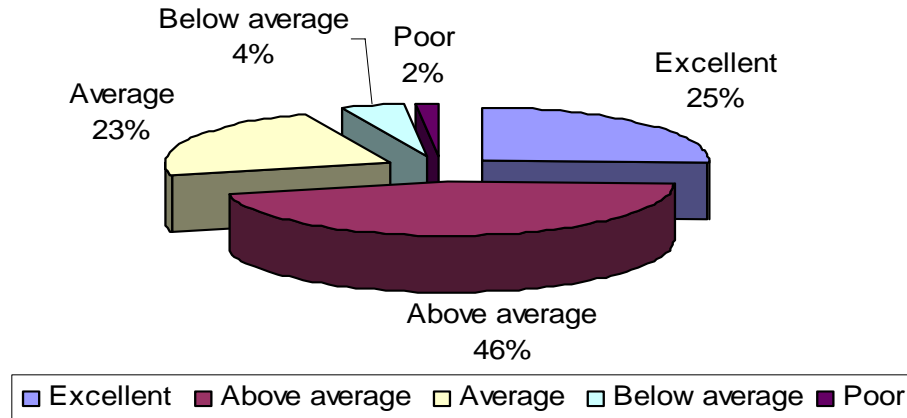
**15. Polled from those who responded yes to #14: "If your spouse is
eligible for medical insurance benefits from his or her own employer,
does he or she participate in that benefit plan?"**



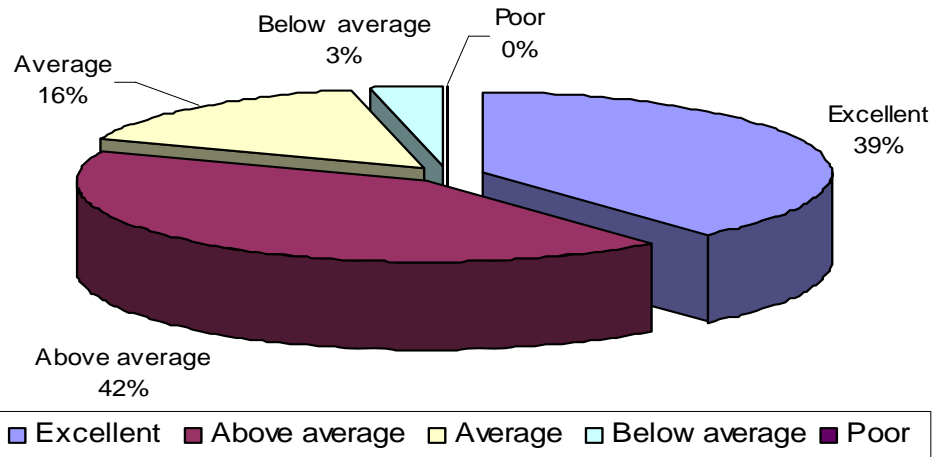
Please mark the answer that best describes your overall feeling about the Northwestern Michigan College Medical plan.



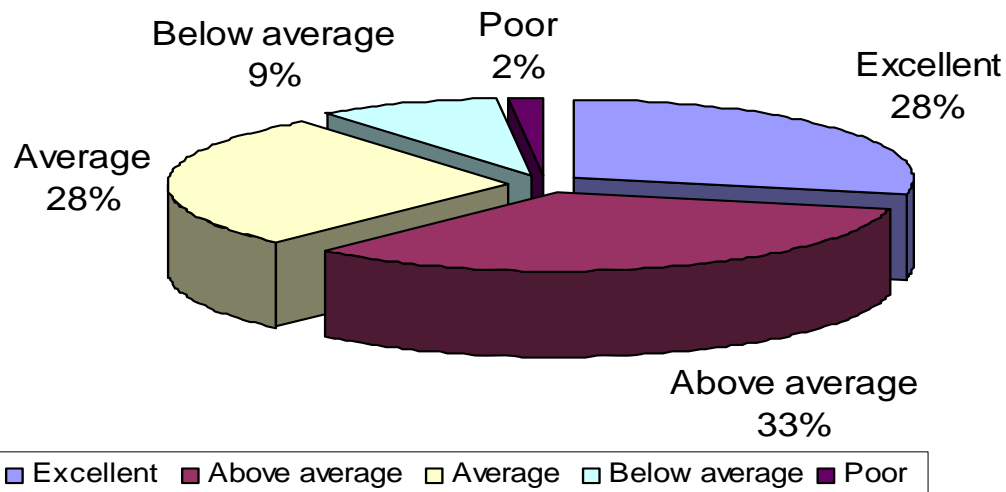
Please mark the answer that best describes your overall feeling about PPOM, the indicated Northwestern Michigan College Medical Provider Network.



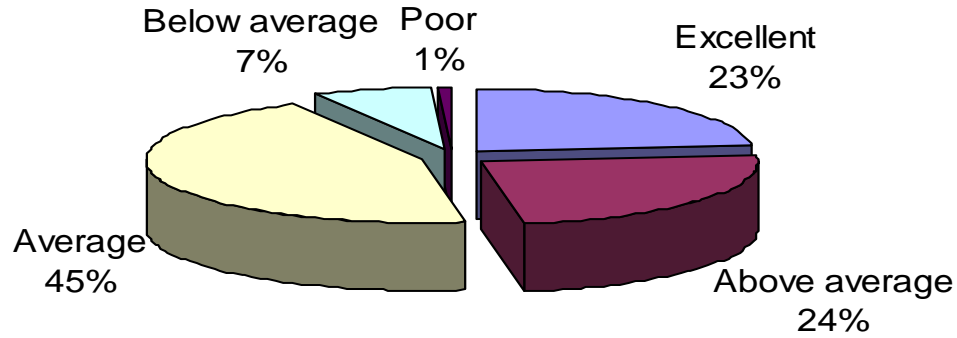
Please mark the answer that best describes your overall feeling about the indicated Northwestern Michigan College Prescription Drug Benefits.



Please mark the answer that best describes your overall feeling about the indicated Northwestern Michigan College Dental plan.

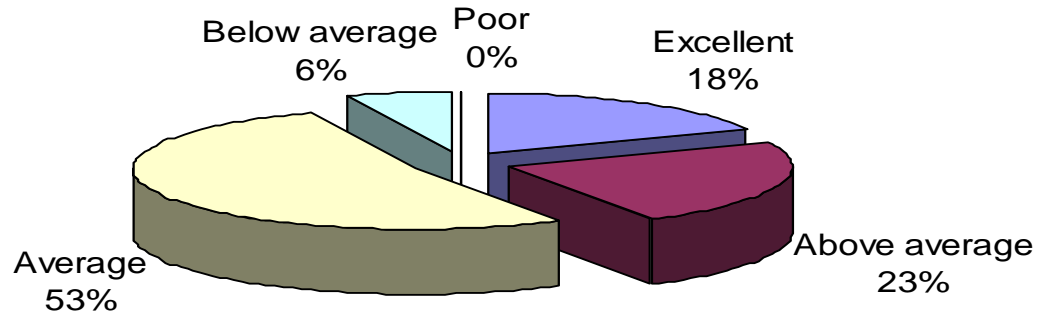


Please mark the answer that best describes your overall feeling about the Northwestern Michigan College Life Insurance plan.



