

Washington County Employee Benefits Survey

Q4: Would you voluntarily purchase, through payroll deductions, benefits not currently offered?

Number Comments:

- 1 Depending on the benefit
- 2 If there was a discounted rate
- 3 Depends on the cost, of course, but would consider vision benefits for spouse
- 4 I would pay for vision family, disability,
- 5 At a reasonable amount
- 6 Vision for all family members
- 7 I would depend on the specific benefit.
- 8 not really no, just not sure
- 9 Possibly, but you just gave us 12 choices which is a lot to digest. What other item could possibly be purchased???
- 10 I would say yes if I were older or had a family, but since I'm single and under 30 a lot of things aren't needed yet so I wouldn't purchase at this time
- 11 naturalpathic
- 12 Orthodontia would have been nice, need is over for that benefit
- 13 If I thought it was needed
- 14 I would like extra benefits but likely wouldn't purchase them unless I desperately need them because I need all of my paycheck for other expenses. I like the idea of vision for family members but not if I have to pay extra for it.
- 15 I wouldn't purchase all of them, but a few of them.
- 16 Long term care
- 17 Short term disability
- 18 I'm not opposed to purchasing something; I just can't think of something crucial that's currently missing.
- 19 Maybe Long Term Insurance
- 20 This question is way too vague. It really depends on what it is and the price being offered.
- 21 Need an option to pay employee for dropping medical
- 22 vision if the benefit was better
- 23 DEPENDING ON THE COSTS
- 24 Short term disability insurance is very important especially when planning to have a baby.
- 25 ONLY AS AN OPTION
- 26 Yes, if group purchasing power offered a lower rate then individuals can get on the open market.
- 27 Please don't take my benefits away..
- 28 I don't earn enough.
- 29 Possibly, if what I needed was offered
- 30 Only if it is one of my top 6 benefits displayed above
- 31 If the price is within my affordability
- 32 Assuming better rates than I can get on my own.
- 33 Yes, depending on the cost

- 34** Ranking is difficult when you can't see everything at once.
- 35** Depends on the benefits and price, but at the least I would want to maintain medical.
- 36** Not sure, but think I would.
- 37** Depending on the cost
- 38** Family coverage for vision should'nt be an additional employee paid premium. it should be included in the base package.
- 39** actually it is a maybe, depending on the overall package
- 40** Yes, but only if additional costs are low
- 41** Depends on benefits and if taken out pre-tax
- 42** If desired and applicable to my situation
- 43** not at the current time but maybe at a later date
- 44** short term disability
- 45** Fully paid benefit for family members should taken away before the employees' self benefits are reduced
- 46** an epo would be nice
- 47** But I am willing to pay additional for benefits already offered.
- 48** I would like to buy vision insurance for my spouse/kids
- 49** But only for items that I do not have better options through privately putchase insurance.
- 50** Such as Voluntary purchase of additional Life insurance, yes.
- 51** Depends on what and how much
- 52** possibly, would depend on cost and benefit
- 53** I probably wouldn't purchase additional benefits. However, if it was available for purchase and did not effect the cost of other benefits, I think it is a valuable option for others.
- 54** e.g. Aflax or equivalent, short term disability
- 55** I would be willing to add some benefits. Others that are provided are inadequate and should be supplemented.
- 56** If it was something I felt I really needed in the long-term and if it would save money in the long-term.
- 57** i.e. Alternative Care rider for Kaiser
- 58** Depends
- 59** it depends on the benefit not offered
- 60** Health Club

- 61** Q#1: Are these different types of insurance benefits portable? When you retire/leave the county can they be continued by the employee?
Q#2: Has any thought been given to consolidating all of the employee "accruals" into one "bank" given at the beginning o
- 62** Short term disability
- 63** Disability insurance
- 64** I retire in Feb 2010
- 65** long term care
- 66** I would depending on the benefit
- 67** Would depend on the benefit
- 68** I would love to save for retiree premium costs!
- 69** We have a great benefits team that is always willing to take their time to answer your questions!
- 70** Possibly Long Term Care
- 71** Possibly, if they were a good deal
- 72** Short term disability
- 73** I would be interested in a VEBA account.

- 74** Just the Short Term Disability
- 75** long term care
- 76** If it was something necessary.
- 77** I would only purchase add'l benefits through payroll deduction if the available plans had better rates than individually procured benefits
- 78** it would depend upon what they were and my family's needs.
- 79** Vision for rest of family, please. Increase in FSA to accomodate two kids in orthodontia at the same time, too.
- 80** Depends on benefits offered and if costs were reasonable
- 81** Possibly
- 82** depending on the benefit offered.
- 83** possibly
- 84** As far as I am concerned, keep medical, vision, and dental as is. The rest can go away and I won't miss it.
- 85** Aflac!!!!
- 86** vision for family,short term dis
- 87** AFLAC
- 88** I will move to another agency if I have to pay for medical. I would pay for family vision benefits
- 89** Vision for my Family would be very beneficial and I am willing to pay for it.
- 90** This would depend on what is offered
- 91** Could we possibly look into offering AFLAC as a supplemental option for county emplooyees to add at their own expense through the county?? We had AFLAC offered at Malheur County, most employees liked it. Completeley optional coverage, but for certain fa
- 92** Because some of us currently have a spouse with who has been laid off
- 93** This would depend on the cost as well
- 94** health insurance insurance when I retiree is very Important me and my family
- 95** family vision
- 96** Depending on the benefit...
- 97** Depneding on what the benefit is and if it is something that me or my family needed.
- 98** when paired with a health savings account
- 99** Depends on how much it would cost.
- 100** choosing a medical plan with good mental health coverage is very important to my family
- 101** Depending on the benefit.
- 102** Current vision coverage is nearly worthless, covering about 5% of the cost of progressive trifocal lenses.
- 103** VEBA would be the best option for this.
- 104** some
- 105** I do not care for way this survey is created. To me Medical, Dental, & Vision are of equally high impotance. To make us list it in decending order is like trying to chose which arm to keep and which to cut off.
- 106** life insurance
- 107** depends on the costs of the benefits
- 108** Would like ability to purchase addtional LTD insurance through County plan supplement to current salary if ever needed
- 109** visoon for family
- 110** short term disibility & more money for crowns and teeth
- 111** Possibily Long Term Care, depending on cost and benefits provided.
- 112** maybe, depends on cost and benefit

- 113** But it would depend on what the benefit is and the cost.
- 114** Might if pay was commensurate with rising cost of health costs/dental
- 115** I can barely afford to live off my net income as it is.
- 116** Only to extend vision to coverage for family
- 117** For Vision I would pay a portion out of my paycheck
- 118** It depends on the cost and what is being offered.
- 119** Maybe
- 120** This would financially not be an option for me at this time.
- 121** Vision and Long Term Care would be the ones I was interested in
- 122** Depends on the benefit
- 123** Maybe - depends on cost/benefit
- 124** Depending on the benefit available
- 125** dependent on cost/value and would like to see employer contribution or match type program
- 126** Maybe. Hard to answer without knowing what benefits you are referring to.
- 127** I will pay whatever premium needed for STD. It provides such a peace of mind when you are not able to work.
- 128** Vision for family members
- 129** Short Term Disability
- 130** How about covering the employee and then deduct the cost of covering their dependants from their salary?
- 131** depends on cost
- 132** The HSA might be a possibility but the devil is in the details.
- 133** Continued Medical and Dental for household members that no longer qualify
- 134** Depending on cost and benefit
- 135** Vision for dependents.
- 136** Can't answer - depends on what benefits are offered
- 137** Maybe?
- 138** It would depend on the benefit
- 139** Most don't understand the great benefit of a non-lapsing HSA; it must be communicated.
- 140** Dependent upon cost
- 141** possibly long term care if the cost is competitive.
- 142** Especially, if it is pre-tax
- 143** If you want to save \$, Incentivize Healthy Lifestyles (ie weight, regular checkups, smoking, etc. I would be willing to pay some amount for the Tri-met pass, which I use. Put pressure on healthcare providers to hold down OUTRAGEOUS increases. Washington C
- 144** aflac or other
- 145** Short Term Disability is crucial for surgeries and unexpected illnesses.
- 146** depends on what benefits I would have to pay
- 147** your no monkey survey is for monkeys no doubt!
- 148** Especially for retiree premium costs for medical/dental
- 149** Depends on what benefits are offered.
- 150** Depending on the cost of benefits.
- 151** I feel the benefit package meets my needs well.
I would also request payroll deductions in lieu of more vacation days. If we are talking about health, vacation days would make me
- 152** happier physically and mentally. Therefore, I may be a more productive worker.

- 153 depends on what is offered.
- 154 Depending on the cost and benefits
- 155 Benefits offered meet my current needs what other benefits would there be?
- 156 Family vision
- 157 FAMILY VISION/LONGTERM CARE INSURANCE/POSSIBLY SHORT/LONG DISABILITY INSURANCE
- 158 HSA Needed
- 159 Need more information to answer this question
- 160 Depending on cost of premiums
- 161 Would rather provide health care to my family rather than Dental and Vision
- 162 depending on offering, cost, limits
- 163 Maybe
- 164 How does the County intend to justify what is, effectively, a slashing of my wages? Who, if anyone, can I talk to about fighting the County's attempts to strip away my benefits, effectively lowering my salary? How will the new Health Bill working its way
- 165 possibly, but it would depend on services and cost comparison of finding it elsewhere
- 166 depending on the benefits and the costs
- 167 If we were to lose something that were currently offered, I might consider purchasing it, but I don't see purchasing anything that isn't already in the current benefit package
- 168 two income household but still unable to purchase
- 169 Family vision
- 170 depends on what benefits
- 171 vision for family is needed
- 172 MAYBE, DEPENDS ON WHAT THEY ARE
- 173 i'm satisfied w/ current mix of benefits, so wouldn't purchase additional. would be willing to do some co-pay to assure maintenance of current medical, dental and vision coverage....
- 174 for some wellness options- I used to have Kaiser's wellness option on my health plan and used the services offered.
- 175 The above check list did not work properly, won't record my selections
- 176 Within reasonable amounts
- 177 Our benefits package is one of the most important incentives working with the county. Our wages are average with the public and after 4 years we don't get salary increases. Therefore the benefits package is VERY IMPORTANT.
- 178 Flexible Spending
- 179 maybe it would depend on what and for how much!
- 180 and yes, depends on the circumstances.
- 181 This survey format above was frustrating.
- 182 This shouldn't be such a black and white question. There are variables that could effect my answer.
- 183 depending on what was offered and the rate
- 184 Especially for alternative care (under medical: acupuncture, etc).
- 185 veba
- 186 Depends on what is offered. May not apply.
- 187 more vision coverage for family members
- 188 Why not allow X amount of \$ for medical, dental, vision each year for employee and what the employee doesn't use the employee can keep remaining \$. Does this survey matter or has decisions already been made like the CO taking away the matching retirement

