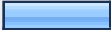
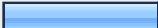
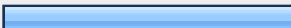
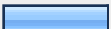
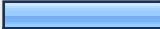
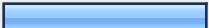

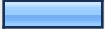


CCCCD Benefits Survey

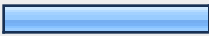
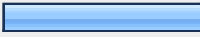
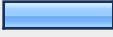
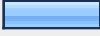
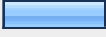
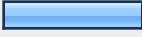
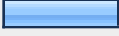
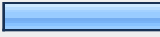
1. Which Health Insurance Provider do you use?			
		Response Percent	Response Count
Contra Costa Health Plan		0.0%	0
Health Net HMO		16.2%	39
Health Net Elect		23.7%	57
Kaiser		44.4%	107
I do not participate in any District medical plan.		15.8%	38
		<i>answered question</i>	241
		<i>skipped question</i>	0

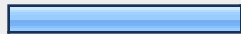
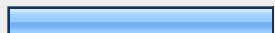


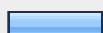
2. How many of your family members are covered by your District medical insurance plan?			
		Response Percent	Response Count
Employee Only		23.9%	57
Employee Plus One		31.1%	74
Employee Plus Family with Children		29.8%	71
Not Applicable (for those who don't participate)		15.1%	36
		<i>answered question</i>	238
		<i>skipped question</i>	3

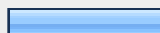


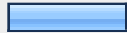

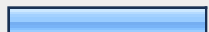
3. In general, how satisfied are you with your medical benefits plan?			
		Response Percent	Response Count
Very Satisfied		38.4%	89
Satisfied		47.8%	111
Dissatisfied		7.3%	17
Very Dissatisfied		3.0%	7
Not Sure		3.4%	8
		<i>answered question</i>	232
		<i>skipped question</i>	9

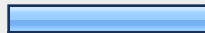
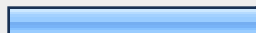


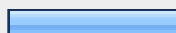
4. Do you agree that the District provides clear and accurate information about benefits in a timely fashion?			
		Response Percent	Response Count
Strongly Agree		22.6%	52
Agree		57.0%	131
Disagree		9.1%	21
Strongly Disagree		1.7%	4
Not Sure		9.6%	22
		<i>answered question</i>	230
		<i>skipped question</i>	11



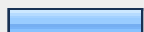
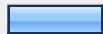

5. Which areas related to medical benefits would you like to see improved? (Please check all that apply, and please add comments.)

		Response Percent	Response Count
Access to Providers (including specialists)		31.6%	67
Cost of Co-Payments and/or Deductibles		30.2%	64
Prescription Drug Plan		16.5%	35
Information Provided about Medical Benefits		14.6%	31
Choice of Plans		15.6%	33
Extended Leave Options (for Disability, Maternity, etc.)		21.2%	45
Other (please add comments below)		17.5%	37
No Improvements Needed		24.1%	51
Please tell us what you'd like to see improved.			77
		<i>answered question</i>	212
		<i>skipped question</i>	29





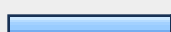

6. How satisfied are you with the District's dental insurance plan?			
		Response Percent	Response Count
Very Satisfied		35.9%	85
Satisfied		40.5%	96
Dissatisfied		8.4%	20
Very Dissatisfied		1.3%	3
I do not participate in the dental plan.		13.9%	33
		<i>answered question</i>	237
		<i>skipped question</i>	4

7. Which areas related to dental coverage do you think need to be improved? Please check all that apply and add comments below.			
		Response Percent	Response Count
Number of cleanings allowed each year (currently two).		23.4%	49
Maximum Coverage (currently \$2000 per year per individual).		45.0%	94
Access to Providers.		6.2%	13
Cost of Co-Payments and Deductibles.		17.7%	37
Other (please specify below).		9.6%	20
No Improvements Needed.		30.1%	63
		Please tell us what you'd like to see improved.	60
		<i>answered question</i>	209
		<i>skipped question</i>	32

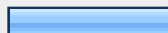

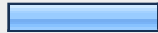


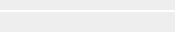
8. How satisfied are you with the District's vision services plan?			
		Response Percent	Response Count
Very Satisfied		30.2%	71
Satisfied		38.3%	90
Dissatisfied		4.7%	11
Very Dissatisfied		1.3%	3
I do not participate in the vision plan.		25.5%	60
		<i>answered question</i>	235
		<i>skipped question</i>	6

