

Survey Results (Included Responses)



Teacher Payments Towards Health Insurance

Go to Individual Responses:

Show respondent's emails.

[INCLUDED RESPONSES](#)

[EXCLUDED RESPONSES](#)

Included Respondents: 177

Excluded Respondents: 0

- [Cross Tabulate](#)
Cross-reference two different questions
- [Results via Email](#)
Receive results in spreadsheet format

The results of your survey are displayed below. If your survey includes text responses, click the "View" button to read individual results. To exclude a particular response, click the Included Responses button. You can then view the set of individual responses that are currently included and select those you wish to exclude. Results below contain only Included responses

EXCLUDE BLANK RESPONSES

Launch Date	11/05/2004 - 6:31 PM
Modified Date	11/08/2004 - 7:46 AM
Close Date	
Email Invites	0
Visits	213
Partials	20
Completes	177

MSBO is conducting this survey to provide information to members on how much teachers pay toward their health insurance premiums.

The survey should take less than 5 minutes to complete.

The results of this survey will be shared with schools via the listserv.

The usefulness of the survey will be directly related to the number of schools that respond.

Your assistance in promptly completing this survey and encouraging others to do so is greatly appreciated.

Cost information assume PAK rates, so if you are giving full family, etc, please indicate that.

Please complete and submit this survey by **FRIDAY, NOVEMBER 12, 2004**. THANKS!!

1. I am employed by a:

	Number of Responses	Response Ratio
Local School District 	154	87%
ISD or equivalent 	23	13%
Total	177	100%



2. What is your district enrollment?

	Number of Responses	Response Ratio
Under 1,000 	20	13%
1,001 to 3,000 	80	52%
3,001 to 5,000 	25	16%
5,001 to 10,000 	18	12%
Over 10,000 	11	7%
Total	154	100%






3. What is the last year of your ratified teacher contract?


	Number of Responses	Response Ratio
2002-2003 	12	7%
2003-2004 	32	18%
2004-2005 	78	44%
2005-2006 	43	24%
VIEW Other, please specify 	12	7%
Total	177	100%

4. Does your district offer MESSA Super Care as an option for teachers?

	Number of Responses	Response Ratio
Yes 	140	79%
No 	37	21%
Total	177	100%







5. How much do your teachers pay per month toward their health insurance premium of MESSA Super Care?

	Number of Responses	Response Ratio
Nothing 	81	58%
\$1 - \$50 	15	11%
\$51 - \$100 	17	12%
\$101 - \$150 	9	6%
\$151 - \$200 	9	6%
\$201 - \$250	1	1%

Over \$250 	8	6%
Total	140	100%

Which of these statements best describes your district's teachers contract pertaining to "insurance caps" for MESSA Super Care?

6. Please check the one that applies based on the current year.

	Number of Responses	Response Ratio
No caps 	76	54%
Fixed amount paid by the district (teacher pays the remainder) 	17	12%
Fixed amount paid by the teacher (district pays the remainder) 	10	7%
A percentage allocation (90% paid by the district/10% paid by the teacher) 	12	9%
Fixed percentage increase paid by the district (teachers pay any increase greater than 9%) 	11	8%
Other 	14	10%
Total	140	100%

7. Please specify the Fixed Amount Paid by the District:

[VIEW](#) 17 Responses

8. Please specify the Fixed Amount Paid by the Teachers:

[VIEW](#) 10 Responses

9. Please specify the Percentage Allocation (percent district/percent teachers):

[VIEW](#) 12 Responses

10. Please specify the Fixed Percentage Increase paid by the district:

[VIEW](#) 11 Responses

11. Please specify your "Other" response:




[VIEW](#) 14 Responses

12. Does your district offer **MESSA TRI-MED** as an option for teachers?





Number of Responses	Response Ratio
---------------------	----------------

Yes		9	5%
No		168	95%
Total		177	100%

How much do your teachers pay per month toward their health insurance premium of MESSA TRI-MED?

		Number of Responses	Response Ratio
Nothing		7	78%
\$1 - \$50		1	11%
\$51 - \$100		0	0%
\$101 - \$150		0	0%
\$151 - \$200		0	0%
\$201 - \$250		1	11%
Over \$250		0	0%
Total		9	100%

Which of these statements best describes your district's teachers contract pertaining to "insurance caps" for MESSA TRI-MED? Please check the one that applies based on the current year.