- 189** This survey ranking from 1-12 with 1 being the highest priority is backwards from all other surveys that rate 1 as the lowest and 12 the highest. I believe a lot of people will do the survey wrong by not reading or understanding the directions. Also we sh
- 190** depends on what they are
- 191** Yes, depending on what they were.
- 192** Would purchase long-term care insurance, unless cost is prohibitive.
- 193** As long as the price was reasonable.
- 194** I would find other employment
- 195** Very concerned re: expenses after retirement
- 196** Not at this time but I might in the future
- 197** Depends on the benefit.
- 198** Better alternative health care: Naturopathic, others
- 199** The committee should ensure benefits remain the same or improve, it is already challenging making ends meet on the salaries we make.
- 200** If not too expensive
- 201** While I understand the financial struggles the county is going through. It must keep in mind many long term employees are at the top of their payscale and with no COLA and possible cost for insurance the incentive to stay is beginning to diminish.
- 202** This question is too vague question. Depends on the benefits provided or not provided as the case may be.
- 203** It depends on what the benefits cost is.
- 204** You did not ask about PERS deduction... I would prioritize the county picking that up!
- 205** Vision coverage is horrible. Would give up some medical coverage for better vision. I use my eyes every day, I don't go to the doctor. I just need long term care if i become disabled and can't work.
- 206** Long Term disability is way too low. Also I don't need to support additional family members at this time so family vision is not important to me personally but I can see where it would be important to those with larger families
- 207** naturopathic alternative care
- 208** possibly
- 209** This survey is fixed to the Countys favor. There are more benefits in getting your answers by allowing workers only allowed to pick one as being most important.
- 210** maybe
- 211** It would be nice to give more than one item a 1 on the survey.
- 212** I would say possibly...if it was something I really thought I needed.
- 213** depending of type of benefit
- 214** If I can afford the premium
- 215** depends on the benefits offered
- 216** Probably would voluntarily purchase benefits not currently offered... depending on what was offered.
- 217** Depends on what the benefit is!
- 218** Please, consider a "flexible" or "customized" benefit package based on a predetermined dollar amount per employee and choices from a benefit "menu". This system has worked for many employers and has allowed the employee to develop a benefit package that
- 219** possibly, depending on my family/life circumstances at the time
- 220** no income increases to salary limits budget options
- 221** Possibly

- 222** I would pay for vision for family members most likely of any employee paid premiums at this point of my life.
- 223** If I had child care/health expenses to cover. Currently that is not the case.
- 224** depends FSA's=no way! maybe life and vision for family
- 225** depends on cost
- 226** Depends
- 227** perhaps if not burdened by repayment of student loans
- 228** long term care
- 229** It depends on the monthly cost.
- 230** one of the advantages to work for public sector are the medical and dental benefits
- 231** My answer is really Maybe - it depends on what it is.
- 232** It would depend on the particular benefit
- 233** Base price of benefits should be based per employee--not families. I don't want to pay for a single person at family rates
- 234** Medical/Dental/Vison & Life Insurance are all a #1 priority for me
- 235** I am on the fence about this depending on the benefit.
- 236** I have only been with the county for about 2 months and have not had many medical needs. The benefits are very good in my opinion.
- 237** Only if the benefit outweighed the cost of paying on a per occurrence basis
- 238** Wellness visits to nutritionists, doctors.
- 239** Depending on what & where I am in my working career
- 240** No for question number 4 but is a maybe.
- 241** i would purchase vision coverage for my family
- 242** I guess it would depend on what was available and what the cost was. I am part of a two income family which is down to 1 income now. Without any chance of a cola and no other step increases available to me, the affordability factor is major.
- 243** I would IF I could afford it.
- 244** Depends on relative costs and need
- 245** Long term care
- 246** Better Long-Term needed. Not sure most employees understand current benefits to see the quality of ranking distinctions above.
- 247** already doing this out of pocket, what would be the advantage to a payroll deduction.
- 248** I would if I were not so close to retirement
- 249** I am increasingly concerned re: health expenses as I grow older--as a retiree they will be too great a proportion of a meager income!
- 250** unsure.
- 251** Would prefer to pick a plan that fits my personal needs.
- 252** It would depend on what the benefit was & how much it cost.
- 253** LONG/SHORT TERM CARE
- 254** More or even better Medical coverage
- 255** it depends on what benefits weren't offered. Medical, Vision, and Life insurance is what I would voluntarily purchased if not offered.
- 256** Long term disability with employee paid premium, and HSA of high interest to me.
- 257** But it depends on what and cost

- 258 Potentially - depending on the cost
- 259 family vision
- 260 its very emportant to have my family covered
- 261 Depends on premium price
- 262 Dependent on the cost associated with the benefit provided or seeking other benefits through third party companies offering a better benefits packages
- 263 depending upon cost
- 264 orthodontics
- 265 Depends. Vision, dental, and hearing should be a paid benefit.
- 266 It would depend on the benefit
- 267 savings for retiree medical premiums
- 268 VEBA retiree medical insurance
- 269 It depends...
- 270 probably more life insurance and health savings acct
- 271 Depends on what the benefits are
- 272 Possibly
- 273 Health Savings for retiree premium costs
- 274 It depends on the gap if benefits are reduced, might be forced to do that.
- 275 a few specific
- 276 HSA / VEBA savings account
- 277 Would prefer the county pay for a bare minimum plan for medical, dental, vision and off er a retirement benefits plan. I would pay out of pocket for any upgrades. Would seem like a win/win for the county & employee.
- 278 It depends on what the benefit was, what my circumstances were.
- 279 It depends on the benefit
- 280 possibly
- 281 vision for dependents
- 282 vision
- 283 vision for family
- 284 vision (spouse, children)
- 285 obly if given option to choose what I want

Q10: Please indicate your level of satisfaction with your out of pocket costs (copayments, coinsurance, deductible, etc) with your medical insurance plan.

Number Comments:

- 1 This is absolutely the best medical insurance.
- 2 deductibles are high compared to my friends' plans.
- 3 Kaiser has the best co-pay and cvg for surgeries. I strongly prefer them to Providence.
- 4 I would appreciate more alternative care options (i.e. acupuncture) being partially covered.
- 5 I pay 1/2 premium - I work 1/2 time. It is costly, but seems fair.
- 6 I believe we should have hearing coverage as well.
- 7 I very much appreciate the plan we currently have. It has great coverage for office as well as prescription coverage. I've also benefited greatly from the infertility benefit which would have cost me thousands of dollars OOP to do with other coverage.

- 8 Use of FSA attributes to being somewhat satisfied, w/o FSA would be somewhat dissatisfied. If I had to pay additional for benefits it would drop to very dissatisfied. Medical coverage is one of the last benefits to being employed by the County.
- 9 For the first time in my life I am using my health care benefit a lot this year (pregnancy) and have been very pleased with the coverage, care and access.
- 10 My only complaint is that an out of plan doctor has a different and higher total out of pocket bucket. The total out of pocket should be just that - the total (all - no more - total), there should not be a separate and higher out of pocket for out of plan.
- 11 My preference has been to select the providers that I believe have the least impact financially on the County, while still receiving care when necessary.
- 12 I have no problem with a higher co-pay or deductible, within reason.
- 13 Great benefit compensate for not getting paid higher salary
- 14 Affordable and I can take myself or any member of my family to get the care they need when it's needed.
- 15 I HAVE A \$10 COPAY BUT THEN I STILL END UP PAYING MORE FOR THE DEDUCTABLE SO IT IS NOT TRULY A COPAY ONLY
- 16 AFFORDABLE
- 17 I like Kaiser because it has very little out of pocket costs for me. The care sometimes doesn't seem satisfactory but I really like not having to pay much to go to the doctor, otherwise I wouldn't go when I really needed to because I worry about my out of pocket.
- 18 Actually, I'm more irritated with the billing. I'd prefer to get one bill from Providence instead of multiple bills for one office visit (which included labs).
- 19 I currently use Kaiser, but because I almost never use their services and pay for my own chronic pain management (acupuncture, chiropractor and massage) I have not felt the benefit of having an employee health plan
- 20 Difficult to get appointments in a timely manner. Communication with provider takes much longer than it should.
- 21 If we have the choice, I would rather pay a larger co-pay per visit than have to pay a monthly premium.
- 22 I generally pay nothing because I am double covered.
- 23 I think the amount of time one is allowed to change the amount of the flexible spending account is too short.
- 24 Expected employee contribution at current levels is manageable. As a person who has been deeply in debt in the past because of medical bills, a reduction in this benefit would cause a reevaluation of Washington County being a correct employer for my care
- 25 The Providence plan is a good one. I like the flexibility. Since I don't live near Kaiser facilities, it's especially helpful.
- 26 benefits for me just started in december. i've not yet started using them.
- 27 I still had to pay a lot out of pocket this year for knee problems and a broken foot. Tests are VERY costly.
- 28 DO NOT INCREASE OUT OF POCKET COSTS
- 29 I think everything is within reason
- 30 Even though the out of pocket expense is only 20% for a family of four it is a lot of extra money to come up with
- 31 I would not be if I didn't have the FSA to use.
- 32 Kaiser quality is not all that good, but I can't afford deductibles of up to \$5K each year for preferred provider plans, even though I'd like to go with them.
- 33 DO NOT WANT TO CHANGE THIS
- 34 55 years old; male. Maybe I'm just lucky but can always get into primary physician; have had two very small operations in past 13 years that went well (was 'put under'); very poor eye sight.
- 35 I LOVE my medical insurance plan and am VERY grateful to Washington County for providing it! Thank you!
- 36 "double covered" so costs are minimal
- 37 My husband (not a WashCo employee) and I are both covered by Kaiser. Since we have dual coverage, there are no co-payments. This is a huge benefit to us, for which we are very thankful.
- 38 Except for not having Alternative Care Plan or Optical for family available since County insurance is mine and kids primary insurance.