9. Which areas related to vision services do you think should be improved? Please check all that apply and add comments below.			
		Response Percent	Response Count
Access to Providers		8.3%	14
Maximum Coverage for Lenses		39.3%	66
Cost of Co-Payments and Deductibles		20.2%	34
Other (please specify below)		14.3%	24
No Improvements Needed		38.7%	65
		Please tell us what you'd like to see improved.	51
		<i>answered question</i>	168
		<i>skipped question</i>	73





10. How satisfied are you with the non-medical benefits provided by the District? (Life Insurance options; Tax-Sheltered Programs; Employee Assistance Program)

		Response Percent	Response Count
Very Satisfied		10.3%	24
Satisfied		43.5%	101
Dissatisfied		6.0%	14
Very Dissatisfied		1.7%	4
I don't participate or have never used any non-medical benefits.		25.0%	58
Not Sure		13.4%	31
		<i>answered question</i>	232
		<i>skipped question</i>	9

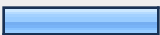
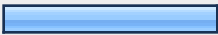


11. Which areas related to non-medical benefits do you think need to be improved? Please check all that apply and add comments below.

		Response Percent	Response Count
Life Insurance		24.6%	43
Employee Assistance Program		12.0%	21
Tax Sheltered Programs		22.9%	40
Information Provided about Non-Medical Benefits		34.3%	60
Other (please specify below)		12.6%	22
No Improvements Needed		25.7%	45
Please tell us what you'd like to see improved.			56
		<i>answered question</i>	175
		<i>skipped question</i>	66

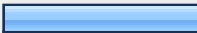

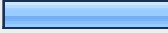

12. Do you agree with this statement? "I know all my benefits options, and I have made careful choices about my benefits."

		Response Percent	Response Count
Strongly Agree		12.3%	29
Agree		62.6%	147
Disagree		22.1%	52
Strongly Disagree		3.0%	7
		<i>answered question</i>	235
		<i>skipped question</i>	6


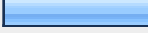


13. The District currently offers two HMO plans for medical insurance, Kaiser and HealthNet, as well as a somewhat more expensive plan, HealthNet Elect, that allows one to self-refer to a specialist outside one's primary medical group but still inside the HealthNet network for an additional cost like a PPO. One option CCCC does not currently offer is a true PPO that would allow for even more flexibility in choosing doctors and medical providers as well as giving current employees and retirees the option for getting healthcare if they move outside the service area or out of the State. In order to get a price quote for the cost of a PPO as an additional option for medical insurance for District employees, we need to know how many people would be interested in having a PPO plan available to select from along with the HMO plans we currently have. Below is the definition of a PPO and HMO. This question: Would you be interested in the option of a PPO? PPO: A "Preferred Provider Organization" is a composed of physicians, hospitals, or other providers, much like an HMO, but PPOs offer more flexibility by allowing members to use out-of-network providers. Normally, a policy holder chooses a doctor in the PPO network to serve as the primary care physician and pays a co-payment for office visits. Referrals to specialists or hospital care is covered with a deductible and co-insurance, and unlike an HMO, the PPO policy holder may elect to use out-of network providers at a greater expense (i.e. 90% co-insurance in-network and 70% co-insurance out-of-network). After any visit, the policy holder or the provider usually submits a claim and then is reimbursed for services minus any co-payments, deductibles or co-insurance. HMO: An HMO "Health Maintenance Organization" is a type of group health plan in which an organization is formed to provide medical care to its members. The physicians and the medical personnel either work for the HMO or are contracted on a discounted-fee-for-service basis. The HMO provides medical care to members with a primary care physician (elected by the member) either providing direct service to the patient or referring the patient to another provider in the same medical group. There are limited referrals to outside specialists that are not affiliated with the medical group. Members usually obtain all of their medical needs from their HMO clinics through managed medical care. HMO's usually have no deductibles. The member is charged a small co-payment typically \$10 or \$15 per office visit and then the HMO plan covers all other charges in full. The list of preferred providers is generally smaller than in a PPO. Again, the question: would you be interested in the option of a PPO?

		Response Percent	Response Count
Very Interested		23.7%	56
Somewhat Interested		32.6%	77
Not Interested		35.2%	83
Not Sure		8.5%	20
		<i>answered question</i>	236
		<i>skipped question</i>	5


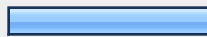
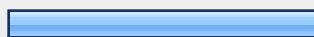

14. CCCCDCD currently offers several options for employees to make voluntary contributions to a retirement savings plan. These include the 403B plan and 457 plan, which both allow employees to invest pre-tax dollars. One option we do not currently offer but could is a Roth IRA. Unlike our current plans, contributions to a Roth IRA are not tax-deferred, but there are tax advantages at the time of withdrawal. Would you be interested in seeing the District offer to administer a Roth IRA for employees?