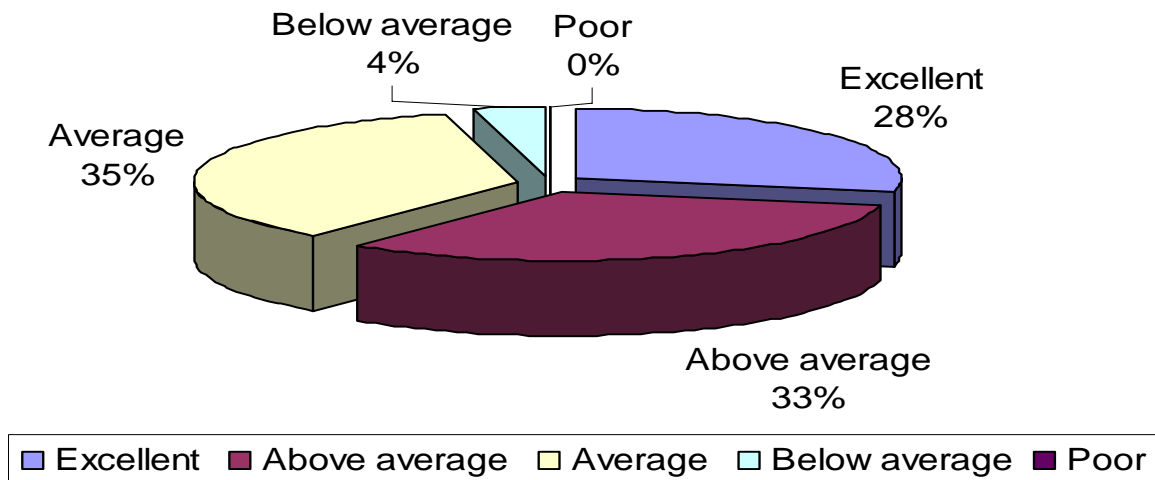
■ Excellent ■ Above average ■ Average ■ Below average ■ Poor

Please mark the answer that best describes your overall feeling about the Northwestern Michigan College ADD plan.

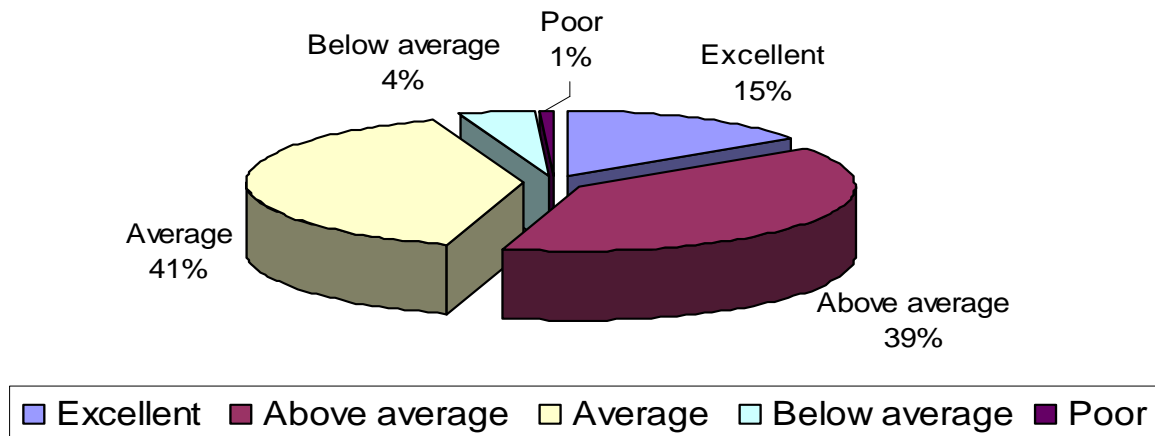


■ Excellent ■ Above average ■ Average ■ Below average ■ Poor

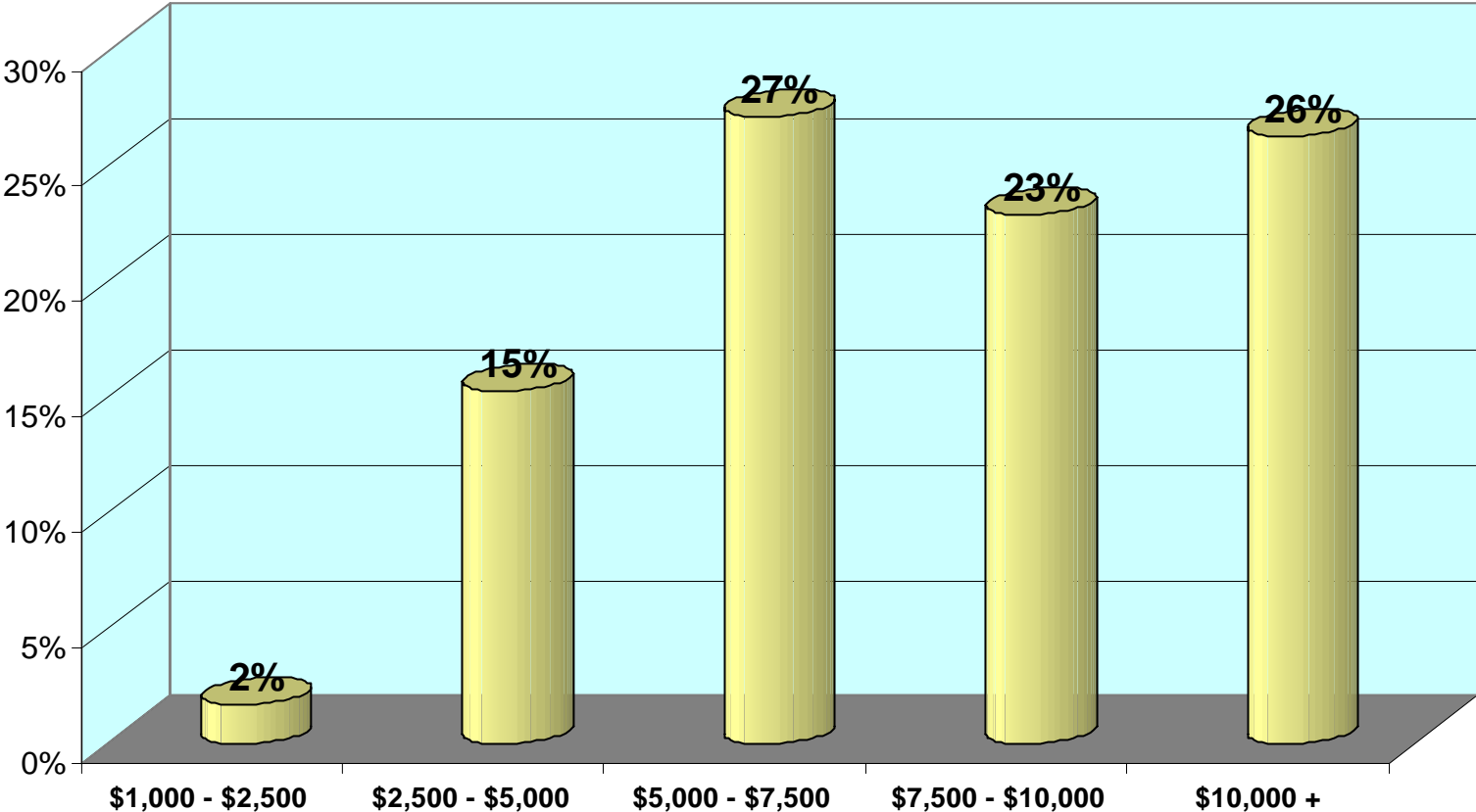
Please mark the answer that best describes your overall feeling about the Northwestern Michigan College Short Term Disability benefit.