- 39 Sometimes the same procedure is covered sometimes not.
- 40 Please do not alter our health insurance. This would be demoralizing, especially in light of the current county pay disparity. My experience is an "all or nothing" healthcare. □
- 41 I would like some more easily accessible / simple care, but going into Kaiser Dr. means barraged with tests and, I feel, extraneous services that I would not have asked for.
- 42 The exemptions are outrageous!
- 43 If there's any way in this process to eliminate the amount of insurance paperwork between all of the service providers, the employee, and others, that would be a blessing. Often, I get 3 - 6 different communications about one office/medical/dental visit,
- 44 Love Providence. They are great. The copayment and etc are reasonable.
- 45 I can't say enough good things about my Providence medical benefits--I truly appreciate the level of benefits we have in our plan!
- 46 Because I am double covered I am happy, I don't know what cost would be if I only had WashCo coverage.
- 47 I think we have awesome benefits. They are generous and appreciated.
- 48 spouse and I both work at same company. Double covered and it's been great!
- 49 my husband and i both work for wa co and are therefore double covered
- 50 I would like a higher medical savings account limit. My out-of pocket costs are almost twice the current maximum!
- 51 I have to pay out of pocket expenses and copays plus deductibles for each family member, but I believe it is less costly than paying premiums and the other medical copays, deductibles, etc. I can barely afford to pay these expenses and if I had to pay pre
- 52 I really hope these benefits do not change.
- 53 Second Providence Ins does not pay as much as it should due to loophole in the current law.
- 54 I like the freedom that the Providence Open Option allows. There isn't any difficulty making appointments and I feel that I have opportunity to see who I need, when I need. The small out of pocket fee seems reasonable. I would like to see this aspect o
- 55 I feel we receive excellent care from this Provider, with many available facilities/doctors. In the last year or two, many more are actually located near where I live (Damascus)
- 56 Kaiser is very easy to understand, and very predictable.
- 57 Our insurance is the best around and the primary reason for employment with Washington County
- 58 It has been very affordable for the basic health care. I pay for other care - chiropractic, some physical therapy, and massage out of pocket which is reasonable.
- 59 My spouse is also a Washington County employee, so we do not pay co-pay. Therefore very satisfies with out of pocket expenses.
- 60 the co-pay, out of pocket max & deductables very confusing & hard to manage effectively
- 61 I do not care for how Providence chose what insurance was primary for my son. Because I am younger than my ex, I had to pay a \$250 deductible for him kicking my child...
- 62 I am completely satisfied with Kaiser and would be unhappy to change from them.
- 63 My total out of pocket expenses have exceeded \$1200 for the last coverage year, yet the plan indicates the maximum is \$600.
- 64 I plan to change to Kaiser at the next Open Enrollment.
- 65 I was told be HR when choosing a plan that I would be able to continue to see my prior PCP. No so. Everthing is through kaiser and I have to rely on my secondary to see the providers I have created a relationship through the years. I would not have chosen
- 66 Confusing on co-payments for specialists. Some needed a co-pay, some did not, most were not sure themselves if they needed a co-pay or not. Like the deductible. Don't want it to go up, down would be better, but not going to happen with rising health car
- 67 the 50% that our policy says it pays on crowns etc is really only about 33% exp. a crown costs about 950 the max insurance pays is 50% of 600
- 68 Services such as my allergy shots and knee surgery have ended up costing me thousands of dollars out of pocket but I ended up with good care in the long run. I figure it's the price I personally pay for having bad luck with allergies in Oregon. I can mo

- 69** Keeping copayments reasonable and offering more money in the HealthCare Reimbursement account would be great. A lot of other companies have a Healthcare Reimbursement of about \$3500 as an average. If we have to absorb more copayments it would be good to I would much rather have higher copays and deductibles than have to switch carriers. In my experience the process of finding doctors
- 70** and specialists in the Portland metro area is simplified by being insured by Providence.
- 71** 20% out of pocket high for specialty services.
- 72** I have no complaints about the coverage or out of pocket costs as I stand double covered, should I not be double covered, I know the percentages of out of pocket are higher with our current plan. The 80%/20% can be a little steep when you are talking maj
- 73** Even in-plan providers are very expensive.
- 74** Without my medical coverage I would be paying almost \$900 a month in prescription costs for my family.
- 75** Vision for family members would be good.....why are teeth more important than eyes? without teeth, we'd lose weight and be healthier. without vision, we bump into things or get run over.
- 76** This is a disingenuous question in that does anyone like paying out of pocket expenses?
- 77** would be willing to pay slightly higher copay in order to improve / maintain benefits
- 78** Have Dual Coverage Kaiser
- 79** I am very unsatisfied with mental health coverage through Providence, which is carved out to a third party administrator. While medical specialists do not require prior approval, mental health visits, even for routine medication management by a psychiatri
- 80** Emergency room co-pay was very high.
- 81** As a new employee, I had to leave my doctor of 15 years (who is covered by EVERY other health plan!), and have had difficulty finding a new doctor. I want MORE CHOICE of doctors, and would much prefer a different insurer who would provide that choice.
- 82** I am more attracted to the availability and quality of services through Providence but it would not be a surprise to realize that I'd like to have less out-of-pocket than the \$1800 / year for a family. However, I don't think it is an unreasonable amount.
- 83** I think I could/should be paying more of a co-pay.
- 84** It's very easy to get dinged on co-pays if you do too much. I currently get some meds from Fred Meyer or Wal-Mart
- 85** I only wish vision would pay more
- 86** It takes me all year to get the deductible & out of pocket taken care of--maybe this is a good thing?
- 87** switched from Kaiser for better service which I did recieve, just a little surprised at the costs for imaging and lab services, when nothing was paid out of pocket with Kaiser.
- 88** Not interested in switching away from Kaiser.
- 89** Durable medical supplies tend to be expensive.
- 90** Of course, I would be "very satisfied" if there was no out of pocket cost, but I understand the implications.
- 91** Our current setup is wonderful! I would rather see higher copays and/or deductibles than absence of coverage altogether.
- 92** My Family is double covered (both County Employees) and yet the we still have a deductible? I still don't understand that.
- 93** When I got secoondary insurance through my wife's insurance my out of pocket expenses went up as my insurance decided it didn't have to pay any more. If we are paying for 2 insurance there should be more coverage not less. For example my prescription cop
- 94** The medical and particularly prescription coverage are extremely important.
- 95** I spent \$3600 in copays in the past 6 months. Granted, my household has been very ill, of late, but that kind of out of pocket expense makes it a struggle to stay current on other bills.
- 96** A prescription program with a nominal co-pay covering all prescription materials would be nice.
- 97** High copays
- 98** Co-pay for every doctor visit or Phy. Therapy visit should be reduced and be paid once for each condition rather than once for each specialist. Costs at 20% are too high.

- 99** It has been great to have such great coverage as we are a 1 income household and would not be able to afford health and dental coverage .
- 100** My family and I absolutely love Kaiser. They have been very good to us for well over 15 years.
- 101** Every year we are paying more. Co-payments, deductibles, expenses that don't qualify
- 102** I am double covered by county insurance as my spouse is employed by county too.
- 103** Out of pocket costs are too high, and seem to be getting higher.
- 104** We went to an out of network doctor and other medical provider based on referrals; it turned out well and we appreciate the coverage. Expanding the covered providers would be great.
- 105** even with double coverage, still have out of pocket expenses
- 106** Answer 6. My husband & I are both employees of WC so we are double covered through Providence.
- 107** We have had some common lab tests that were not fully covered by our policy.
- 108** I had a child and my wisdom teeth removed all this year and paid almost the same out of pocket amount. I think that is a little extreme. Also my husband had surgery and I am surprised that we keep having to pay, when I see on my receipts that it is clear w
- 109** Dual coverage should not have a deductible.
- 110** Prescription benefit could be better for durable medical goods.
- 111** I will always prefer being able to select my own doctor and hospital. Thank you
- 112** DID NOT LIKE THE ADDITIONAL DEDUCTIBLE ADDED A COUPLE YEARS AGO
- 113** I recognize cost of insurance continues to increase, and would be willing to increase co-pays and/or contribute a share of premium costs
- 114** 20% is very high for all the needed tests, when you have health problems
- 115** As I have been -.5 FTE in a Job Share, I have been covered by my husband's benefits at another county.
- 116** Deductibles are too high
- 117** With our current deductible and out of pocket max in conjunction with the FSA I find my health care manageable for my income.
- 118** Double insured, no co-pay
- 119** My wife has dual coverage, so there is no co-pays, which is wonderful.
- 120** There is no satisfaction when you pay out of pocket! However, out of pocket expenses seemed reasonable. Medical appointments are scheduled 5+ weeks out--already feel better by appt day. Copays for "specialists" (like dermatologists) are
- 121** expensive.
- 122** Please don't increase out of pocket costs or decrease the level of coverage!
- 123** The medical coverage and it's out-of-pocket costs is affordable for my family. Increased costs would make it very difficult for my family to afford the costs of care.
- 124** I maxed out my \$1000 deductible + \$3000 cap with one trip to the hospital.
- 125** I had Providence previously and Kaiser is much better and alot less expensive as far as charges for lab work, etc, Kaiser does not charge that.
- 126** So far Providence Health Plan has been a very good insurance company and am very pleased with the services and coverage they provide!
- 127** Appreciate the opportunity to go to specialists without primary visit for referral.
- 128** It would be nice if the same rates that apply to Kaiser applied to Providence.
- 129** I feel extremely privileged to have the excellent benefit package the county offers.
- 130** I only used the free nurses station service.
- 131** Lowest deductible and annual maximum of all of my previous employers
- 132** I would not be in favor of larger deductibles, larger co-pays would be easier than owing a large lump sum after several specialist visits or multiple physical therapy sessions where the deductible comes into play.

- 133** Wellness issues are not well addressed. For instance weight loss support
- 134** Being a single Mom and only having this income and insurance - it still is a lot for me, but I do know it's comparable and it could be worse. For a minor thumb surgery that took 10 minutes, I had to pay \$700+ out of my own pocket. I thought this was outrageous for having
- 135** "good" insurance.
- 136** lower would always be better
- 137** It was a surprise to find that I have "steps" in my medical insurance coverage. I like the fact that I can go any doctor without referral. I wish we have a fee like for personal physician instead of a percentage for
- 138** Specialist, Inpatient and Urgent Care services.
- 139** Preventative procedures should be covered better.
- 140** Kaiser seems to have a fine preventative health care system. I have never had a hospital stay or serious condition so I cannot comment on that aspect of coverage
- 141** medical has been good/fair; dental plan has high co-pays for some services
- 142** Co-pay could be less.
- 143** any insurance cost increase placed on the employee should be in the form of co-pay increase, which is the most equitable form of cost increase to the employee group
- 144** My needs were minimal. Therefore I don't really know the full extent of my benefits from firsthand experience. But for the minor needs I had, the level of service and out of pocket costs were adequate.
- 145** I would like to see everything a copay, I got hit with a \$100 bill at the very end of the year that I was not expecting. Also specialists are expensive.
- 146** was disappointed to find that my breast prosthesis had a 20% co-payment
- 147** Only because I have FSA to cover out-of-pocket costs. It is expensive.
- 148** Recently I had a colonoscopy, and only had to pay a \$10 co-pay for a \$4500 procedure. Now that is very satisfying!
- 149** Only one doctor visit for minor issue.
- 150** I liked it better, before it was changed.
- 151** I think it is fair, considering that I have double coverage.
- 152** Very satisfied for the fact that I'm double covered with my husband's insurance plan.
- 153** I don't want to switch from my current Primary Care Physician
- 154** I am pleased with Providence and the plan that is currently in place.
- 155** I have not needed to use the coverage yet.
- 156** Double insured with Kaiser so no out of pocket expenses.
- 157** My girlfriend and I, live together, have a child together, joint accts, etc. but are not able to benefit as "domestic" partners due to our sexual orientation. If we were both female or both male, we would qualify. That is discrimination!!!!
- 158** I used my benefits at the end of the year and again at the first of the next year and resulted in my out of pocket expense never was met because of the timing costing me twice as much.
- 159** Preventative appointments/check ups only.
- 160** I would like lower deductibles.
- 161** When my spouse is able to go back to work after being laid off we have insurance thru Providence. Our out of pocket is very low. With only the one policy though, it will be a little more money out of pocket but manageable as long as we don't have a major
- 162** Had a few things not covered that I thought should have been.
- 163** Preventative appointments only.
- 164** increase of deductible
- 165** Ever year the costs go up 10, 15, 20%, while my income is stagnant.