		Number of Responses	Response Ratio
No caps		5	56%
Fixed amount paid by the district (teacher pays the remainder)		1	11%
Fixed amount paid by the teacher (district pays the remainder)		1	11%
A percentage allocation (90% paid by the district/10% paid by the teacher)		0	0%
Fixed percentage increase paid by the district (teachers pay any increase greater than 9%)		0	0%
Other		2	22%
Total		9	100%

15. Please specify the Fixed Amount Paid by the District:

[VIEW](#) 1 Responses

16. Please specify the Fixed Amount Paid by the Teachers:

[VIEW](#) 1 Responses

17. Please specify the Percentage Allocation (percent district/percent teachers):

[VIEW](#) 0 Responses



18. Please specify the Fixed Percentage Increase paid by the district:

[VIEW](#) 0 Responses

19. Please specify your "Other" response:





[VIEW](#) 2 Responses

20. Does your district offer **MESSA Choices** as an option for teachers?

	Number of Responses	Response Ratio
Yes 	41	23%
No 	136	77%
Total	177	100%

How much do your teachers pay per month toward their health insurance premium of MESSA Choices?


21.

	Number of Responses	Response Ratio
Nothing 	25	64%
\$1 - \$50 	7	18%
\$51 - \$100 	4	10%
\$101 - \$150 	2	5%
\$151 - \$200	0	0%
\$201 - \$250	0	0%
Over \$250	1	3%
Total	39	100%

Which of these statements best describes your district's teachers contract pertaining to "insurance caps" for MESSA Choices? Please check the one that applies based on the current year.

22.

	Number of Responses	Response Ratio
No caps 	22	54%
Fixed amount paid by the district (teacher pays the remainder) 	2	5%
Fixed amount paid by the teacher (district pays the remainder) 	2	5%
A percentage allocation (90% paid by the district/10% paid by the teacher) 	5	12%
Fixed percentage increase paid by the district (teachers pay any)		

increase greater than 9%)	4	10%
Other 	6	15%
Total	41	100%

23. Please specify the Fixed Amount Paid by the District:

[VIEW](#) 2 Responses

24. Please specify the Fixed Amount Paid by Teachers:

[VIEW](#) 2 Responses

25. Please specify the Percentage Allocation (percent district/percent teachers):

[VIEW](#) 5 Responses


26. Please specify the Fixed Percentage Increase paid by the district:

[VIEW](#) 4 Responses


27. Please specify your "Other" response:

[VIEW](#) 6 Responses

28. Does your district offer **Physicians Health Plan** as an option for teachers?

	Number of Responses	Response Ratio
Yes	1	1%
No 	176	99%
Total	177	100%


29. How much do your teachers pay per month toward their health insurance premium of Physicians Health Plan?

	Number of Responses	Response Ratio
Nothing 	1	100%
\$1 - \$50	0	0%
\$51 - \$100	0	0%
\$101 - \$150	0	0%
\$151 - \$200	0	0%
\$201 - \$250	0	0%

Over \$250	0	0%
Total	1	100%

Which of these statements best describes your district's teachers contract pertaining to "insurance caps" for Physicians Health Plan?

30. Please check the one that applies based on the current year.

	Number of Responses	Response Ratio
No caps	0	0%
Fixed amount paid by the district (teacher pays the remainder)	0	0%
Fixed amount paid by the teacher (district pays the remainder)	0	0%
A percentage allocation (90% paid by the district/10% paid by the teacher)	0	0%
Fixed percentage increase paid by the district (teachers pay any increase greater than 9%)	0	0%
Other 	1	100%
Total	1	100%

31. Please specify the Fixed Amount Paid by the District:

VIEW 0 Responses

32. Please specify the Fixed Amount Paid by the Teachers:

VIEW 0 Responses

33. Please specify the Percentage Allocation(percent district/percent teachers):

VIEW 0 Responses

34. Please specify the Fixed Percentage Increase paid by the district:

VIEW 0 Responses

35. Please specify your "Other" response:




VIEW 1 Responses

36. Does your district offer **Blue Cross/Blue Shield** as an option for teachers?




Number of Responses	Response Ratio
----------------------------	-----------------------

Yes		28	16%
No		149	84%
Total		177	100%

How much do your teachers pay per month toward their health insurance premium of Blue Cross/Blue Shield?