Please mark the answer that best describes your overall feeling about the Northwestern Michigan College Long Term Disability Plans.

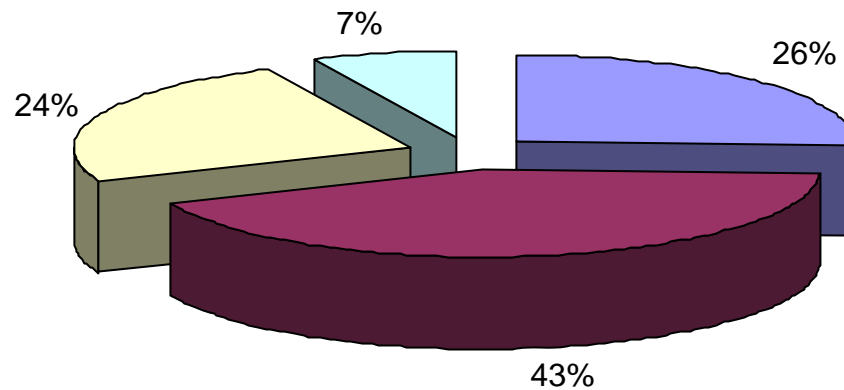


Respondent answers to "What do you think is the annual cost per employee for providing medical and dental benefits?"

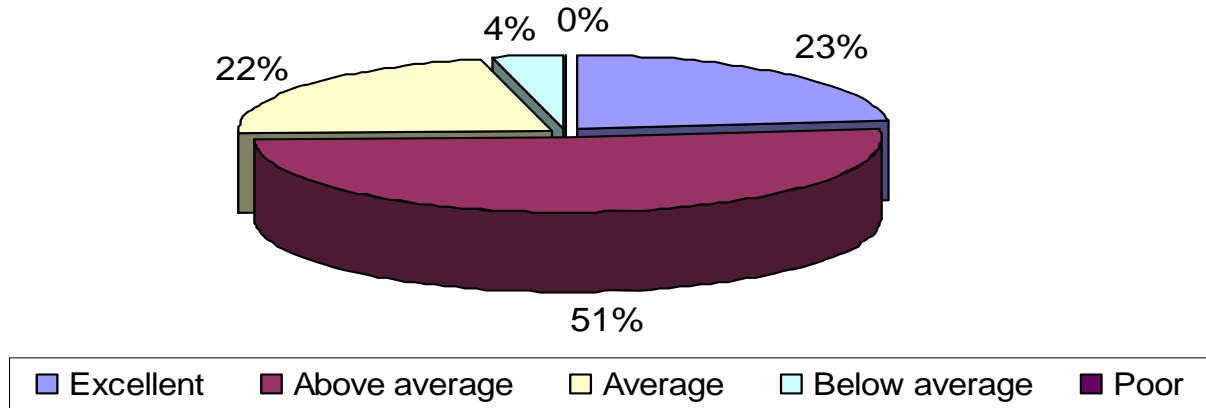


Would you prefer to pay money from your paycheck for medical insurance or pay more when you actually go to the doctor or hospital?

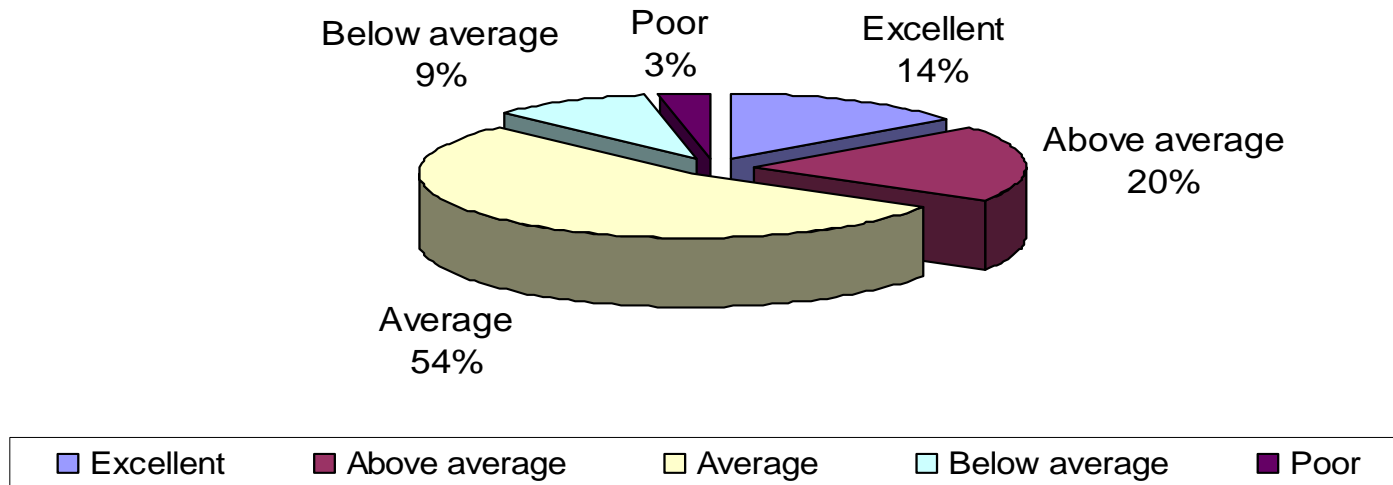
- A deduction from my paycheck (premium contribution, pre-tax)
- More money only when I go to doctor or hospital (higher deductibles or co-payments that can be paid from your employee funded un-reimbursed medical account, pre-tax)
- Other
- Do not understand



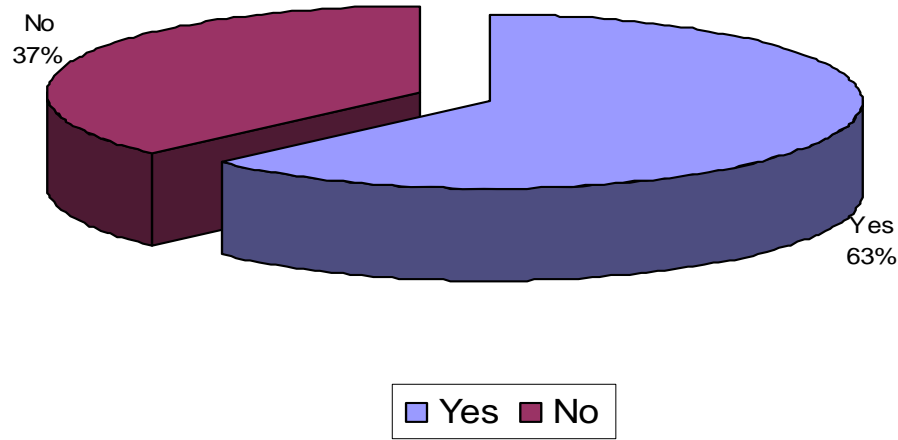
What is your impression of Northwestern Michigan College's benefit plans compared to other local employers?