- 166 I have had issues with medical supplies not being provided by Providence Home Services because of their determination of when I would need them - I would have to purchase at pharmacy at full price
- 167 I am usually able to get in to see my primary care Dr. within a week & I can afford the co-pays.
- 168 vision and dental are still high rates
- 169 Would be nice if I could have health coverage for my 29 yr old son whom I fully support due to unemployment. I would be willing to pay for coverage if there's a discount.
- 170 HIGH DOLLAR AMOUNT OF OUT OF POCKET EXPENSES
- 171 Currently great plan -- welcome even a better plan if available.
- 172 don't change a thing
- 173 please don't take this away
- 174 I love having medical coverage for my whole family, please keep it.
- 175 I understand that medical costs to the county have been increasing - and I am very appreciative of not having to go out of pocket every month. I would rather go without COLA's to keep this benefit.
- 176 I would like to see more alternative care covered. Like Naturopathic doctors and Acupuncture.
- 177 I get very frustrated with the insurance providers and their coordination of benefits. I am covered by two very thorough programs I feel I should not have to pay - yet they always seem to find an out for not paying.
- 178 Yearly deductible varies how the insurance company implements the costs associated with the medical procedures and how it applies to the deductibles. There is no consistency when, how or why the costs are applied to the deductible. More at the discretion
- 179 I like Kaiser and co pays right now
- 180 I use alternative medical like chiropractic and massage. I would like better medical coverage for this.
- 181 Kaiser is great.
- 182 Please DO NOT CHANGE OUR PROVIDERS
- 183 Providence Insurance is very good!
- 184 I would be interested in an option to increase my coverage with Kaiser.
- 185 Quit changing my insurance!
- 186 spouse works for WC so we are double covered by Providence Health Plans
- 187 I love Kaiser.
- 188 I don't like that my out of pocket cost has increased in the last few years.
- 189 too high already

Q13: Please indicate your level of satisfaction with your current dental provider network and its accessibility (ability to schedule appointments and receive care)?

- 1 Raise benefit amount to \$2,000.
- 2 Willamette Dental is just okay.
- 3 poor dental care, no longer carry special items.
- 4 A am switching at next opportunity. Poor quality work and long waits to get appointments.
- 5 Willamette is like take a number and we will call when we what to, up to 3 months to get in to see someone
- 6 THE MAXIMUM ANNUAL BENEFIT PAID SHOULD BE HIGHER IN TODAY'S MARKET ONE PROCEDURE CAN EXCEED MAX IN ONE VISIT
- 7 Dental coverage can be insufficient at times.
- 8 No dentist seen last year due to expenses not covered.
- 9 Often, by the time Willamette can schedule your appt., a tooth can break or become worse. they are chronically over-booked.
- 10 Appointments are often months out

- 11 ODS Orthadontia coverage not as good as Willamette.
 12 My preference has been to select the providers that I believe have the least impact financially on the County, while still receiving care when necessary.
 13 I believe that preventative care should be 100% covered, rather than the ladder approach we now have, or at least history outside of County employment should be factored in . I am a new employee, and the fact that I've seen my dentist regularly for years
 14 this allows me to use my family dentist who has been poking around my teeth for 25 years. thanks!
 15 PROVIDERS ROTATE TOO OFTEN
 16 I hated Willamette Dental so much after I went there for a filling and they messed it up causing me lots of pain. I never went back after that which was a few years ago. I didn't switch to ODS because they only give you 50% coverage of most things and it
 17 I've heard nothing but complaints about Regence BCBS from co-workers regarding the difficulty in getting appointments. My dentist is wonderful and I'm so glad he's in the ODS plan so I could continue going to him when I started working here (almost 15 ye
 18 Difficult to get an "unscheduled", or any appointment, in a timely manner.
 19 I generally pay nothing because I am double covered.
 I have found the dentists tend to be abusive of this system, trying to get as much of the insurance money out of you as possible, often recommending unnecessary work.
 20
 Preventative care is great, but if you need anything else done, it gets expensive f
 21 The dental plan is very basic and fits my needs well.
 22 I would like it better if ODS offered Ortho benefits
 23 benefits for me just started in december. i've not yet started using them.
 24 my dentist is great - however, the cost of newer technology for dental care is not considered standard yet and out of pocket costs are very high
 25 In the past had trouble getting in
 26 Takes a long time to get an appointment and they change my dentist almost every year.
 27 Please don't remove my ability to choose a dentist. I have a great dentist and get good care. She gets reimbursed for most of the cost, and I pay some out of pocket. I don't want to have to use a county-appointed dentist.
 28 3-4 periodontal visits per year.
 29 Willamette Dental take many months to get an appt. If emergency is needed no help received
 30 Very satisfied, other than it is easy to hit limits.
 Willamette also provides orthodontic coverage. Because of this, we have been able to provide orthodontics for our teenage children -
 31 thanks!
 32 Takes a long time to get help. I have been waiting three months for a root canal.
 33 Really like the Ortho coverage but not satisfied with the office that administers routine dental visits.
 34 It is hard to schedule emergency appointments or short term follow-up appointments
 35 Not as good as Kaiser dental. Would have selected ODS this year but conflicting material provided re dental implant coverage. Plan to select ODS next open enrollment.
 36 Very difficult to get an appointment for routine or emergency care.
 37 I'm very satisfied with the quality of service; but not so happy that they don't have offices in the Hillsboro area. Also not happy that our current dental plan ODS only pays up to \$1500 per year for dental work; and doesn't cover orthodontics or implants
 38 Willamette Dental is great. Reasonable copayments and deductibles.
 anything beyond cleaning and fillings put you at financial risk. Thousands of dollars for bridges, crowns, partials, etc. Can't afford it. so
 39 you go without...

- 40 ODS has been a great insurance provider; great level of benefits too!
- 41 The scheduling for appointments is very screwed up. Usually they schedule you 5 or 6 months out. That is just too long.
- 42 I have Willamette Dental and it seems to take a long time to get appointments when scheduling them, but the cost savings are worth it.
- 43 Difficult to shedule appointments outside of emergencies
- 44 1500 limit per year does not pay for much
- 45 A routine cleaning appt takes months to get scheduled.
- 46 My previous dentist didnt accept ODS assignment for the last three years. My current dentist does.
- 47 very long wait times to schedule appointments. Sometimes impossible to recieve dental care when court or overtime conflict with appointments, that have to be rescheduled 3 months later at best.
- 48 I would be more satisfied if there were a higher amount of coverage \$1,500 isn't really enough if you have something go wrong....
- 49 In general, the dental insurance coverage (percentages) could cover a higher amount. Also, my personal dentist (who has provided excellent dental care for over 20 years) does not participate in ODS because they have a very low rate of reimbursement.
- 50 Hard to get appointments, level of care - durability - has been an issue. Overall satisfied.
- 51 My spouse is also a Washington County employee, so we do not pay co-pay. Therefore very satisfies with out of pocket expenses.
- 52 difficult to get appointments
- 53 takes to long to get a appointment
- 54 It's hard to access services and receive record (possibly due to the joint custody issue)
- 55 The bigger issue is being able to work between the dental coverage and the medical coverage for major dental work, such as wisdom teeth extraction for high risk patients. Over-all the coverage is good.
- 56 I have Kaiser Dental through another program.
- 57 I dislike that if I change dental providers my coverage drops back down to only 70%
- 58 Does not cover our previous choice of children's dentists
- 59 My dental care and coverage is by far the best I could ask for. I would hope it never changes.
- 60 Love my dentist...exceedingly happy with ODS.
- 61 Again being double covered now I am ok, but if I was to not be it would be an expensive item for me. Many crowns and restorative work for me this last year. More to come for 2010.
- 62 Appoinments take a long time to make for procedures to be done after your initial visit.
- 63 Appointments are hard to get as it takes months. Haven't actually gone yet because of the inconvenience to schedule a cleaning.
- 64 Not thrilled to have to put off dental work because this years coverage is used up.
- 65 This is a disingenuous question in that does anyone like paying out of pocket expenses?
- 66 I do not believe that dental insurance should be limited to \$1,500 maximum per year. A few crowns and the insurance is exhausted and the rest is FSA or out of pocket.
- 67 I like the tiered coverage to ensure regular check-ups to prevent future tooth issues.
- 68 I was lucky in finding a GREAT Dentist. that is not always the case. And Im afraid he'll leave if overworked, etc.
- 69 I will be changing soon just could not afford the money out of pocket for routine exams. Really hard to get appt. even in emergancys, the turnover in the dentist office is very high, I have had 3 dentists in 2 years.
- 70 Some difference in opinon of what is necessary dental care.
- 71 Dental is fine but having some Orthodontia coverage would be nice. I have 4 kids.
- 72 Great doctors but I've noticed Willamette Dental tries to limit access - one cleaning instead of 2 per year; crowns take MONTHS (due to a series of required appointments). I've been happy with almost all my dentists but i do think that Willamette Dental r
- 73 The provider seems to believe that they are managing my care program when it should be me managing it.
- 74 Not a big fan of current benefits, I like my dentist.