		Number of Responses	Response Ratio
Nothing		22	79%
\$1 - \$50		3	11%
\$51 - \$100		2	7%
\$101 - \$150		1	4%
\$151 - \$200		0	0%
\$201 - \$250		0	0%
Over \$250		0	0%
Total		28	100%

Which of these statements best describes your district's teachers contract pertaining to "insurance caps" for Blue Cross/Blue Shield?
38. Please check the one that applies based on the current year.

		Number of Responses	Response Ratio
No caps		22	79%
Fixed amount paid by the district (teacher pays the remainder)		2	7%
Fixed amount paid by the teacher (district pays the remainder)		2	7%
A percentage allocation (90% paid by the district/10% paid by the teacher)		1	4%
Fixed percentage increase paid by the district (teachers pay any increase greater than 9%)		1	4%
Other		0	0%
Total		28	100%

39. Please specify the Amount Paid by the District:

[VIEW](#) 2 Responses

40. Please specify the Fixed Amount Paid by the Teachers:

[VIEW](#) 2 Responses

41. Please specify the Percentage Allocation (percent district/percent teachers):

[VIEW](#) 1 Responses



42. Please specify the Fixed Percentage Increase paid by the district:

[VIEW](#) 1 Responses

43. Please specify your "Other" response:

[VIEW](#) 0 Responses


Does your district offer **another plan**, not included above, as an
44. option for teachers?

	Number of Responses	Response Ratio
Yes 	16	9%
No 	161	91%
Total	177	100%



45. What is the other company/plan?

[VIEW](#) 16 Responses

How much do your teachers pay per month toward their health
46. insurance premium for this other plan?

	Number of Responses	Response Ratio
Nothing 	16	100%
\$1 - \$50	0	0%
\$51 - \$100	0	0%
\$101 - \$150	0	0%
\$151 - \$200	0	0%
\$201 - \$250	0	0%
Over \$250	0	0%
Total	16	100%

Which of these statements best describes your district's teachers
contract pertaining to "insurance caps" for this other plan? Please
47. check the one that applies based on the current year.

	Number of Responses	Response Ratio
No caps 	14	88%
Fixed amount paid by the district (teacher pays the remainder) 	1	6%

Fixed amount paid by the teacher (district pays the remainder)	0	0%
A percentage allocation (90% paid by the district/10% paid by the teacher)	0	0%
Fixed percentage increase paid by the district (teachers pay any increase greater than 9%)	1	6%
Other	0	0%
Total	16	100%

48. Please specify the Fixed Amount Paid by the District:

[VIEW](#) 1 Responses

49. Please specify the Fixed Amount Paid by the Teachers:

[VIEW](#) 1 Responses

50. Please specify the Percentage Allocation (percent district/percent teachers):

[VIEW](#) 1 Responses

51. Please specify the Fixed Percentage Increase paid by the district:

[VIEW](#) 1 Responses

52. Please specify your "Other" response:

[VIEW](#) 1 Responses

53. Please use this space to clarify any answer or add additional information:

[VIEW](#) 72 Responses

Please provide your name, phone number, school district name and school district code (e.g. 54.33-060):

[VIEW](#) 175 Responses



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Survey Results (Included Responses)

REPORT OVERVIEW



Teacher Payments Towards Health Insurance

Questions that required written responses are displayed by individual query. The "Report Overview" button or "Back" button will return you to your survey results.

Each individual respondent is referenced under the # column.

7. Please specify the Fixed Amount Paid by the District:

#	Response
1	\$990/mo per fte
2	\$1,134 per month
3	\$803.57
4	\$728.37
5	The difference between Supercare and Tri-Med rates
6	995.00
7	14100.00
8	Total \$ Cap \$738,180 currently 59 teachers
9	03-04 - 429.91 Single 962.47 2-Person 1069.34 Fam
10	\$1,101.32 per month
11	\$854.01 per month
12	\$950.00
13	\$9000/yr per fte
14	\$1,080.00 per mo
15	\$907 per month
16	The amount paid in 2005/06 --They pay the increase
17	\$1,012.45 toward Super Care (the Choices II cost)