		Response Percent	Response Count
Very Interested		29.9%	70
Somewhat Interested		36.8%	86
Not Interested		25.2%	59
Not Sure		8.1%	19
		<i>answered question</i>	234
		<i>skipped question</i>	7

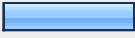
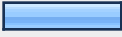


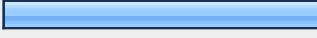
15. A new IRS program offers a small (\$20 or so) tax rebate to employees who bike to work. Considering that CCCCDCD would incur some administrative costs to enable employees to take advantage of this program, would you be interested in seeing the District offer this benefit?

		Response Percent	Response Count
Very Interested		10.8%	25
Somewhat Interested		22.4%	52
Not Interested		60.8%	141
Not Sure		6.0%	14
		<i>answered question</i>	232
		<i>skipped question</i>	9

16. The District currently participates in a life insurance program that enables employees to purchase up to \$400,000 worth of term life insurance. These are insurance policies that have no cash value and that the employee loses upon retirement. The cost, however, is low. One option the District does not offer is a "universal life" or "whole life" insurance program. Since we have other ways to invest for retirement (such as the 403B and 457 plans), current sentiment has tended to call into question the value of whole life policies, which cost more do have cash value and which do stay with the employee after retirement. Would you be interested in a whole life policy if the District could negotiate a good rate with our provider?

		Response Percent	Response Count
Very Interested		12.5%	29
Somewhat Interested		30.6%	71
Not Interested		47.4%	110
Not Sure		9.5%	22
		<i>answered question</i>	232
		<i>skipped question</i>	9

17. For those who use HealthNet for medical insurance, the current prescription drug plan has two tiers: \$5 copay for generic drugs and \$15 copay for name brands. Some brands, however, are not on the formulary (the list of covered drugs). For these, the employee must often pay full price. (The insurer may authorize coverage with a doctor's support, but this often takes time that one doesn't have when one needs medicine.) The cost of filling a single prescription, if the drug is not covered, can be hundreds of dollars. HealthNet is now offering a three-tier option: \$5 generics; \$15 name-brands; and \$50 for any drug not on the 2nd-tier list. This plan would cover absolutely any prescription. The downside is that some popular name-brand drugs would likely move from the second tier to the third tier under this system. Considering the advantage (that no prescription would ever cost more than \$50 to fill) against the disadvantage (that some drugs that currently cost \$15 mind wind up costing \$50 under the new plan), which plan would you prefer?



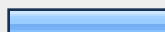



		Response Percent	Response Count
The current two-tier plan with some drugs not covered.		19.9%	45
The new three-tier plan with all drugs covered at \$5/\$15/\$50.		17.7%	40
Either one.		4.0%	9
Not sure.		9.7%	22
I don't use HealthNet.		48.7%	110
		<i>answered question</i>	226
		<i>skipped question</i>	15

18. Please add any comments or questions about the new programs described above or about any other programs not currently available to CCCCD employees that you'd like to see considered.

		Response Count
		34
		<i>answered question</i>
		34
		<i>skipped question</i>
		207

19. Which category best describes your primary employment status at CCCCD?			
		Response Percent	Response Count
Manager / Supervisor		0.0%	0
Confidential Employee		0.0%	0
Classified Employee		0.0%	0
Full-Time Tenured Faculty		65.1%	157
Full-Time Probationary (Tenure-Track) Faculty		7.9%	19
Part-Time Faculty		27.0%	65
		<i>answered question</i>	241
		<i>skipped question</i>	0

20. At what campus are you primarily employed?			
		Response Percent	Response Count
Brentwood Center		2.1%	5
CCC		14.5%	35
DVC		57.7%	139
LMC		20.7%	50
SRC		5.0%	12
District Office		0.0%	0
		<i>answered question</i>	241
		<i>skipped question</i>	0

21. What is your age range?				
			Response Percent	Response Count
20-30			0.8%	2
31-40			11.3%	27
41-50			23.9%	57
51-60			39.9%	95
61-70			23.1%	55
71-80			0.8%	2
81+			0.0%	0
			<i>answered question</i>	238
			<i>skipped question</i>	3