- 75** Dental maximum per year too low, people are having teeth pulled because can't afford root canals, etc.
I know that there are long waits, etc. with Willamette but I also know my out of pocket costs are minimal, so to me, it is worth the
- 76** inconvenience.
- 77** Answer 11. We have both ODS & Willamette Dental. Willamette is used for Orthodontia
- 78** I have not had the opportunity of using a dental provider yet.
- 79** explain above.
- 80** Dual coverage workes great!
- 81** APPTS. ARE SCHEDULED VERY FAR OUT, & IF YOU MISS 1 YOU WAIT LONGER.
- 82** as w/ medical, I'd be willing to increase co-pays and/or contribute a share of premium costs
- 83** 3 month wait for appointments
- 84** I COULD NOT PROCEED WITHOUT CHECKING OFF ONE OF THE BOXES ON #11. I am covered under Kaiser Dental through my husband and am very happy with them.
- 85** Benefits are too limited
- 86** They will not perform the dental work at one apt. They continue to set you out apt after apt. Also the appts are set out for 3-5 months.
- 87** I have had no problems with my coverage and it keeps me going regularly every year for check ups.
- 88** need coverage for fillings and caps. Currently at 50%, but cost can still be a hard hit.
- 89** I would like to see the dental benefits provide better coverage, even if there was an extra cost to the user.
Crowns and veneers aren't covered when it has been recommended by dentist as preventative, not cosmetic. Pain is involved and this will
- 90** end up costing the insurance company more later.
- 91** Wish they paid better on caps
- 92** Same issue with scheduling--appts are 3+ months out--reduced coverage to one time/year cleaning an issue. But response is good if you have a dental problem--can get appt w/in a week.
- 93** Please don't increase out of pocket costs or decrease the level of coverage!
- 94** Can be difficult to get timely appointments, but emergency and ortho coverage is excellent!
- 95** Willamette Dental only allows for 1 cleaning per year. I would prefer that 2 cleanings per year to be authorized.
dissatisfaction is not with the ability to receive care or schedule appts - it is with the low benefit cap. Onlyl \$1500 per year no matter
- 96** what. I would guess the benefit costs several hundred dollars a year per employee and with ODS we are spending mon
- 97** Some people don't like to wait so long for cleanings, but they send you a card 3 months out to remind you. Also, for dental emergencies there is immediate access.
- 98** Emergency care is always available and they are very good at promoting dental health (prevention).
- 99** Takes about 3 months to get an appointment..this is absurd.
- 100** I only used the service to have half of my x-ray photographs paid for. Meh.
It would be nice to be able to purchase insurance to cover a larger percentage of crowns and such that are only paid at 50% and I know a
- 101** lot of families would like coverage for braces.
I am glad they provided the forms to cover for my service out of the country in a timely manner and send me a partial reimbursement.
- 102** The service would have been covered 100% if provided within USA.
- 103** I have had at least 5 different Dentists and 10-12 different Hygienists in my years with Willamette Dental. But the price is right and the service is adequate.
terrible dental care. they never get the job done. appointments are 3 months out. they do not care about proper treatment or care. My
- 104** first ambulance ride was from willamette dental to the ER
- 105** hard to get in for first choice times; not crazy about current front office staff asst (change after 9+ years at same office); have had some problems post-visits this year

- 106** Takes too long to get appointments with primary dentist and cleaning appointments are too far out
- 107** this is an important form of preventive health care that we are able to instill in our children thanks to this benefit
- 108** Would like to have Kaiser Dental added to our benefits. Therefore, I do not have any dental through the County; however, I had to choose one for this survey.
- 109** Preventative program is weak. Only annual teeth cleaning. Should be 2X/year.
- 110** Would like Orthodontia coverage
- 111** It's still very costly to cover a crown or a bridge at 50 percent
- 112** Looking at having to change to Willamette since they offer orthodontia, but not happy that I will have to leave my current dentist to have that coverage. Past experience showed that Willamette is not good coverage.
- 113** I love ODS!
- 114** It would be nice to have the amount of coverage extended. \$1,500 is too low.
- 115** takes a long time to get an appointment
- 116** ODS have been good, but the dental insurance needs to adjust the thier reimbursement rates up a bit. Crowns are and major dental cost more but the insurance payments are still at rates 10 to 20 years ago.
- 117** Used Willamette Dental for one Appointment. Miserable experience. Would rather pay more out of pocket then use them ever again.
- 118** Preventative appointments/check ups only.
- 119** We have Willamette Dental and again when my spouse is working it is a doubled benefit. I like the added benefit of the ortho coverage and because both of us had it, our son's braces cost us nothing. I am not sure what is going to happen on the next app
- 120** You have to schedule an appt that it at least 3 months away. I have also shown up to my appt's to find out that someone has "mysteriously" cancelled my appt. Difficult since it's during working hrs so I have to take time off of work.
- 121** Changing dentists very soon
- 122** Don't have dental
- 123** I would be very grateful if the County is financially able to continue paying the basic medical and dental insurance premiums for staff members, even if they have to make adjustments for family members. Thank you.
- 124** Preventative appointments only.
- 125** Cost for dental work is very expensive and you can get very little dental work done before you reach your maximum coverage for the year.
- 126** It takes quite a bit longer to get an appt., but I like their fee schedule.
- 127** I still have to pay too much
- 128** don't change a thing
- 129** would be nice to purchase a higher level of benefit for items such as crowns.
- 130** I wish the percentage for crowns covered by insurance was higher and I wish there was an orthodontic component to the ODS option.
- 131** please don't take this away
- 132** I needed my very first root canal last year. I will most likely need another one this year. My dental plan did not cover most of the root canal costs because my routine cleanings had eaten up most of my insurance benefits.
- 133** We recently switched from Willamette Dental to ODS and we are so very happy! Willamette Dental is horrible to get into and if you need any serious work done you have to wait a month to get in - it was very poor service and dental care.
- 134** Scheduling with Willamette dental is very inconvient and normally months out before appointments can be scheduled.
- 135** ODS needs braces
- 136** It takes too long to get care.
- 137** I do not use either dental provider.

138 Specialty care through Willamette Dental takes a long time to get scheduled, but routine care has been quick.

139 DO NOT REMOVE DENTAL COVERAGE

140 takes 1-3 months for appt

Q20:Do you have any other comments about Washington County Employee Benefits you want the Benefits Committee to know?

Number Response Text

- 1 The current benefits package is very very generous and an exception rather than the rule
- 2 I would like to see a lower premium for single persons vs. family. I would like to have the option of buying AFLAC
- 3 Yeah Benefits Team!
It seems that one option might be to have the county continue to cover the costs for employee and spouse/partner (as they currently are), but require that employees pay some portion of the cost for children or dependents.
- 4 are), but require that employees pay some portion of the cost for children or dependents.
- 5 I think the Tri-Met passes could be rethought. Not every employee needs or uses the passes. Perhaps there could be a discounted price for interested County employees?
- 6 There should be a more flexible and family friendly paternity leave benefit.
- 7 I think FAMILY health insurance is a MUST. One cannot work for insurance only for the employee and leave the spouse/children without.
- 8 We already are one of the lowest paid government in Washington County for clerical staff because we have to pay the 6% to our retirement that most governments pick-up. We should be able to maintain our other benefits. If we have to pay more for benefits
- 9 It does not seem fair to think that a grocery clerk has far better coverage than a deputy.
- 10 I think the coverage should include hearing benefits, especially hearing aides. The ones I have are necessary to do my job. The County should help with this.
- 11 Please consider that some of us are single income families with dependents and are already stretched to the limit financially.
- 12 I don't understand why health care savings accounts are not offered, either for current expenses or to pay insurance after retirement. In general, although I think WC benefits are good, I find that they are not as generous as many other public sector emp
- 13 Although I am grateful I work in an organization that wants my input, I'm not sure just how accurate these survey results will be. It's hard to judge TWELVE different options and rank them accordingly. Human nature is that most people will rank the first
- 14 How does all this Obama thing fit in?

Enhance the dental plan.
- 15 Enhance the vision
Encourage employee to join Kieser and if they want provedance have them pay more and keep one plan such as kieser affordable or as is
-
- 16 I would like the county to provide financial consulting services.
Please keep families in mind when redoing benefits. Living payday to payday is what most of us do and adding more expenses will make it
- 17 harder for families to get the care they need.
Thank You
- 18 Higher co-pays would help to decrease the use of the medical and dental care, thus hopefully decreasing the overall cost to the County.
Because there is no cost or low cost, the tendency is to abuse the use of the system.
- 19 I consider sick leave and vacation as benefits. Are they being discussed. I would like to see sick and vacation rolled into one. Right now, persons who are never sick are penalized.

- 20 The no-cost insurance we are offered here is an incredible luxury. I have been here less than a year, however, and still do not expect this benefit. Long-timers, and there are many at the County, might consider this a God-given right. At any rate, it would
- 21 I appreciate your commitment and hard work.
- 22 It has always been a fantasy for me that my County medical, dental, etc. coverage be set up on a "points plan." The fantasy would be that each employee receive "X" number of coverage points. He or she (the single employee with no dependents) could use it
- 23 I currently am on the Providence medical plan and they are terrible about approving surgeries. My doctor and back specialists say that Providence is one of the worst insurances to get surgical approval. I have been trying for two years to get my back fused
- 24 My spouse works for Washington County as well. What might be the considerations for this scenario?
- 25 I would be more willing to consider cost increases "out of pocket" towards benefits if I was receiving regular cost of living pay increases.
- 26 My main concern is that we continue to maintain an option that is not Kaiser. For those of us who live in rural areas, it's not a good healthcare option. I don't want to have to pay anything for premiums and would prefer to see a slight reduction in benefits
- 27 Optional out of pocket payments for voluntary services would be a good addition. ANY out of pocket contributions/payments/increase in copays for our current medical benefits is not acceptable and insulting. Please consider that this is one more addition
- 28 My hope is that the benefit cost for employees that are the most conservative with benefits use will be impacted the least.
- 29 It would be nice to be flexible in offering different options to everyone so we are not stuck with all the choices other people want but nothing that we are happy with.
- 30 Question 18 requires a response even though the question asks to check all that apply. None apply to me because I do not believe that I should use some of my own money. Thus my true answer is that I would not check any of the boxes.
- 31 Acupuncture -please, please, please
- 32 any changes made to the current plan should be to either increase coverage or lower employee cost, NOT to add to employee expenditure.
- 33 Since we're likely to have to pay for some portion of our health insurance, can we at least retain the current coverage please?
- 34 Idealistically, I'd love to see full coverage of preventative care and increased coverage of alternative care, while maintaining
- 35 I know this is a difficult task for everyone and I appreciate those on the committee who are exploring all options. Everyone's needs and life/health experiences can be so different which play into the decisions. Good luck
- 36 The benefit package is superb and one of the main reasons I work for Washington County. I could make a higher salary in the private sector, but chose to stay at Wash. Co. because of the benefits.
- 37 Please don't cut our health care! I'm the only one working and have to support 3 kids and husband.
- 38 The County is very generous. We should be paying something toward our health insurance, and that of our families.
- 39 Any reduction of core benefits is, in essence, a pay cut. Try to offset cuts made with other perks.
- 40 I don't want to have to pay out of paycheck for health benefits - except to add vision for my spouse/kids. Please keep our benefits the same!!! (:
- 41 We have many full time benefitted employee family members that are not partaking in their companies' benefits b/c they are getting a free ride here. Family member full coverage should be reduced before the employee's self benefits are reduced. There is
- 42 The medical insurance is the most important benefit for me.
- 43 ITS IMPORTANT TO MAINTAIN A GOOD LEVEL OF COVERAGE AND NOT KEEP DOWNSIZING LIKE IN THE PAST
- 44 I think our benefits are the main reason that I chose to work for Washington County and why I continue to stay here. Compared to other state and county employees that I know, they seem to have better salaries and benefit packages but they do have to pay for it
- 45 Create a system that maintains or reduces the cost of primary medical expense for people with a healthier lifestyle. This system should also charge other individuals with unhealthy life styles (i.e. people who smoke, are over weight, etc) more for the same