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Teacher Payments Towards Health Insurance

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8. Please specify the Fixed Amount Paid by the Teachers:

#	Response
1	100
2	25.00 per month
3	\$20 per month in 04/05, \$30 per month in 05/06
4	\$90 per month for 04/05 and \$140/month for 05/06
5	\$35.00
6	\$30.00/month effective 1/1/05; \$40/month 7/1/05
7	\$2000.00 annually
8	30 per month
9	127.36
10	45.97

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9. Please specify the Percentage Allocation (percent district/percent teachers):

#	Response
1	92% district/8% teachers
2	District 93% / Teachers 7%
3	89/11
4	95%/5%
5	95/5
6	3% of Options II-Excess over Options II for Super
7	85-board; 15-teachers
8	04-05....82/18 05-06...80/20
9	85% Board 15% teachers
10	6
11	04/05: Distr 95%, Tchrs 5%; 05/06: 94% & 6%
12	94/6

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Teacher Payments Towards Health Insurance

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Each individual respondent is referenced under the # column.

10. Please specify the Fixed Percentage Increase paid by the district:

#	Response
1	15%
2	Anything over 11%
3	13%
4	10%
5	5%
6	9% increase
7	8%
8	10%
9	14.5%
10	12%
11	9%

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Survey Results (Included Responses)

REPORT OVERVIEW



Teacher Payments Towards Health Insurance

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Each individual respondent is referenced under the # column.

11. Please specify your "Other" response:

#	Response
1	We offer two (2) MESSA plans we pay 100% of the lower cost plan if teachers chooses SC1 they pay 11.5% of the difference.
2	The district has given the teachers a choice of staying with Super Care 1 or Choices. The employee pays the difference between the cost of the health for Choices and Super Care 1.
3	Teachers chose to take 1.5% (vs 2%) raise & pay nothing toward health insurance - MESSA choices will be on the table this year
4	Teachers pay all increases in health care at the end of the contract. This has been in the contract for 15 years and is only used as a deduct until the contract is settled. At that time we reimburse all deductions.
5	The district offeres MESSA Choices at no cost. Teachers requesting SuperCare pay the premium difference.
6	If insurance rates are a certain percentage then their raise is reflected by a certain percentage.
7	based on a formula where district picks up first part of any increase equal to the % that the Foundation allowance goes up. If the increase in insurance premiums is higher than the increase in the Foundation allowance then the teachers pick up the next 5% of the increase. Lastly, any remaining portion of the health insurance premium increase is split evenly between the district and the teacher.
8	Solid dollar cap at top - Trimed insurance
9	District pays the MESSA Tri-Med pak rate, the teacher pays the difference between Tri-Med and Supercare Pak rates
10	For each 1% MESSA increase greater than 7% the salary scale % increase is reduced by 1/10 of 1%. Example: Scheduled scale inceased is 2.5%. MESSA is up 17%. Therefore the scale increase is reduced to 1.5%.
11	We calculate the difference between the existing salary schedule and that same schedule if it had been reduced by an agreed upon amount of the insurance increase. The teachers pay that difference.
12	Formula in contract states after certain rev - specific expense determines employer contribution and districts
13	District pays first 4% of increase. Teachers pay second 4% of increase and if over 8% percent split is 50/50.
14	For 2004-05, the monthly premium paid by the Board will not exceed 115% of the monthly base premium in effect in 03/04 school year.

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[REPORT OVERVIEW](#)



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Questions that required written responses are displayed by individual query. The "Report Overview" button or "Back" button will return you to your survey results.

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15. Please specify the Fixed Amount Paid by the District:

#	Response
1	\$728.37

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16. Please specify the Fixed Amount Paid by the Teachers:

#	Response
1	\$30 per month

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Teacher Payments Towards Health Insurance

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Each individual respondent is referenced under the # column.

19. Please specify your "Other" response:

#	Response
1	We share the savings of Tri-Med versus Super Care with the employee
2	Solid cap- Teachers pay difference between tri med and Board obligation currently set at top of trimmed pak rate.

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[REPORT OVERVIEW](#)



Teacher Payments Towards Health Insurance

Questions that required written responses are displayed by individual query. The "Report Overview" button or "Back" button will return you to your survey results.

Each individual respondent is referenced under the # column.