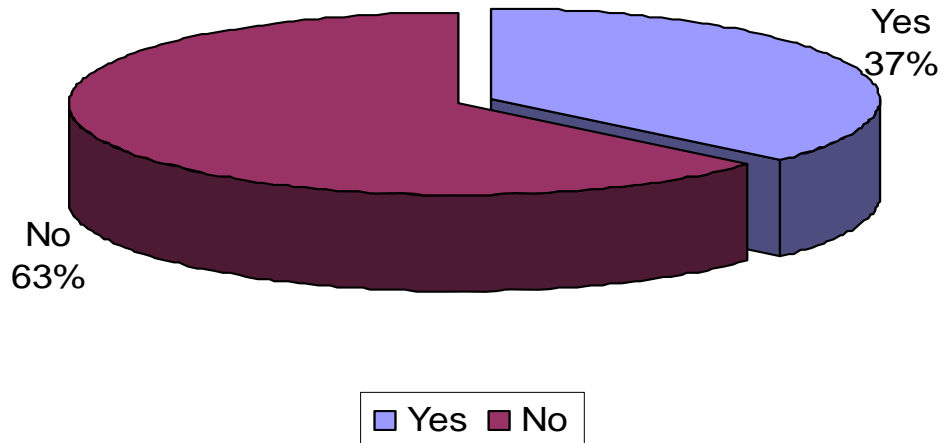
What is your impression of Northwestern Michigan College's benefit plans compared to other community college employers?



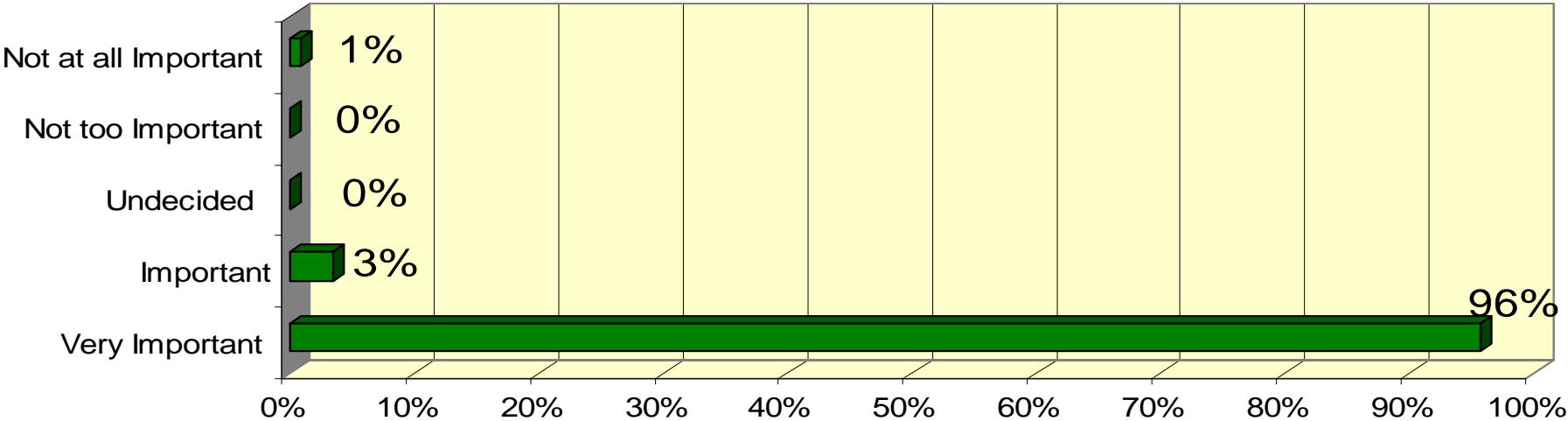
Would you like to have a choice of different medical plans? One may cost more and provide higher benefits, while another may cost less and provide lesser benefits.



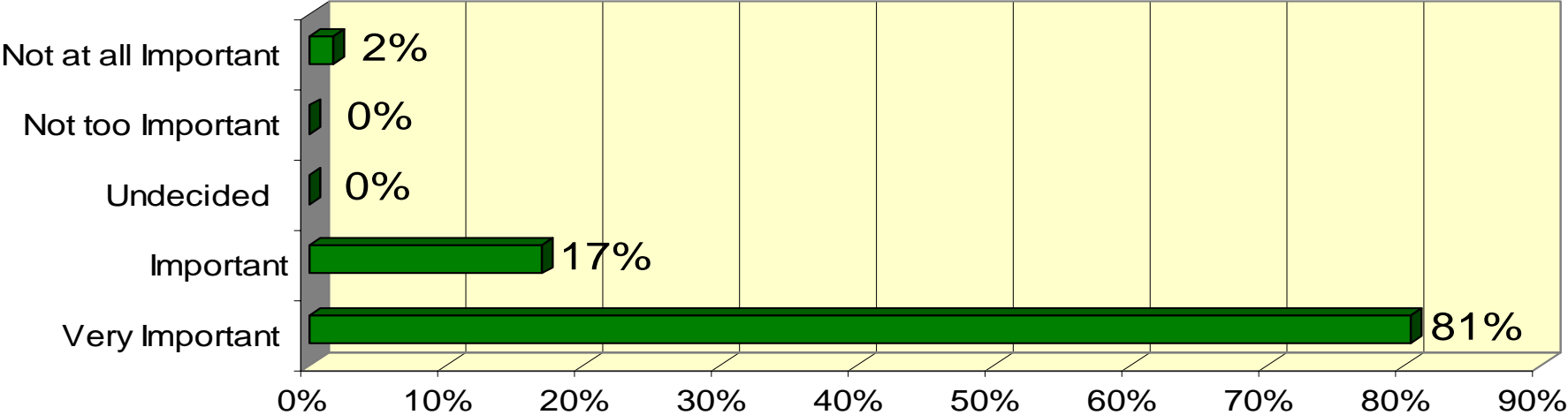
If you had the option of participating in a high deductible health plan in conjunction with owning a HSA, would you choose to do so?