- 45 thanks for assessing our preferences
 46 it seems to be working for me. I pay complete out-of-pocket expense for massage therapist 2-3 times a month for 8 years now. It is a
 47 medical cost that I personally pay to aid in keeping my other medical costs lower. That's the way I see it anyway.
 48 ALTERNATIVE CARE AND VISION COVERAGE FOR KAISER PLAN FOR THE ENTIRE FAMILY IS VERY IMPORTANT
 49 Yes to 16 and 17, only if the dollar benefits of the coverage are expanded. They are inadequate as is.
 50
 51 What about orthodonture?
 52 Thank you for your work on this. There are no easy answers - I appreciate your asking our opinions of what is important to us. Good luck
 53 as you search for the best alternatives for us!
 54 I think I answered the questions in the first summary wrong. I think I did the opposite of what I meant, 12 being most important and 1
 55 being least important.
 56 Some of the above ratings may be backwards as the question was poorly worded.
 57 I'd like the County to offer some type of post-retirement/pre-medicare health insurance option for county retirees in order to take
 58 advantage of the larger group rate leverage
 59 VEBA: Employer contribution only & based on e'e salary. E'e contribution optional.
 60
 61 Thanks to the county for superb benefits over the last 21 years. I believe the county has always treated me very well and very fairly.
 62
 63 You could reduce the cost of insurance to probably HALF of us by NOT making us cover family members (if we have any). Those of us
 64 who have family members with their own insurance or NO other family members, should NOT have to subsidize those families tha
 65 Q: Can the county put a provision in the RFP for insurance providers to have an online system for tracking all employee
 66 health/dental/vision visits, expenses, payments, balances, etc? Everything but the HIPPA confidential data (i.e. - health reports, test
 67 I feel extremely lucky that, in the current economic and healthcare enviroment, I have been able to work for an employer that has
 68 maintained such a rich level of benefits.
 69 re: # 15. Have employees pay a monthly premium toward their benefits--a predictable cost and keep other costs down.
 70 The Benefits team does a great job. Thank you
 71 Extending the age of health care benefits to your children beyond age 23 if still in college FT.
 72 I think the benefits should be kept at a low cost for the employees. Some might not have the money to pay for copayments,prescriptions,
 73 and etc if the cost rise. Think about the employees.
 74 If there was a way to opt out for certain family members and get paid, that would be nice. We are doule covered and my husband and I
 75 seldom go to the doctor, nor do my children. Two of the four of us do not need vision care beyond the occassional check
 76 My experience has been with other employers once you go down the road of payroll deductions for medical plans, it will never end and will
 77 increase every year. Don't make that mistake!
 78
 79 By the way, this survey required employees to make false choices.
 80 I did not see an option that would retain County paid benefits for the employee with an option to add additional family members at the
 81 expense (or partial expense) of the employee. (Example: Employee benefits are covered, but you have to pay \$50/mth for
 82 I feel that we are very fortunate to have the benefit package that we do. Of course no one wants to see things change and have to have
 83 more out of pocket expence. I am, however, a realist and know that things change with the economic times. If anything
 84 Options instead of PERS?
 85 I have no family members to cover for question 17, so it is not applicable (but I couldn't leave it blank)
 86 So, after reading all of the committee's minutes, it appears that HR really has no idea exactly how much to assess or how much any
 87 increases will affect the rate increase offsets. Regarding the increases that WILL be passed on to the employees (not IF, P

- 69 I very much appreciate the current benefits offered.
- 70 I believe that employees should be offered full coverage, with the same benefit for all employees, and that dependents should be paid for by the employee, not the county. It is unfair to single employees for the county to provide additional benefits to
- 71 It is important to me, above all, that we are able to maintain the current level of benefits that we have. Providence has been impossible to get authorization for payment on necessary meds, even though generics have not worked. This needs to be part of th
- 72 One way to defer costs is to pay for additional family members i.e. children.
- 73 Thank you for your efforts!
- 74 We have to do something to curb the cost of employee benefits for our organization -- they are eating our budgets up. Wash Co is one of the few public agencies that still pays 100% of benefits and I'm concerned that this will become a political/media iss
- 75 I'm pleased with the health insurance benefits we have available to us.
- 76 FYI, for question 18 (I would be willing to use some of my own money..."), the suvey will not allow the user to leave all boxes unchecked (which I would have done otherwise).
- 77 I can't afford to lose benefit coverages due to the high use of medical necessary for my family. I also can't afford to pay for benefits at my expense. Under employment contracts, we should continue to get paid family medical at the current coverages or
- 78 One draw of working for the county for me has been the benefits of not paying out of my pocket for medical. This is something unique the county offers and can also help draw a richer pool of applicants when job openings arise.
- 79 no
- 80 My decisions on some of these answers are based on the fact that I expect to retire within a few years, and in fact am eligible for retirement now. The benefits that tend toward long term planning (disability and health savings accounts)are therefore les
- 81 Disregard my answers on 15 and 18. You did not give chioces that i would choose.
- 82 I'm very happy with our benefits and would not like to see them reduced. I would be willing to pay some additional out of pocket
- 83 If we have to pay for medical insurance, other agencies that already offer better benefits would be even more attractive for lateral transfer, I already vote for the levy; please don't try to make me pay for my own benefits too. Why not just make me a co
- 84 This is an unsual survey...and you are not going to receive accurate information from it due to its poor format.
- 85 I wouldn't mind being able to open a FSA at anytime, rather than having to wait each year.
- 86 re: high cost of health care, I suggest employee contribution to premiums and/or highr copays, balanced by higher allowable contibution to FSA
- 87 With this economy and lay offs, it's important to keep employee moral up for those of us who are working to support our families and we really can't afford any more deductions or less coverage
- 88 I really appreciate the current health plan for Providence. I would be very willing to contribute to my current plan. From looking at the notes from the last couple benefits meetings I am unhappy with the possibility of changing to another plan in which
- 89 These are tough times and the county is generous in benefits. Small contributions that are capped at a tolerable and not too high of potential increase are acceptable.
- 90 I would like to keep my payroll deductions as low as possible while still maintaining the current level of coverage.
- 91 Yes. This survey is designed to gauge what employees are most willing to relinquish or forego. The offered choices do not have equal merit, i.e.alternative medicine vs health benefits. Instead of a ranked survey, I think the county should have offered
- 92 I currently enjoy the benefits offered by Washington County. I am in a position that has not been allowed a cost of living adjustment during this budget year although my personal expenses have increased. I know that the cost of medical is rising, howeve
- 93 I would like to see job share employees with more discounted medical benefits. Currently, full time employees receive 100% paid benefits while job share employees pay a pretty penny for medical coverage. This gives part-time employees a significant dec
- 94 If health care costs increase, then a VEBA or similar would be recommended to help pay the costs.

- 95 Please maintain current insurance coverage for employees of Washington County.
- 96 opposite sex domestic partners should be offered benefits if they meet the criteria described in the same sex domestic partner affidavit
100% medical benefits are very very nice. If at all possible please keep it that way. Dental and Vision is something that I would be
97 willing to contribute to, but not medical.
- 98 to hard to check the boxes as they are set so I could not answer the questions the way I would like to
If possible, please allow employees to choose between benefit levels (zero cost vs. paying extra for better benefits) - some households
99 have difficulty with the mandatory PERS deduction, let alone adding health care premiums.
- 100 County paid full benefits for part time employees is expensive and a deterrant to hiring good part time employees (makes having part-time
staff too expensive)--suggest prorated benefits for part-time employees--that has been the practice every where I hav
Overall, I am very satisfied with my Providence coverage. My two gripes are 1) an inability to get an explanation for why my out of pocket
101 expenses are so much higher than the plan indicates, and 2) the very low level of vision expense coverage.
- 102 Need to offer Kaiser Dental program.
- 103 Now with this survey you can say we participated in how we receive yet another cut in our benefit package.
The current benefits are wonderful.
- 104 Have you considered offering a stipend to people who don't take insurance coverage?
I'm currently covered under that Kaiser plan, and have been for over 25 years. It's a good system that has improved over the years. Like
105 any other system, the patient who advocates for their care gets better treatment. I believe that the Kaiser option
- 106 None.
I truly appreciate the coverage that Washington County offers. My spouse had a catastrophic injury and with out the benefits we receive
107 our family would have been unable to cover the cost of his hospital bills. Thank you for taking the time and energy t
I think Questions 15 & 18 should have been combined. As presented they appear exclusive. A poor assumption especially when you are
108 trying to be creative.
- 109 I feel very fortunate to have the Providence coverage I have that the County provides. If I had to pay extra for any of the services I really
wouldn't mind, it would be a small price to pay for the great services and coverage I get. I think we are very lu
The County should look at tierd rate plans for individual employees, employee + spouse, and employee + family and pay only for the
110 employees plan, the employees could pay for their families. Or offer a flat rate funding that employees could apply to plan
- 111 One of the things that drew me to work at Washington County was the medical benefits. Inreasingly employees and employers are
getting squeezed by insurance companies and the cost keeps going up. I could have made more money by working somewhere else, but
112 I am very appreciative that Washington County has continued to this point to pay for our medical insurance.
- 113 I feel the benefits we have are comparable to all others in the industry. If you want good health care (Providence), you'll just have to
expect to pay a good chunk out of pocket – and I do which is fine in the long run. If you want limited healthcare op
This survey makes most clear the accute need for health care reform in this country. The middle class can not keep absorbing the cost,
114 when our earnings are not going up at anywhere close to the same rate. Also I still get taxed on benefits for my dome
- 115 For vision coverage I would pay a portion out of my paycheck for my family.
- 116 I like my current benefits
A lot of us have double coverage through our spouse. Although this is very nice and the amount we pay out of pocket is very small, the
117 amount it saves us isn't close to how much the County is paying in premiums for our insurance. So my suggestion is tha
I would not be financially able to contribute any of my income toward my benefit coverage. My bills increased with credit cards increasing
118 their interest rates, property taxes increasing, cost of survival (groceries, kid's college bills) all increasing,
I appreciate that you are all taking the time to review this. It shows that you have an interest in providing good benefits to employees
119 while trying to stay at budget for what the county can afford. Thank you.