23. Please specify the Fixed Amount Paid by the District:

#	Response
1	Total \$ amount whether Choices or SC1 \$738,180
2	the amount paid in 2005/06-employee pays increase

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[REPORT OVERVIEW](#)



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Questions that required written responses are displayed by individual query. The "Report Overview" button or "Back" button will return you to your survey results.

Each individual respondent is referenced under the # column.

24. Please specify the Fixed Amount Paid by Teachers:

#	Response
1	36
2	25.00 per month

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Survey Results (Included Responses) REPORT OVERVIEW



Teacher Payments Towards Health Insurance

Questions that required written responses are displayed by individual query. The "Report Overview" button or "Back" button will return you to your survey results.

Each individual respondent is referenced under the # column.

25. Please specify the Percentage Allocation (percent district/percent teachers):

#	Response
1	98% district/2% teachers
2	District 93% / Teacher 7%
3	3%
4	8%
5	93.5%/6.5%

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Teacher Payments Towards Health Insurance

Questions that required written responses are displayed by individual query. The "Report Overview" button or "Back" button will return you to your survey results.

Each individual respondent is referenced under the # column.

26. Please specify the Fixed Percentage Increase paid by the district:

#	Response
1	1/2 of increase district, 1/2 of increase teachers
2	10%
3	5%
4	4%

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Survey Results (Included Responses)

REPORT OVERVIEW



Teacher Payments Towards Health Insurance

Questions that required written responses are displayed by individual query. The "Report Overview" button or "Back" button will return you to your survey results.

Each individual respondent is referenced under the # column.

27. Please specify your "Other" response:

#	Response
1	Difference between Choices and Super Care 1
2	same as before
3	The contract states that teachers will pay all increases in health care at the end of the contract. However, this has been in the contract for 15 years and is only used to pressure them into settlement. After ratification, all insurance deducts are returned to the employee.
4	District would allow Choices but teachers have not opted for the option at this time. The district amount would remain at \$830.57 with the teacher co-pay adjusted to reflect premium savings through MESSA.
5	Board pays a specific amount per month, teachers and board split any increase 50/50.
6	MESSA Choices is listed as an option for the MTA to pursue once available. Savings would reduce employee contribution. So far, they have chosen to stay with SuperCare

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Survey Results (Included Responses)

[REPORT OVERVIEW](#)



Teacher Payments Towards Health Insurance

Questions that required written responses are displayed by individual query. The "Report Overview" button or "Back" button will return you to your survey results.

Each individual respondent is referenced under the # column.

35. Please specify your "Other" response:

#	Response
1	Beginning in 2005-06, the District will pay the full cost of PHP (with Plan Design Changes) as the base plan. Any costs above the PHP base rate will be paid by the employee.

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Survey Results (Included Responses)

[REPORT OVERVIEW](#)



Teacher Payments Towards Health Insurance

Questions that required written responses are displayed by individual query. The "Report Overview" button or "Back" button will return you to your survey results.

Each individual respondent is referenced under the # column.

39. Please specify the Amount Paid by the District:

#	Response
1	9,503,000
2	\$962

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Survey Results (Included Responses)

[REPORT OVERVIEW](#)



Teacher Payments Towards Health Insurance

Questions that required written responses are displayed by individual query. The "Report Overview" button or "Back" button will return you to your survey results.

Each individual respondent is referenced under the # column.

40. Please specify the Fixed Amount Paid by the Teachers:

#	Response
1	25.00
2	\$30 Single, \$60 2Person, \$90 Full Family per month

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Survey Results (Included Responses)

REPORT OVERVIEW



Teacher Payments Towards Health Insurance

Questions that required written responses are displayed by individual query. The "Report Overview" button or "Back" button will return you to your survey results.

Each individual respondent is referenced under the # column.

41. Please specify the Percentage Allocation (percent district/percent teachers):

#	Response
1	3%

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REPORT OVERVIEW



Teacher Payments Towards Health Insurance

Questions that required written responses are displayed by individual query. The "Report Overview" button or "Back" button will return you to your survey results.

Each individual respondent is referenced under the # column.

42. Please specify the Fixed Percentage Increase paid by the district:

#	Response
1	6% for teachers hired after 7/1/01 100% for prior

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REPORT OVERVIEW



Teacher Payments Towards Health Insurance

Questions that required written responses are displayed by individual query. The "Report Overview" button or "Back" button will return you to your survey results.