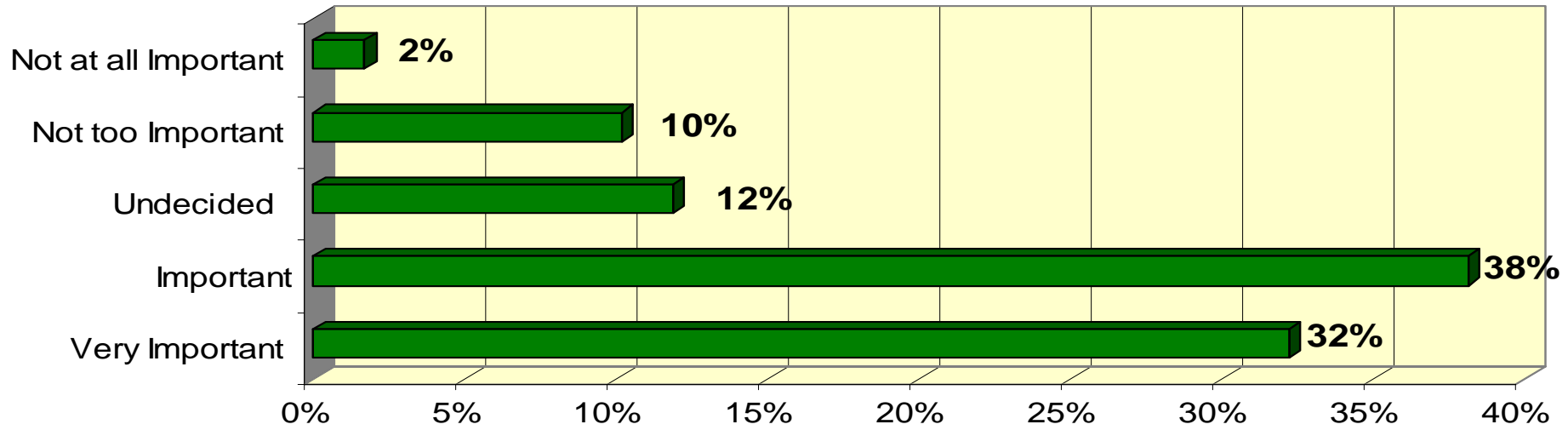
Rate your benefits in terms of importance. Health (Medical) Plan



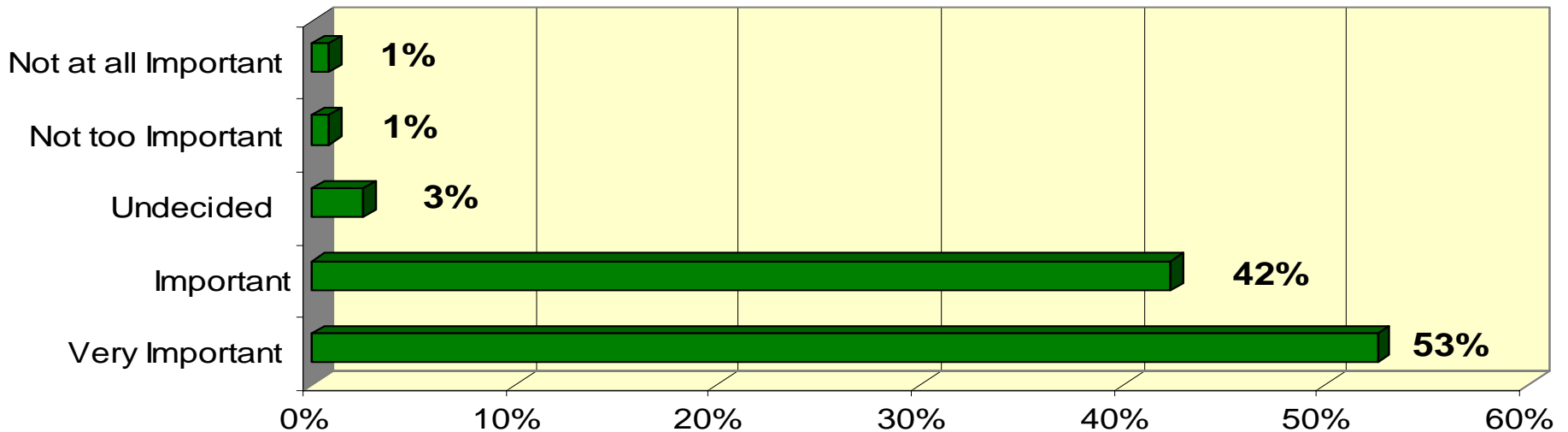
Rate your benefits in terms of importance: Prescription Drug Plan



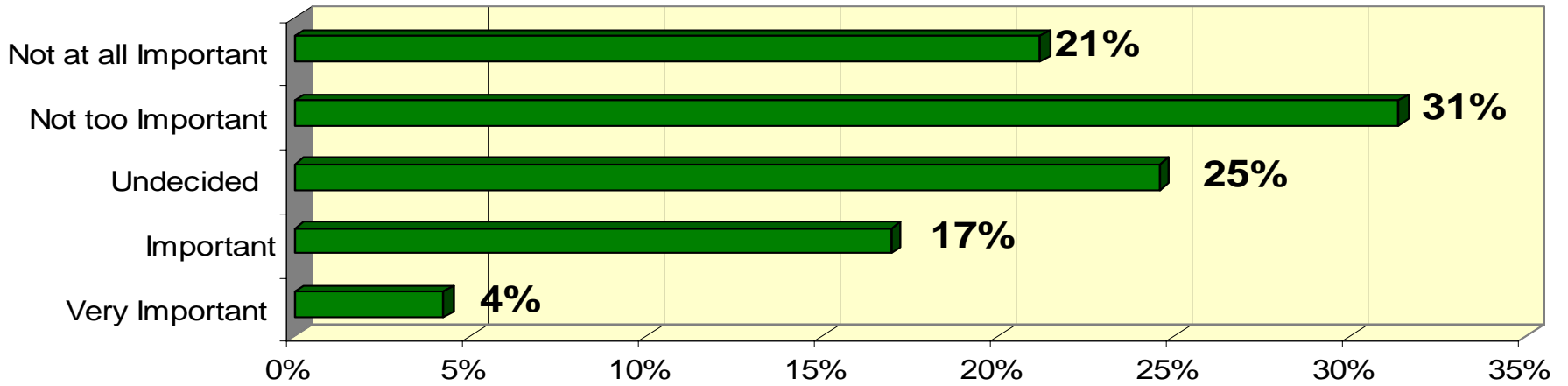
Rate your benefits in terms of importance: Vision Plan



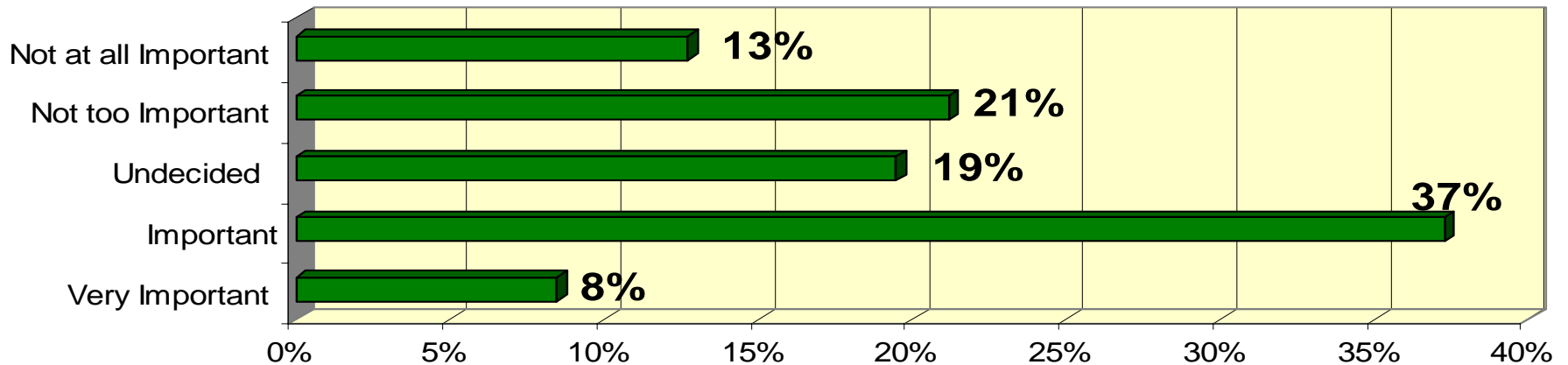
Rate your benefits in terms of importance: Dental Plan