- 120** I do feel discriminated against based on sexual orientation because my domestic partner is NOT same sex. He also works for the county in another department. We have a child together, own a home together yet the County won't recognize our relationship because
- 121** In question 14, I wasn't sure how to rank the statement "Paying a low monthly premium contribution to retain current or enhanced benefit offerings." If I rank it as "1" am I saying it's important that I keep my coverage and I am willing to pay more to do
- 122** I really don't know what the possibility of this is but I never use my trimet pass and would much rather have a benefit that also helps my health like a gym membership or a Gym itself in the facility that would help improve everyone's health and hopefully
- 123** Thanks for a rich, benefit plan that exists. I hope if we need to contribute to the cost, that it is kept as low as possible to retain the same coverage. Thank you.
- 124** a. There was no question about the benefit of the Tri-Met Pass. It's unfortunate that the county pays that for me, because I don't use it. I would think this is a consideration of overall cost savings. I'd hate to see health costs become unreasonable when
- 125** If it could be done, I think it would be best to provide the \$\$ to the employee and allow them to pay for their own health insurance.
- 126** I would prefer to keep everything the same. No monthly premium is the most important aspect to me; I'm not sure that came through in the survey.
- 127** Question #15 & #18 does not really give us a good option! Will 100% of County employees regardless of status have the same benefits/charges? Could some of these cost come from decreasing MAPS employee benefits ie. life insurance, etc....???? already ex
- 128** I do not think this survey format is able to capture my opinions or preferences - the ranking system is flawed. Further testing of your survey was needed, and these results will not be valid.
favor people who stay healthy.....and full coverage for things that are "act of god" -
- 129**
look at requiring/strongly encouraging health changes as the law allows for weight related health issues.....
- 130** I know you will do your best to maintain the exceptional benefits that we as public servants have come to appreciate and respect.
- 131** How will all this interact with the current Health Care plans going through Congress?
- 132** I definitely would not like to lose any of these great benefits currently in place. I feel very fortunate to be a Washington County employee and believe the benefits are super.
- 133** No problem sharing benefit costs if reasonable BUT no way would I support this if we do not get COLA's. No COLA's only pushes employees to unionize and erodes our competitive posture with other agencies... It is NOT the way to handle \$ issues....
- 134** The County needs to pay greater attention to mental health benefits offered through the medical plan and ensure that mental health benefits are treated no differently than medical benefits, particularly if the mental health benefits are carved out by the
- 135** We need to have a better medical/dental plan for retirees with a premium they can afford.
- 136** As noted above, I would VERY much want a larger number of doctors in our health plan. I think something like Regence or another provider that has a wider range of providers would be a BIG improvement.
- 137** Survey results are likely to show lower interest in HSAs than is likely to be true, because information/education about HSAs has not been shared with employees. This must change immediately. The non-lapsing HSA is the greatest thing since sliced bread--
- 138** I know it will be challenging but please do your best to keep Charlie Cameron's spirit alive by maintaining our current coverage while minimizing the cost to the employee. Thanks for your hard work!!
- 139** I am prepared to make payroll deductions to maintain a good health benefit coverage but if the cost must be reasonable when compared with similar organizations such as Washington County.
- 140** I would like the option to add family members not currently covered. Such as my son who is 25 and has no medical coverage as he is out of work.
- 141** I worked for a company that had a "cafeteria" plan, which allowed me to spend "benefit dollars" for the things most important to me individually; I liked that better than our plan--more flexibility. For instance, people with no vision problems could use

- 142** Incentivize good health choices: ie: biking, walking, exercising, diet, weight control, etc/ Incentivize Prventive Care and Encourage and Provide SERIOUS Health Education for staff on a regular basis. LET WORKERS KNOW JUST HOW TOXIC THIS SOCIETY IS!! AND
- 143** As a FSA user, I used to receive a written reminder to plan for the coming year. It seems this valuable reminder has been replaced with the assumption that employees will read/have access to Horizons or a single e-mail regarding the subject matter.
- 144** Thank you for asking the employees their opinions.
- 145** Consider providing trainings or educational opportunities for employees on identifying ways to contain health care costs through wellness programs, using advice nurse, and working with health care provider to not over use medical services.
- 146** I think the benefits are one of the most important factors in attracting and keeping good and valuable employees. I wonder if making drastic changes to the benefits would result in movement of employees to the private sector.
- If changes are needed to streamline costs for the employee benefit program - then the fist step should be to establish true equity among the level of benefit that each employee is eligible to receive through the progam.□
- 147** □
Stage 1 - maintain benefit level
- 148** Please strive to keep the maximum amount of benefits with lowest out-of-pocket costs to employees.
- 149** I carry my spouse on County benefits. Plese be gentle. In fact, I'd rather to pay \$25 pre-tax dollars each month thru payroll deduction to off set the costs than to be 'nickled and dimed' for every service or presription purchase. Most of the options that
- 150** Question # 15 required a answer that is the only reason its marked. I do not agree with any increase in our benenfits.
- 151** Has there ever been a study of individuals that would be high useres vs low users of benefits. Perhaps high users would have an additional cost. Now I am not saying an individual who has a health issues that requires regular check-ups or care but indivi
- 152** Please do not ask employees to contribute to the cost of current medical plan options. Without cost of living raises, this would be a huge finanical burden on public employees. Our benefits are a significant draw to attract and keep talented and committ
- 153** Keep employee cost down. If employees need to offset cost increases then the pay plan should provide increases to employees.
- 154** If benefits need to be trimmed, then the reductions should be made by reducing the benefits or charging a premium for family members to be covered. The individual employee should not have to take a cut to the benefits or to the annual out of pocket expen
- 155** Please start HSA
I think we should look at the model that OHSU uses.□
- 156** Basically, each employees is entitled to X benefit dollars and the individual employee selects how they will apply those dollars for each calendar year (for example: one might apply 50% to medical; 10%
- 157** An increase in the FSA is essential as costs rise and reimbursement is important. This is a benefits that each employee should have the option to use as much as possible. My understanding is that the County pays administrative costs.
- 158** I would like to have the option to use Legacy vs. Providence Health Care System.
- 159** I think that this would be bad timeing to request employess to pay for health coverage there are many households that are only living off 1 income. Medical coverage is a great asset to have and it seems that many are without.
- 160** Please do not make us pay for our or our families health care coverage. Set an example for the other corporations to follow.
I sure hope that the committee sees this !□
- 161** Why is it that people get laid off because there is no money in budget.□
Yet somehow the county hires consultants to tell them how too cut more costs?□
How many more managers were added since last year to help t
- 162** Please see my previous comments. The County should do EVERYTHING in its power to stop trying to figure out a way to balance its checkbook on the backs of our dedicated employees. NO ONE HERE IS GETTING RICH! Very few of us are overpaid. Many of came t

- 163** The benefits are excellent and we appreciate them very much. Thank you for your work on this.
- 164** can't we team up with other counties/cities to have a larger pool of employees to reduce the costs of insurance?
- 165** Please, remember that it's financially hard to raise a family with 3 kids. Trying to save for their education as well as paying for all the items that High School & Middle School kids require. WC is one of the lowest paid Counties with one of the highest
- Re #14:
- 166** Does 14(1) include keeping catastrophic costs to a minimum or just the up-front deductibles and out-of-pocket costs to a minimum?
- 167** What does 14(3) mean: Full/generous coverage of cost of insurance or full/generous coverage of the cost of the be in Q 15 I really don't feel I want to increase any part. I can't afford with a two income household and un certain with my husband employers.
- 168** NO
- 169** I appreciate you involving us in the decision making process. Thank you!
- 170** Doctor/Dental/Vision maintenance & Prescriptions should be kept available to the group. Use of specialists and alternative medical options should pay higher rates.
- 171** Question #14 & #15 did not record my selections
- 172** If it comes to a point where we would need to start contributing to our medical benefits via payroll deduction, I would then like to see the FSA maximum raised to offset that cost. I would also like to see an additional one or two steps added to our pay
- 173** I am very happy with the benefits as they are now and Even though I have stated I would be willing to use my own money for certain benefits, a lot depends on the circumstances behind those benefits -ie: affordability, level of benefit
- 174** Since I have been here, I have lost overtime and become a MAPPS employee. I have lost my PERS benefits and been given OSPiRG instead. I have seen my medical deductibles go up, and I now have to pay 20% for specialists. I even lost the ability to have a Increase FSA maximum
- 175** If there is any increase in any employee costs, definitely increase FSA maximum
- 176** I am curious about how much of the money budgeted for benefits is effected by single employees vs employees using coverage for spouses and children, meaning I would hate to see an employee who is single without children be negatively impacted because thos
- 177** Need more information on discussion issues.
- 178** I like it just the way it is currently
- 179** I take care of myself & as a result have collected years of unused sick leave. I could abuse this benefit, but choose not to. --Employees like this should be rewarded by receiving payment upon retirement of a portion of this unused sick leave.
- 180** It's difficult to see a choice
- 181** The benefits are one of the primary reasons I returned and will stay with the County
- 182** The benefits through the County are excellent. Thank you for your hard work.
- 183** Best cost-control solution is higher deductibles and co-pays at the low end, while maintaining maximum out-of-pocket limits and major medical. Higher co-pays will not only be a disincentive for people to go to the doctor every time they sneeze, and is in
- 184** I believe the County has a health care coverage that is affordable for my family. Changes that increase the costs of care could put services out of my family's financial reach.
- 185** As the sole wage provider for the family I need to have as little out of pocket as possible. I really appreciate that the County has both Providence and Kaiser to choose as options. I have had both over the years (Providence when we had 2 incomes and Ka
- 186** I'm surprised that you did not specifically include the cost containment option of charging a premium for spouses and dependents for medical and dental insurance. I'm sure there are many "single" employees and employees with working and dually insured sp

- 187** Create a 2nd tier. I signed up with full coverage for me and my family. This was a consideration when I started working for the County.
Create another tier if you want to make changes.
- 188** The current benefits are the reason I stay as an employee. And I work hard because it is important that I keep my job because of my benefits.
- 189** Just remember that some folks are single parent 1 income households with health issues and this is our ONLY means of taking care of ourselves and families.
- 190** I appreciate the benefits I receive because of my employment with the County. Understanding the reality of the cost of health care, I sincerely hope the Benefits Committee will truly incorporate the wishes of employees into decisionmaking about benefits.
The chiropractic benefits pay so little to the doctors that some do not accept our current plan.
- 191** The best physical therapy clinics are not in our network plan and should be. I ended up with multiple PT sessions because I did not get the best PT clini
- 192** Thank you for all your work on these benefits!
Yes, thank you for all the work on this survey.
- 193** -Stephanie R.
I would be interested to find out why other local counties have better medical/dental coverage than us and why we cannot have that same coverage.
- 194**
Also, question 18 required an answer, otherwise I would have left all of them blank. I would not use any
- 195** Keep the status quo, benefits make up for public employees' low salaries.
- 196** The benefits package that the County offered when I accepted employment was one of the main reasons why I took this job. If/when this is changed and additional money is required from my paycheck and no COLA is awarded is the County really staying competit
- 197** An ounce of prevention is worth a pound of cure.
- 198** I don't think everyone should pay a premium so that people who are sick can pay less. I think people that use the coverage should have to pay more, within reason of course.
- 199** The most missing benefit is not medical, it's that Washington County doesn't pick up PERS... it's a REAL pay issue for all of us.
- 200** As a single person with no dependents, I am finding it increasingly difficult to meet my bills. Employees who have dependents should be required to carry some of the costs to cover their family.
- 201** I am young and I don't go to the doctor. The ONLY medical insurance i need right now is if something happens to me and I can't work.
My vision I value way more and glasses are frigin expensive!!! My insurance should be catered to my needs!!!
- 202** One thing that I have though about with seeing friends struggle with cancer, is wondering how the County would pay should someone with Providence want to be treated at Cancer treatment centers of America - I've personally known people that have received o
- 203** This survey is difficult to understand. Not sure if it was filled out right.
- 204** I don't believe this is the best way of getting the results that are accurate. I tried to explain that to Tracy in HR and she would not listen.
- 205** Please don't reduce what benefits we have now.
- 206** No problem with the current plan. Would be nice to have the option of no increase in section 15.
- 207** I believe that the County has done a very good job providing the range and flexibility of benefits to its employees, especially in these economic times.
- 208** I have been very happy with the coverage and payments through our current programs. I have 4 children and my wife has MS. I have always found that even with a substatially smaller sallary than in other postitions available to me the benifits made workin

