

## De Anza College Office of Institutional Research and Planning

**To:** Dorene Novotny, Human Resources Director  
Lisa Markus, Joint Labor Management Benefits Council Chair

**From:** Mallory Newell, FHDA Interim Director of Research and Planning  
Magan Penney, Student Assistant

**Date:** 13/06/2014

**Subject:** Voluntary Benefits Survey, Spring 2014

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The Voluntary Benefits Survey was sent to all employees at De Anza, Foothill and Central Services (7,131) on May 12, 2014 to gather their interest in a series of voluntary benefit options. The survey was open for two weeks and resulted in 347 valid responses for a response rate of 5%. Respondents reported their classification as: 41% Classified Staff, 31% Full-Time Faculty, 17% Part-Time Faculty, and 9% Administration.

- 75% of respondents do not currently participate in supplemental life insurance while 17% of respondents do participate in supplemental life insurance and 6% do not remember.
- When asked if respondents would like the option to purchase Long Term Care Insurance through payroll deduction, 42% of respondents said Yes, 23% responded No, and 34% were Unsure.
- When asked if respondents would like the option to purchase Accident Insurance through payroll deduction, 34% said yes, 33% said No and 30% were Unsure.
- When asked if respondents would like the option to purchase Cancer Insurance through payroll deduction, 33% said yes, 27% said No and 38% were Unsure.
- 16% of respondents currently participate in supplemental life insurance.
- 32% of respondents would like to have the option to purchase pet insurance through payroll deductions.
- 35% of respondents would like to have the option to purchase a legal plan through payroll deduction.
- 56% of respondents would like more information about estate planning.
- 53% of respondents would like more information about financial planning.

# Benefits Survey

1. What is your primary job classification?

Mean: 2.12

Response	Value	Frequency	Percent	Graph
Full time Faculty	1.00	108	31.12	<p>A 3D bar chart with a vertical axis from 0 to 100. The horizontal axis lists four categories: Full time Faculty (red bar, ~31%), Part time Faculty adjunct (orange bar, ~17%), Classified Staff (green bar, ~41%), and Administrator (dark green bar, ~9%).</p>
Part time Faculty adjunct	4.00	58	16.71	
Classified Staff	2.00	143	41.21	
Administrator	3.00	32	9.22	
<b>Total Valid</b>		341	98.27	
<b>Missing</b>		6	1.73	
<b>Total</b>		347	100.00	

2. Would you like to have the option to purchase LTCi on a voluntary basis (at your cost) through payroll deduction?

Mean: 1.93

Response	Value	Frequency	Percent	Graph
Yes	1.00	144	41.50	<p>A 3D bar chart with a vertical axis from 0 to 100. The horizontal axis lists three categories: Yes (red bar, ~42%), No (orange bar, ~23%), and Not Sure (green bar, ~34%).</p>
No	2.00	81	23.34	
Not Sure	3.00	119	34.29	
<b>Total Valid</b>		344	99.14	
<b>Missing</b>		3	0.86	
<b>Total</b>		347	100.00	

# Benefits Survey

3. Would you like more information about this topic?

Mean: 1.39

Response	Value	Frequency	Percent	Graph
Yes	1.00	209	60.23	
No	2.00	131	37.75	
<b>Total Valid</b>		340	97.98	
<b>Missing</b>		7	2.02	
<b>Total</b>		347	100.00	

5. Would you like to have the option to purchase accident insurance on a voluntary basis (at your cost) through payroll deduction?

Mean: 1.96

Response	Value	Frequency	Percent	Graph
Yes	1.00	119	34.29	
No	2.00	116	33.43	
Not Sure	3.00	106	30.55	
<b>Total Valid</b>		341	98.27	
<b>Missing</b>		6	1.73	
<b>Total</b>		347	100.00	

# Benefits Survey

6. Would you like more information about this topic?

Mean: 1.50

Response	Value	Frequency	Percent	Graph
Yes	1.00	166	47.84	
No	2.00	163	46.97	
<b>Total Valid</b>		329	94.81	
<b>Missing</b>		18	5.19	
<b>Total</b>		347	100.00	

8. Would you like to have the option to purchase cancer insurance on a voluntary basis (at your cost) through payroll deduction?

