

IUOE Local 4 Health & Welfare Plan Survey Results  
 October, 2009

<i>Statement</i>	<b>5 Strongly Agree</b>	<b>4 Agree</b>	<b>3 Neutral</b>	<b>2 Disagree</b>	<b>1 Strongly Disagree</b>
<b>Medical Plan</b>					
The \$15 office visit co-pay is reasonable.	<b>49.7%</b>	<b>46.0%</b>	<b>3.0%</b>	<b>1.0%</b>	<b>0.3%</b>
The Medical Plan's PPO provider network is comprehensive.	<b>34.0%</b>	<b>51.0%</b>	<b>12.0%</b>	<b>2.0%</b>	<b>1.0%</b>
Prescription co-pays through CVS/Caremark are reasonable.	<b>31.0%</b>	<b>45.0%</b>	<b>14.0%</b>	<b>8.0%</b>	<b>2.0%</b>
The hospital coinsurance at 15% after \$400 deductible is reasonable.	<b>13.0%</b>	<b>32.0%</b>	<b>33.0%</b>	<b>14.0%</b>	<b>8.0%</b>
Vision benefits every 2 years for adults is reasonable.	<b>20.0%</b>	<b>40.0%</b>	<b>16.0%</b>	<b>17.0%</b>	<b>7.0%</b>
The \$1000 annual Holistic & Chiropractic benefit is reasonable.	<b>25.0%</b>	<b>43.0%</b>	<b>23.0%</b>	<b>7.0%</b>	<b>2.0%</b>
The \$150 reimbursement for Health Club membership is reasonable.	<b>38.0%</b>	<b>46.0%</b>	<b>13.0%</b>	<b>2.0%</b>	<b>1.0%</b>
The \$150 reimbursement for Weight Loss benefit is reasonable.	<b>38.0%</b>	<b>45.0%</b>	<b>13.0%</b>	<b>3.0%</b>	<b>1.0%</b>
The availability of Best Doctors® is a good benefit.	<b>37.0%</b>	<b>42.0%</b>	<b>20.0%</b>	<b>0.6%</b>	<b>0.4%</b>
The Delta Dental PPO Plus Premier provider network is comprehensive.	<b>30.0%</b>	<b>48.0%</b>	<b>15.0%</b>	<b>4.0%</b>	<b>3.0%</b>
<b>Benefit Funds Office (Health &amp; Welfare Plan only)</b>					
I am satisfied with the Fund Office staff knowledge and assistance with health benefits and claims.	<b>53.7%</b>	<b>36.0%</b>	<b>8.0%</b>	<b>2.0%</b>	<b>0.3%</b>
I am satisfied with the promptness of claim payments.	<b>52.0%</b>	<b>40.0%</b>	<b>6.0%</b>	<b>1.0%</b>	<b>0.3%</b>
I am satisfied with the accuracy of claim payments.	<b>49.0%</b>	<b>40.0%</b>	<b>8.0%</b>	<b>2.0%</b>	<b>1.0%</b>
I am satisfied with the access of benefit information on the Benefit Funds' website.	<b>34.0%</b>	<b>37.0%</b>	<b>28.0%</b>	<b>0.6%</b>	<b>0.4%</b>
<b>Overall</b>					
I understand my Health & Welfare benefits.	<b>23.0%</b>	<b>53.0%</b>	<b>19.0%</b>	<b>4.0%</b>	<b>1.0%</b>
Overall, I am satisfied with the Medical Plan.	<b>27.0%</b>	<b>51.0%</b>	<b>14.0%</b>	<b>5.0%</b>	<b>3.0%</b>
Overall, I am satisfied with the Dental Plan. (Basic Plan)	<b>27.0%</b>	<b>46.0%</b>	<b>17.0%</b>	<b>7.0%</b>	<b>3.0%</b>

	YES	NO	OTHER
<b>1</b> If you have used smoking cessation medications, did they help you stop smoking? <i>(Note: some participants tried to quit before availability of CHANTIX)</i>	<b>44</b> Participants	<b>49</b> Participants	
<b>2</b> Do you know you can now receive mail service prescriptions through your local CVS retail store?	<b>67.0%</b>	<b>33.0%</b>	
<b>3</b> Do you know that you can receive discounted vision benefits through the Davis Vision Value Advantage Program if you are not eligible for insured benefits?	<b>34.0%</b>	<b>66.0%</b>	
<b>4</b> Have you or will you use your annual routine adult physical benefit this year?	<b>85.0%</b>	<b>15.0%</b>	
<b>5</b> Do you have access to a computer?	<b>90.0%</b>	<b>10.0%</b>	
<b>6</b> Did you switch dentists in order to receive the 100% PPO level of dental benefits for Diagnostic and Preventive care?	<b>9.0%</b>	<b>88.0%</b>	<b>3.0%</b> Already PPO
<b>7</b> Do you read the bi-monthly HealthLine for benefit changes?	<b>71.0%</b>	<b>19.0%</b>	<b>10.0%</b> Sometimes

**8** What changes would you like to see to your medical or dental plans?

*Summary below represents those comments that had five (5) or more similar comments:*

- "No changes are needed" (does not include participants who left this section blank)..... **103**
- Coinsurance / out-of-pocket maximum should be less..... **65**
- Vision Plan - should be annual..... **50**
- Dental Plan should pay higher level of benefits..... **47**
- Deductible should be less..... **42**
- Lower co-pays on brand name drugs..... **14**
- Need more Dental PPO providers in Maine/NH..... **12**
- Health Club reimbursement should be more..... **11**
- Chiropractic benefits should have greater maximum..... **11**
- Office co-pay should be less than \$15..... **11**
- Hours banking needed for hard times..... **10**
- Want to use other pharmacies..... **10**
- Mental Health Counseling visits should be increased..... **8**
- Dependent coverage to higher age due to economy..... **6**