- 209** I rarely have time to sit and read the Horzone page or Luts happening. That said, when important "due dates" happen (I.E inrollment period ends) having the reminder e-mailed is MUCH more effective.
- 210** For an additional fee, I would like to have the option to include parents that live with you in the medical, dental and vision insurance.
- 211** Any inflationary increase to benefits cost should be covered by the employer
- 212** Please consider the impact reduction in benefits will have on employees and their families, many depend on these benefits and depend on them being affordable in exchange for their excellent service to the people of this county.
I feel that employees who have no spouse nor family members covered in their benefit package are subsidizing the coverage for family members of other employees.
- 213** Many of those employees have multiple dependents covered by their health/dental/vision plans.
- 214** I would rather see the loss of vision insurance before changes to medical/dental insurance.
- 215** please provide a forum for employees to preview final options before any changes are decided upon; it's hard to understand the true cost of some of these alternatives without numbers associated with them (and scenarios provided as examples). And maybe if the maximum age limit for children of employees should be 25 years, without any arbitrary requirement for being enrolled in higher education...what makes college students better than other young people?
- 216** No
- 217** Feel inadequate to make rating decisions regarding HSA & VEBA due to unfamiliar with the workings of these groups. Some items rated would be equal - not more, not less important.
- 218** Reducing county employee benefits will not help the county recruit and/or retain high-quality employees. Keeping the current package competitive will keep our workforce competitive. Otherwise, the high-quality candidates we seek will look elsewhere for
- 219** With the ability to use Defered Comp, as a tax free medical benefit I don't see the need for employee funded-retirement-health care. I do not want to see our only option as Kasier! I think medical benefits are the reason that many people take a governme
- 220** Please do not sell out the benefits for the employees. The economy is bad right now, no question, but the economy will return like it always does. Once the benefits are lost, it is rare labor gets them back. If there is a temporary solution, I believe
- 221** I have appreciated the generous coverage provided to me and my family for the past 30 years.
- 222** Please take a hard look before you consider making people pay additional money from their salary. Look at alternative insurance companies as well. Washington County does not pick up the PERS/OSRP Retirement 6% which many other counties do and tacking on a
- 223** The current benefit package is what has kept me here. I am the sole provider for a family of 5, since my spouse has been permanently disabled. The Kaiser plan (as is) is what keeps my family healthy.
- 224** I am thankful to have a job with great benefits and feel we, as employees, need to contribute to the cost of those benefits.
- 225** I think the Benefits Division is doing a great job taking into account what they have to work with and the outdated and unrealistic expectations of employees at this organization. Thank you for all you do and for putting together a committee to address t
- 226** I would really encourage committee to take a good look into the health care reform and also the survey in planning for the future benefits for Wash. Co. employees and to be fair and comparible all around. Thanks for all your work!
- 227** Please leave our benefits as they are, or improve them. We have already lost our COLA. Health benefits more important than wage increases.
- 228**
- 229** *By the way. Question #18 required an answer (why is there not an option for "not willing"?)...For the record, I \$850 a month for a single person ought to be more than sufficient to maintain current coverage.
- 230** If employees are going to pay a fee for any of these benefits, then I would like to see a cafeteria plan whereby an employee can pick and choose based on single person costs. Single people should not pay the same amount as families.

- 231** Please keep Healthcare affordable....I need it for myself and family and can't afford a lot of additional expenses, especially in this economy. The question about paying for more premiums could be answered if we knew how much. This survey leaves that question open to if
- 232** everyone said yes, than the County could sick us with high premiums and no say because we said we would in this survey.
- 233** If the County chooses to charge the employee a monthly premium and the employee chooses Kaiser Insurance, that costs the County less money, then we should not have to pay a premium.
- 234** It is pretty obvious that the committee has been asked to look at either cutting benefits or increasing benefit costs.
- 235** I do not get paid the same as my private sector colleagues, so part of the reason that I work here is b/c the benefits offer some compensation for the lack in salary. It would be distressing to loose that.
- 236** Keep the current level of coverage.
- 237** If we have to pony up more money for benefits we should not be expected to give up our COLA.
- 238** I used to have double benefits since my spouse was also covered thru employment and with a more expansive benefit package that included family vision and a few other things that we don't have. I also have children who are getting to be of an age that wil
- 239** Not at this time, thank U!
- 240** I'm grateful for the benefits we have and maintain. We are very fortunate to not be paying premiums like so many do for individuals and their families. Vision care for family members would be nice if it was cost effective. It may make sense to keep pay
- 241** Number 15 wouldn't allow me to use the same ranking for two options.
- 242** since the county has consistantly touted the benefit package as a portion of salry used to determine classifcation compensations- would not a reduction of the benefit require an increase in salary.
- 243** I really appreciate the medical and dental benefits that we receive at Washington County. Thank you!
- 244** Becoming more and more dissapointed in the direction our county is heading. Job security, a stable (managable) income, good health and retirement benefits have always been our county's backbone and the primary reason the employees are appreciative and st
- 245** I am hoping that we will keep employees informed as to how the health reforms now being decided (in Washington DC) will affect us/WC coverage. Thanks.
- 246** Thanks for doing your best for us!
- 247** under the current Providence Plan, insurance will only pay for required medical supplies according to THEIR schedule of need not the patient's. It has been very difficult over the last 1-2 yrs to obtain needed medical supplies because they will not cover
- 248** my position with the county falls near the bottom of the pay scale compared to most other jobs. if I end up paying out-of-pocket for healthcare it will have a huge negative impact on my family and I, and I will likely seek employment elsewhere. medical
- 249** Wow! Talk about a sales job-especially question 18! This appears to be a thinly veiled effort to get employees on board for eliminating some of our benefits.
- 250** On #18, I might be willing to add the "voluntary benefits", but only if I got to choose & didn't have to pay for a "package deal" - I'd want to have the option to pay for 1 type of additional coverage, but not Have To pay for other types that weren't appl
- 251** Possibly there could be a plan that could be cost effective if it were tailored to each employee's needs as well as fair to each employee.
- 252** I am aware of plans where a budget is set for health care benefits for employee's. That budget dollar is then equ I support additional fees for those who receive additional benefits for dependentsand spouses. I would be willing to pay extra to cover children or family members insurance premiums but would like to see employee continue to receive benefits.

- Very much encourage to keep current level of benefits or even better.
- 253** Willing to pay some more for current coverage if necessary. If volunteer options over and above current coverage available welcome to see additional options and coverage.
- Also, shou
- 254** Please look at a cafeteria style of servie options with one set amount available to an employee to purchase benefits then each individual determine what to purchase based on family need an desires. Also do not provide full coverage to folks with addition
- 255** I understand that the cost of benefits is rising and this is an attempt at making decisions that can be sustained. The County must acknowledge the value the employees that make sacrifices to work in the public sector were salaries are historically lower a
- 256** i have greatly benefitted from my providence plan and would not have the health I currently do were it not an option. my husband is self-employed and could not really afford his own health care as readily, so this has also been a plus.
- 257** I consider the current health benefits as part of my pay when comparing wages with other non-government jobs. It would be a shame to see a big change in the current benefits, but I would understand paying a small amount monthly to help offset the increas
- 258** I think it important to fully cover Washington County employees first and family members second.
- 259** i am happy with the plan we have now
- 260** I believe that we have a very generous benefits package. I have appreciated the county's willingness to absorb the costs of premiums. Thank you.
- 261** I have been very happy with my medical, dental and vision benefits. I would like options for family vision, and also it would have been helpful in the past to have orthidontic options.
- 262** Please keep the Providence plan as is w/o any cuts!
- 263** Premiums for retirees are prohibitively high. Most cannot afford to retire.
- 264** I can not afford to pay out anymore money.
- 265** The rating of the possible changes didn't leave much options that I think any of us want to add to or give up.
- 266** I can't believe we still do not have vision coverage for family members but we have domestic partner medical coverage. Dont make health care more expensive for your employees. Be a part of the solution, not a part of the problem. Cut wasteful spending
- 267** elsewhere before you cut benefits. Thanks.
- 268** Please establish a VEBA, so when employees retire, they can have assistance with maintaining current medical insurance.
- 269** This survey appears to be a sham for purpose of creating data to enable rationalization for a reduction in benefits.
- 270** The primary benefit I am concerned with is the medical including prescriptions. The maximum benefit from dental and vision is fairly limited and I would rather absorb those costs out of pocket when needed as opposed to paying to maintain the current medic
- 271** I strongly believe that the health care benefits should not change for the employee. If cuts are necessary it should start with family member coverage.
- 272** Didn't like that the survey you could ONLY rank items from 1-12. Medical/Dental should have been able to both be 1's, etc.
- 273** Cover Lasik eye surgery
- 274** Not at this time. I think it a very important topic, though and expect to be included in any consideration of changes to benefits- either personally or through the association who represents my interstes (WCPOA).
- 275** Question 18 states (Check all that apply) and will not let me close the survey without checking one of the boxes. None of them apply and I only checked a box because you gave me NO CHOICE!QUIT CHANGING MY INSURANCE!
- 276** The answer to 18 is not accurate but it didn't allow the option to not pay for anything.
- 277** One of the primary reasons I work her is because while the pay is not as high as other jobs, the benefits and the work environment are exceptional. I encourage the committee to work hard at negotiating an amazing benefit package without increasing costs

278 I think we need options for employees to choose from if they have to pay out of pocket expenses. I personally like the idea of being able to purchase benefits for retirement...and it would be nice to have a plan that rewards for not going over the annual

279 no

280 You all have No! idea what your doing!!!

1.coverage for 2 family members

2.coverage for average family of 5 or less

281

No more of his kids, her kids, and there kids. only the employee's kids

282 Thank you!