Each individual respondent is referenced under the # column.

45. What is the other company/plan?

#	Response
1	M-Care HMO
2	Blue Care Network
3	Community Blue PPO
4	HAP and Blue Care Network
5	HAP
6	BCBS PPO self ins also HAP fully funded
7	Health Alliance Plan
8	PPO preferred Choices
9	Blue Care network & HAP
10	Health Alliance Plan
11	ConnectCare (self-insured through local network)
12	HAP was offered, as well as opting out.
13	Priority Health HMO
14	Considering Priority Health
15	PPO Blue Cross/Blue Shield
16	Care Choices, M Care

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Survey Results (Included Responses)

REPORT OVERVIEW



Teacher Payments Towards Health Insurance

Questions that required written responses are displayed by individual query. The "Report Overview" button or "Back" button will return you to your survey results.

Each individual respondent is referenced under the # column.

48. Please specify the Fixed Amount Paid by the District:

#	Response
1	\$962

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Survey Results (Included Responses) **REPORT OVERVIEW**



Teacher Payments Towards Health Insurance

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49. Please specify the Fixed Amount Paid by the Teachers:

#	Response
1	0

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Survey Results (Included Responses) **REPORT OVERVIEW**



Teacher Payments Towards Health Insurance

Questions that required written responses are displayed by individual query. The "Report Overview" button or "Back" button will return you to your survey results.

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50. Please specify the Percentage Allocation (percent district/percent teachers):

#	Response
1	0

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Survey Results (Included Responses) **REPORT OVERVIEW**



Teacher Payments Towards Health Insurance

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51. Please specify the Fixed Percentage Increase paid by the district:

#	Response
1	4%

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Survey Results (Included Responses)

REPORT OVERVIEW



Teacher Payments Towards Health Insurance

Questions that required written responses are displayed by individual query. The "Report Overview" button or "Back" button will return you to your survey results.

Each individual respondent is referenced under the # column.

52. Please specify your "Other" response:

#	Response
---	----------

1	The cost of HAP was below the cap, therefore these teachers will not pay for their health insurance.
---	--

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Survey Results (Included Responses)

REPORT OVERVIEW



Teacher Payments Towards Health Insurance

Questions that required written responses are displayed by individual query. The "Report Overview" button or "Back" button will return you to your survey results.

Each individual respondent is referenced under the # column.

53. Please use this space to clarify any answer or add additional information:

#	Response
1	We will be attempting to get either insurance caps or co-pay with negotiations for the 2005/06 - 2007/08 contract
2	Teachers percentage is paid only on medical insurance not the total PAK insurance
3	Our teacher contract does have a statement that says if the premium increases by 9% or more in the course of the contract, we have the right to look into alternatives so long as their coverage is substantially equivalent to MESSA Choices II.
4	Our contract negotiations have just begun for the 05/06 school year and we are looking at Messa Choices
5	All other employee groups have switched to MESSA Choices II. Teachers will be asked to do so at end of this contract.
6	Beginning 05-06, the District will pay the cost of PHP (with plan design changes). An employee enrolled in coverage other than PHP, will pay the full cost of the difference in premium.
7	We had a one year agreement for \$25/month and we are now negotiating this year's financial/health areas.
8	We are attempting to negotiate a change from traditional Blue Cross to PPO1 with this year's negotiations. The teachers are attempting to negotiate in MESSA.
9	Community Blue PPO is offered at no cost to the employee. They can choose the more costly traditional Blue Cross coverage but than they pay the additional premium. The additional premium is \$34.72 for single coverage to \$97.16 per month for family coverage. The PPO premiums per month are \$275.94 single; \$620.87 2 person and; \$772.67 for family. runs from \$34.72 for single cover
10	We offer a cafeteria benefits plan. Depending on date of hire, employees are eligible for different plans at 100% district paid. They can also "opt down" and receive a share of the premium savings.
11	We have a hard dollar cap (\$1134)that increases annually by medical cpi. To keep MESSA Supercare this year teachers will need to pay \$2500+ out of pocket. They control the policy. They could get BCBS for free or \$1000 for Choices. We obviously haven't settled
12	We have MEBS as a TPA to self fund the front end of a BCBS PPO 1500 passive policy
13	We are currently in negotiation with Health Care as the sticking point.
14	We are Non-PAK for our health insurance plans; our premiums are paid 1 person, 2 people, or family for SuperCare or Choices.
15	We are in contract negotiations. We are hoping to switch to MESSA Choices.
16	Teachers will be going to MESSA Choices 7-1-04.