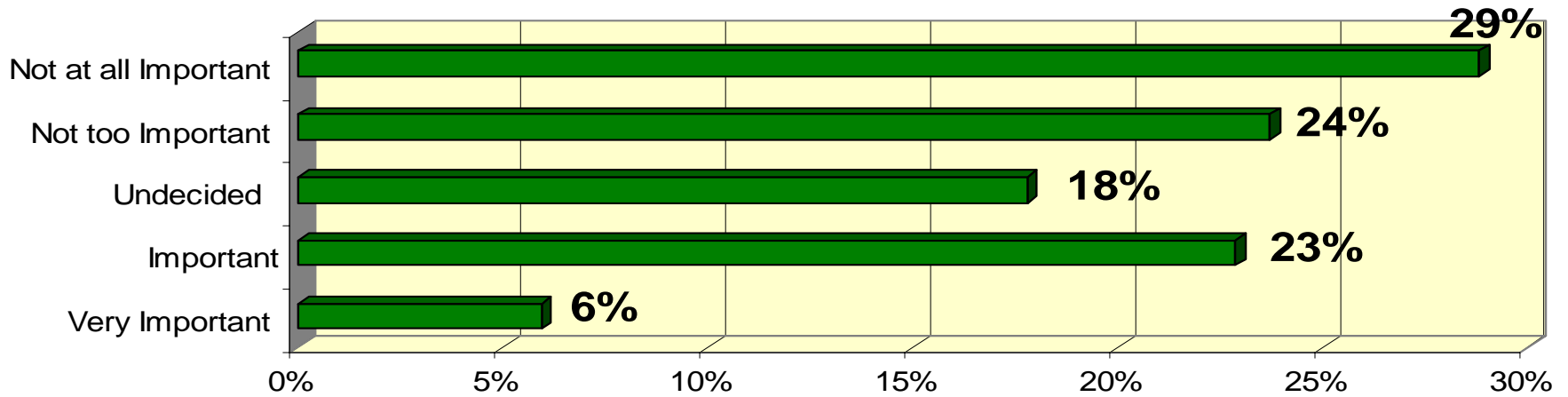
Rate your benefits in terms of importance: Employee Assistance Program



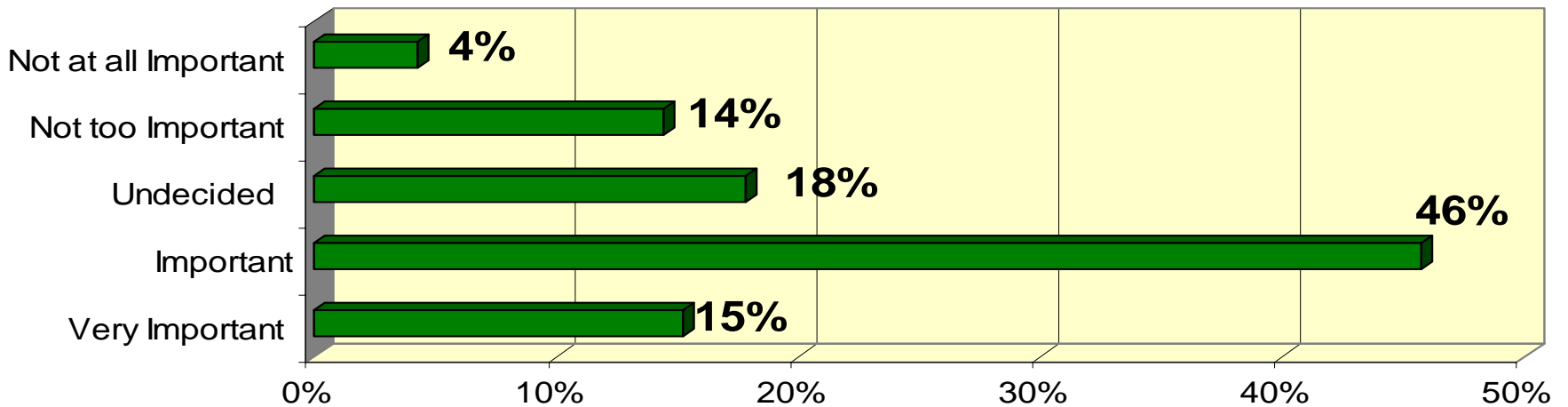
Rate your benefits in terms of importance: Supplemental Life Insurance



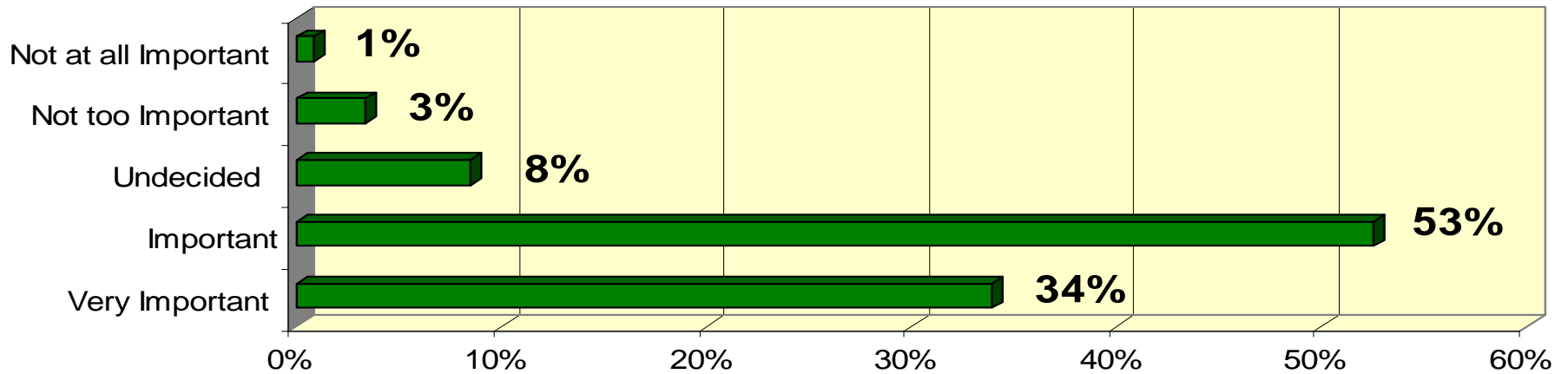
Rate your benefits in terms of importance: Dependent Life Insurance