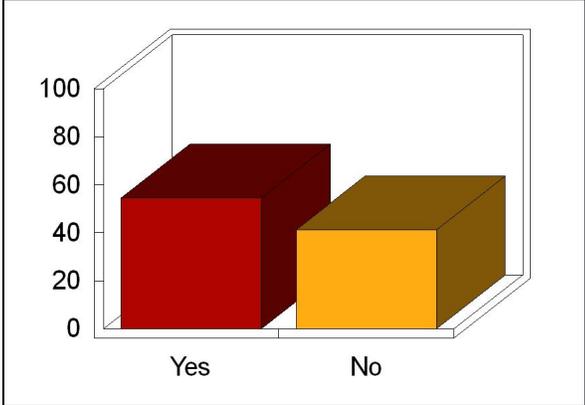
Mean: 2.06

Response	Value	Frequency	Percent	Graph
Yes	1.00	114	32.85	
No	2.00	95	27.38	
Not Sure	3.00	133	38.33	
<b>Total Valid</b>		342	98.56	
<b>Missing</b>		5	1.44	
<b>Total</b>		347	100.00	

# Benefits Survey

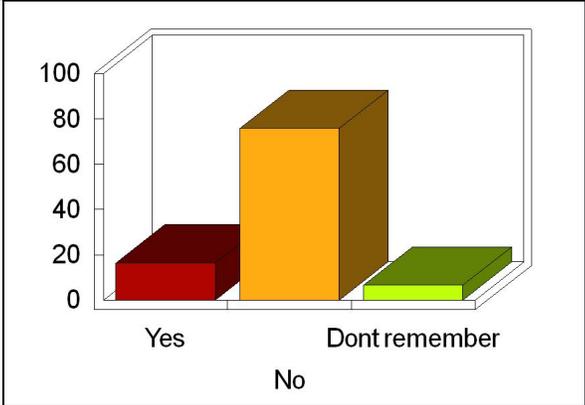
9. Would you like more information about this topic?

Mean: 1.43

Response	Value	Frequency	Percent	Graph
Yes	1.00	189	54.47	
No	2.00	143	41.21	
<b>Total Valid</b>		332	95.68	
<b>Missing</b>		15	4.32	
<b>Total</b>		347	100.00	

11. Do you currently participate in supplemental life insurance?

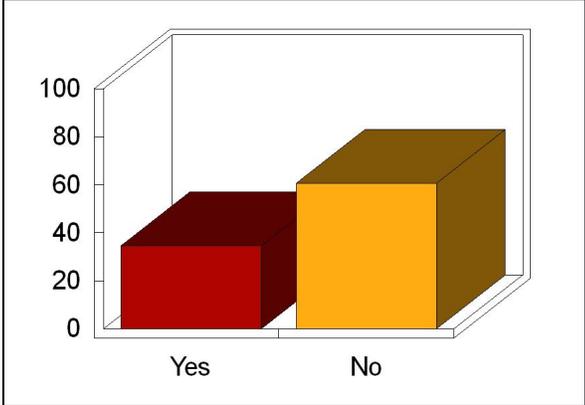
Mean: 1.90

Response	Value	Frequency	Percent	Graph
Yes	1.00	57	16.43	
No	2.00	263	75.79	
Dont remember	3.00	23	6.63	
<b>Total Valid</b>		343	98.85	
<b>Missing</b>		4	1.15	
<b>Total</b>		347	100.00	

# Benefits Survey

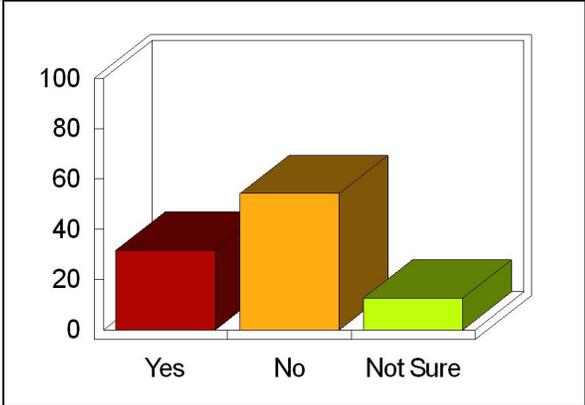
12. Would you like more information about this topic?