- 17 MESSA choices wasn't available when we settled our contract in the spring of '03 or it would probably be available now
- 18 We are currently trying to negotiate MESSA Choices for teachers as a choice. If SuperCare is chosen, we are proposing that teachers pay the difference between Choices and SuperCare.
- 19 for 2003-04 we split health care savings between choices and super care I with teachers. 'for 2004-05 we eliminated cost savings sharing--two choices teachers switched back
- 20 We are in contract negotiations. One of the options on the table is Messa Choices. Also, caps are being offered. Looks like a long way to settlement!
- 21 We are in negotiations now trying to change the amount teachers contribute and the coverage they have.
- 22 Our choices 2 plan in our MESSA pak is a BCBSM PPO.
- 23 The District is waiting for Choices II rates. Other plans are being looked at for other non-union groups.
- 24 All full-time teachers have 100% board paid insurance. All part-time teachers pay a prorated amount towards their insurance for the time not worked. If they work .5, they pay for 50% of the premium. If you need more information, please let me know.
- 25 The District is self insured with BCBS Community Blue for all of it's union groups.
- 26 The teachers electing supercare pay the difference between Supercare and Tri-Med for their corresponding coverage level. Example: Full Family pay \$260.67/month; 2-person will pay \$235.78 / month and single coverage will pay \$104.40/month
- 27 Teachers have MESSA Supercare 1, and everyone else has MESSA Choices II. So far everyone really likes the Choices II program.
- 28 Our staff was MESSA Super Care I which is underwritten by Blue Cross/Blue Shield
- 29 Our present contract expired June 30, 2004. We are presently negotiating a new three year agreement and plan to ask teachers to pay a part of the premium, and/or switch to a less expensive coverage
- 30 We have MESSA Super Care Pak A. We do offer cash in lieu but those people still have to take Pak B which is just the dental, vision, etc.
- 31 We offer SuperCare I \$100/200 deductible, \$5/\$10 Rx or Choice II \$5/\$10 Rx. We are not in a PAK.
- 32 The District has a PPO Option 1 plan for all employees with Blue Cross. MEBS is our administrator
- 33 Currently in mediation basically over union members paying some of the health insurance costs.
- 34 Plymouth Canton is self funded for health insurance. The illustrated rate for the free plan becomes the base for the Blue Cross plan and the teacher pays the difference.
- 35 RE: percentage paid by the district: The board agrees to cover for each years annual increases in health care costs up to and inclusive of thirteen percent. Increases above thirteen percent will be shared equally between the employee and the Board for that year
- 36 Currently negotiating, MESSA Choices II on table, no coparticipation
- 37 For teachers hired after 7/1/01 the board pays the first 6% increase the teachers pay the remaining increase. The teachers hired in prior to that date do not contribute anything.
- 38 Salaries and health care issues are the primary stumbling blocks to settling the contract after 2002.
- 39 Board paid additional premium over capped amount for 04-05, but the contract salary proposal percentage raise was reduced by .50 %
- 40 this is the 1st year with Choices, last year teachers paid \$2,500 for Supercare and then district had a firm cap. Our district went to a softer cap (1/2 and 1/2 on the increase) with the change to Choices. Choices does not technically start until December. Teachers paid \$660 for two months of Supercare and will not have to pay any amount for the remainder of this year. Our cap kicks in next year. Our contract is actually 3 year deal but salary and benefits only settled for two years, with 2006 being the second year.
- 41 We have self-insured medical through ConnectCare since November 2000. ConnectCare is a network organized by our local hospital. There are some co-pays and out-of-pocket maximums but no premium sharing.
- 42 out of 59 teachers, all but about 5 went to Choices II, the SC1 pay the difference between Choices and SC1 plus the monthly co-pay. Ours is a total cap, not a per person
- 43 Future BOE Co-pays 05-06 473.13 Single 1058.72 2-Person 1176.27 Fam 06-07 519.34 Single 1164.59 2-Person 1293.90 Fam
- 44 Supercare I Plan includes: \$5/\$10 Prescription co pay Deductible of \$100 Single & \$200 Family
- 45 This is the second survey I have answered
- 46 For 2004-2005 our board is fully funding MESSA Supercare and MESSA Choices. Those teachers who opt for MESSA Choices will receive a \$300.00 stipend. For 2005-2006 Teachers who stay with MESSA Supercare will pay \$50 per month towards insurance premiums. Those teachers opting for MESSA Choices will receive an additional \$300 stipend.
- 47 Our contract has not been ratified for the 2004-05 school year. I answered the questions based on where I thought we would end up for this year (we are close to settling). The 5% cap is for 2004-05. The proposed cap for 2005-06 and 2006-07 is 8%.
- 48 Messa Choices new for 2004-2005 (formerly Messa Super Q). Single pays \$225, Two-person pays \$401 and full family \$597.
- 49 MESSA Choices II has just become an option for our district. We are in the process of making it available, but no details