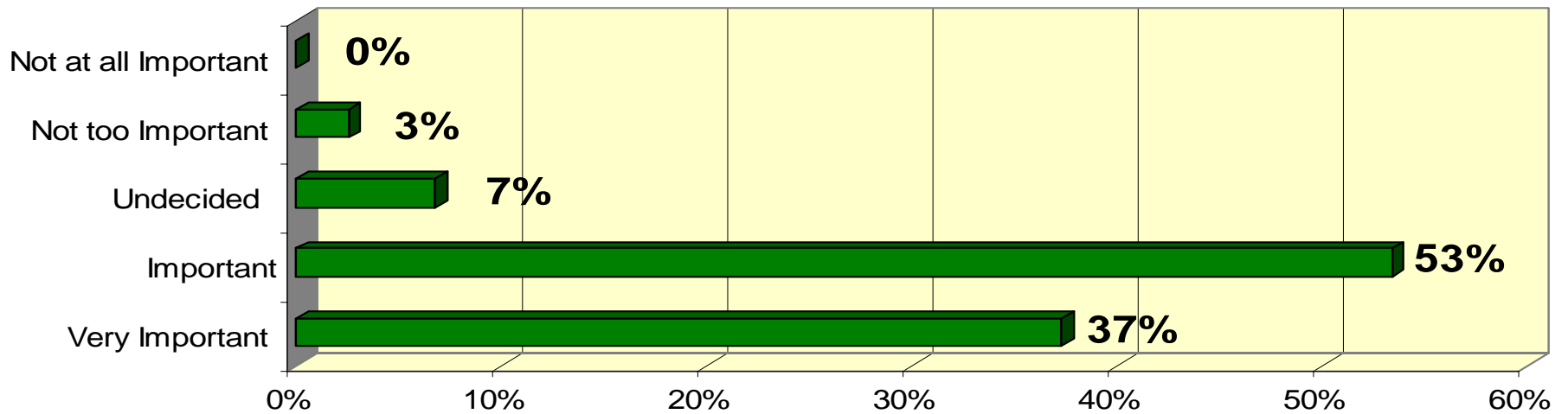
Rate your benefits in terms of importance: Accidental Death & Dismemberment



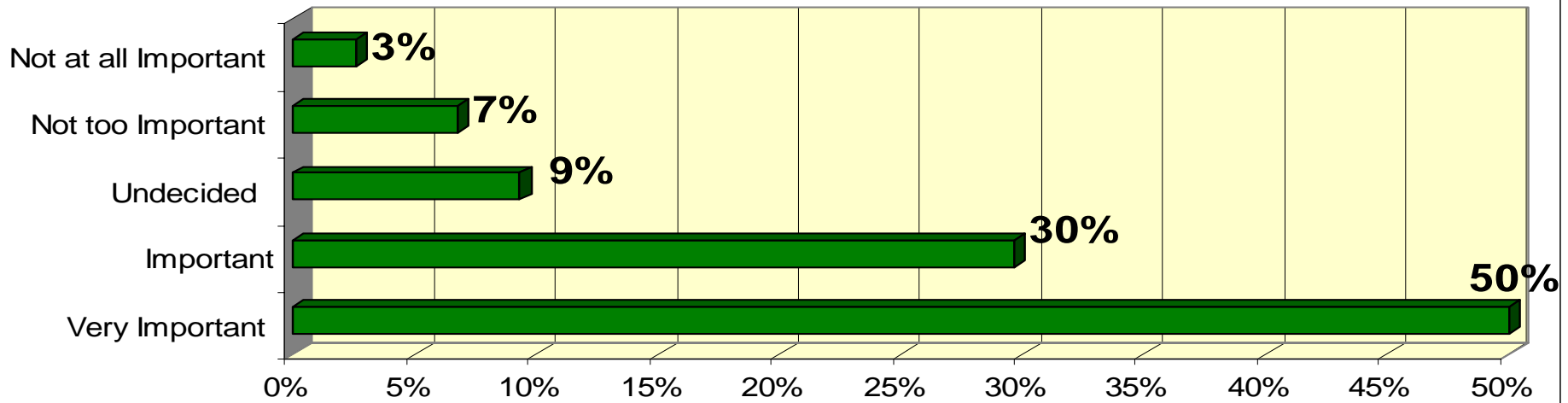
Rate your benefits in terms of importance: Short-term Disability



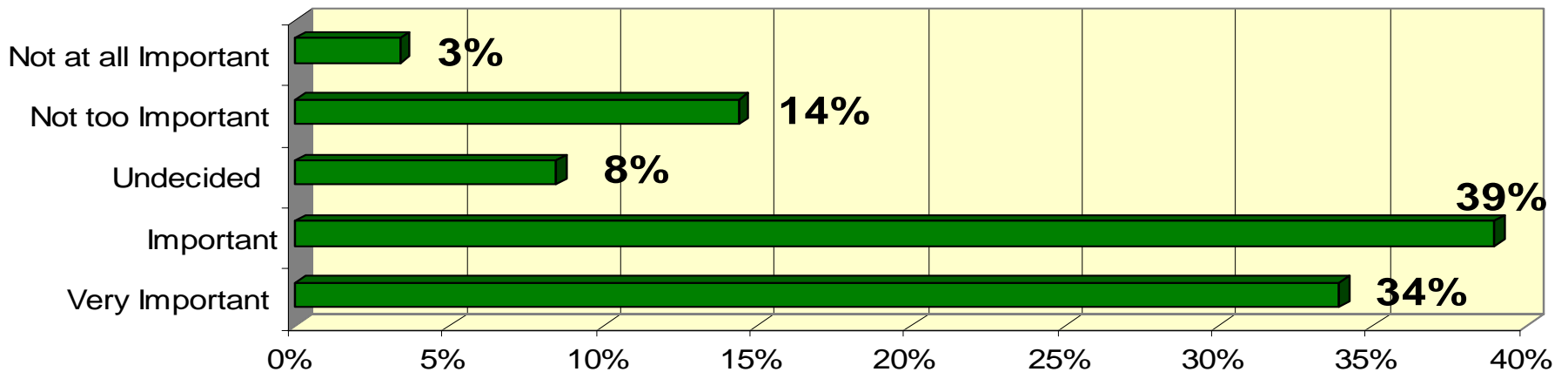
Rate your benefits in terms of importance: Long-term Disability



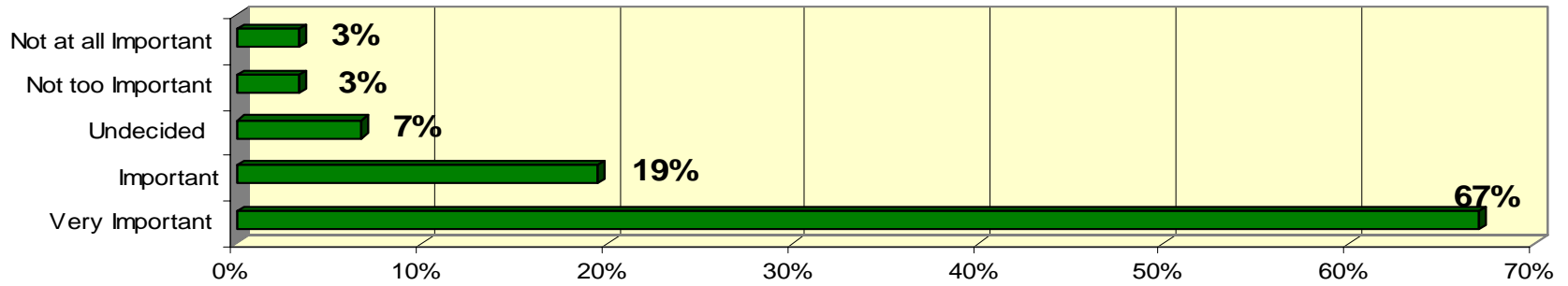
Rate your benefits in terms of importance: 403 B Plan



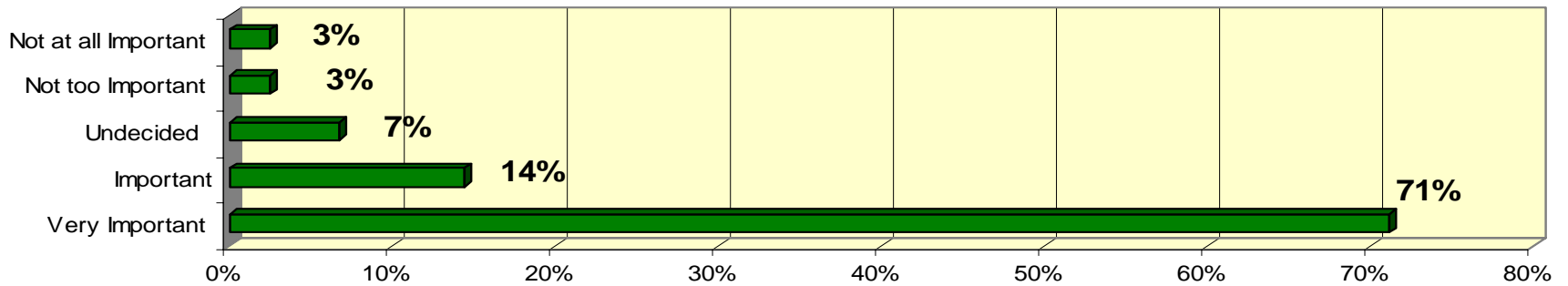
Rate your benefits in terms of importance: Tuition Reimbursement Plan



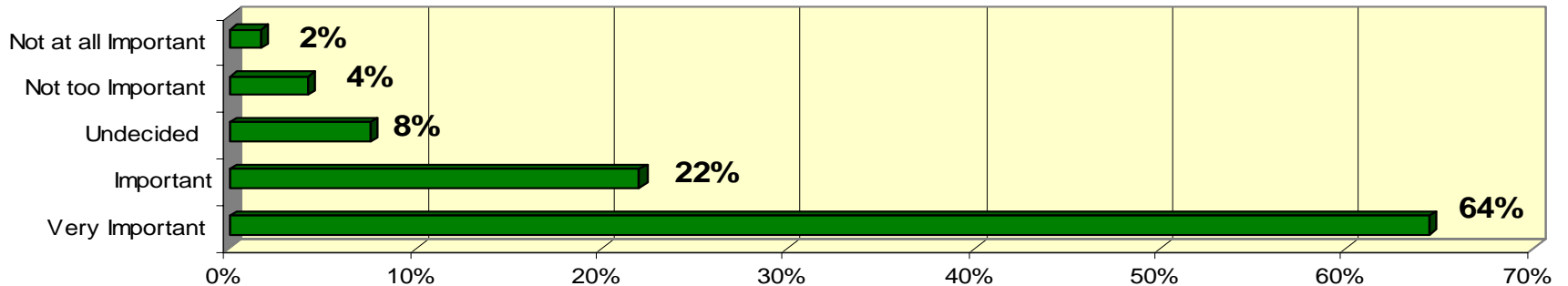
Rate your benefits in terms of importance: Holidays



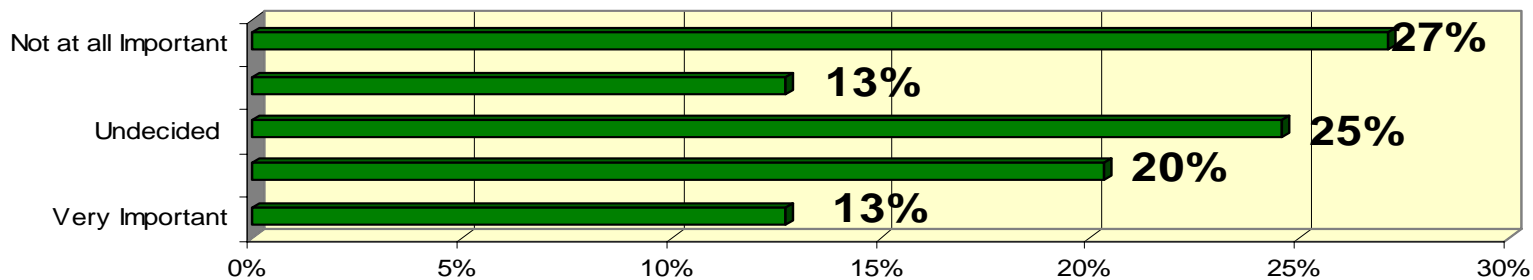
Rate your benefits in terms of importance: Vacation



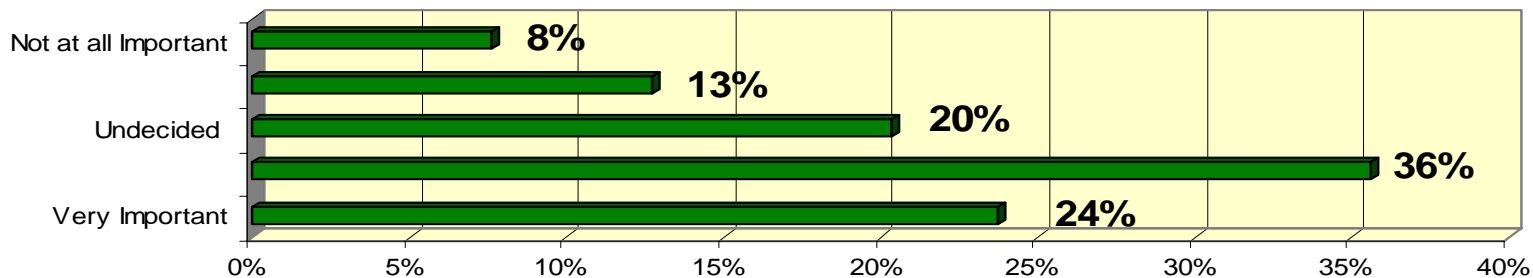
Rate your benefits in terms of importance: Sick Pay



Rate your benefits in terms of importance: Dependent Care Spending Account



Rate your benefits in terms of importance: Medical Care Spending Account



Rate your benefits in terms of importance: Health Savings Account