- yet.
- 50 We just ratified a 2 year contract with our teacher group. As part of the agreement we switched from Supercare I to Choices II (approx savings of 6%). In the 2nd year teachers took 1% less than we had on the table to avoid paying a portion of their health insurance. This will actually save our district more since the retirement rate is applied to any rate increase.
- 51 We offer Supercare or Choices II as options
- 52 The district offers a traditional BC/BS and PPO BC/BS
- 53 We had offered MESSA Choices and another plan in our last negotiations, however they rejected both.
- 54 LPS is self-insured and BCBS acts as TPA for hospitalization and tests. SET-SEG is TPA for office visits and dental. No group in the district contributes to their health care if they are full-time equivalents (very liberal definition of FTE. There is an HMO option but very few take it. Teachers who are less than full-time pay a part of their insurance, ie .9 teacher pays 10%.
- 55 Although we don't offer those other insurance choices, it's not like we didn't try. Same goes for caps and/or co-pays.
- 56 Current contract provides no caps and only MESSA Super Care PAK. Hoping for max for Board paid amount.
- 57 The teacher amount is based on their 03/04 contract because we are still in negotiations. We would like the teachers to choose MESSA CHOICES or Priority Health but they are insistant on keeping SuperCare.
- 58 There are also caps for single and 2-person rates. The district caps are a fixed amount for both the traditional BC/BS and the PPO BC/BS; since the traditional premium is greater, teachers may have to contribute if the total premium is greater based on their circumstance. Teachers are totally responsible for premium surcharges for family continuation coverage and BC/BS surcharge for being over 65.
- 59 Only our teachers have MESSA. All other eligible employees have BCBS PPO option 1. Some pay co-premiums, others don't.
- 60 Self-Insured with Blue Cross/Blue Shield PPO
- 61 We are offering MESSA Choices as of 1-1-05 but do not know what the rates or co-pay will be yet.
- 62 The district has carved out the prescription drug coverage from BC/BS, and has increased the copay to \$5
- 63 We are looking into adding other options for the Teachers to choose from as part of this year's negotiation plan.
- 64 We offer both a traditional and PPO plan with BCBS
- 65 Used family for insurance \$ amount for teacher expense. PPS in a TA offered Choices teachers did not ratify contract
- 66 If the certified staff was interested in Choices II, this would be offered.
- 67 MESSA SC1 by contract, attempting to move to Choices but meeting huge resistance. Sorry about being late, busy with bond stuff and FID.
- 68 For 2004-05, we have a tentative agreement to go to a PAK with Choices II instead of Super Care I. Not yet ratified.
- 69 If the HMO plans indicated had a premium in excess of the BCBS PPO plan, they would be required to contribute the excess cost. This has not occurred since 1999-2000. We are going to be putting some level of contribution or possibly an HRA into the contracts this year.
- 70 We are currently (since July 2003)in negotiations with a cap on insurance and salary the only remaining issues. We have been in mediation on the issue for over a year.
- 71 We have had this language for 15 years in everyone's contract. It has been used as a means of getting early settlements because we deduct at end of contract but give it back after settlement.
- 72 Full Pay Choices II - Teachers pay the difference if they opt to stay with Super Care.

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