Mean: 1.64

Response	Value	Frequency	Percent	Graph
Yes	1.00	120	34.58	
No	2.00	210	60.52	
<b>Total Valid</b>		330	95.10	
<b>Missing</b>		17	4.90	
<b>Total</b>		347	100.00	

14. Would you like to have the option to purchase pet insurance through payroll deductions?

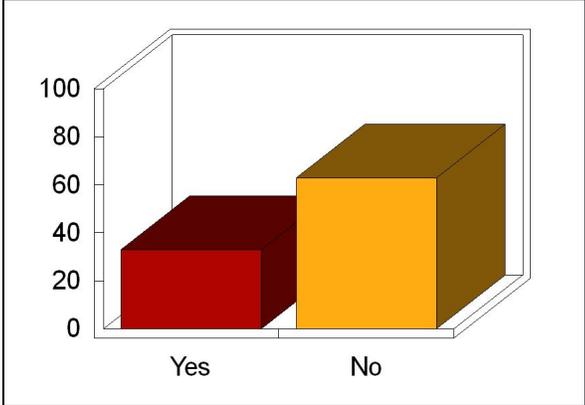
Mean: 1.81

Response	Value	Frequency	Percent	Graph
Yes	1.00	110	31.70	
No	2.00	188	54.18	
Not Sure	3.00	44	12.68	
<b>Total Valid</b>		342	98.56	
<b>Missing</b>		5	1.44	
<b>Total</b>		347	100.00	

# Benefits Survey

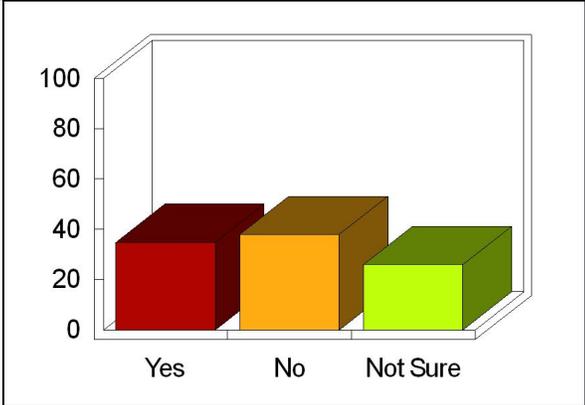
15. Would you like more information about this topic?

Mean: 1.66

Response	Value	Frequency	Percent	Graph
Yes	1.00	114	32.85	
No	2.00	218	62.82	
<b>Total Valid</b>		332	95.68	
<b>Missing</b>		15	4.32	
<b>Total</b>		347	100.00	

17. Would you like to have the option to purchase a legal plan through payroll deduction?

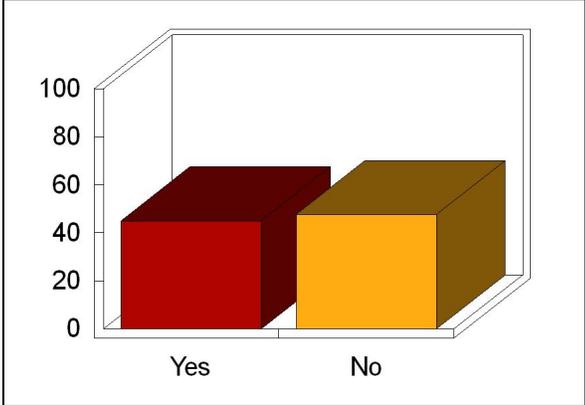
Mean: 1.91

Response	Value	Frequency	Percent	Graph
Yes	1.00	121	34.87	
No	2.00	132	38.04	
Not Sure	3.00	90	25.94	
<b>Total Valid</b>		343	98.85	
<b>Missing</b>		4	1.15	
<b>Total</b>		347	100.00	

# Benefits Survey

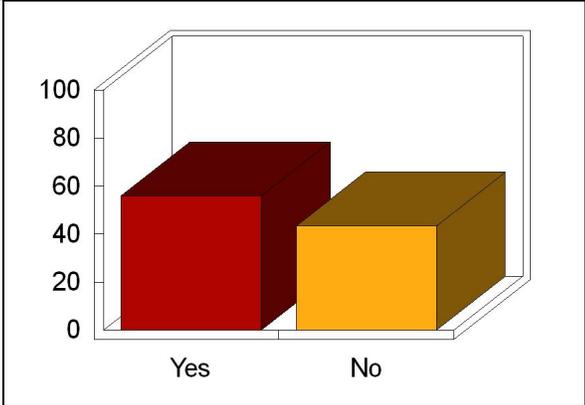
18. Would you like more information about this topic?

Mean: 1.51

Response	Value	Frequency	Percent	Graph
Yes	1.00	156	44.96	
No	2.00	165	47.55	
<b>Total Valid</b>		321	92.51	
<b>Missing</b>		26	7.49	
<b>Total</b>		347	100.00	

20. Would you like more information about this topic?

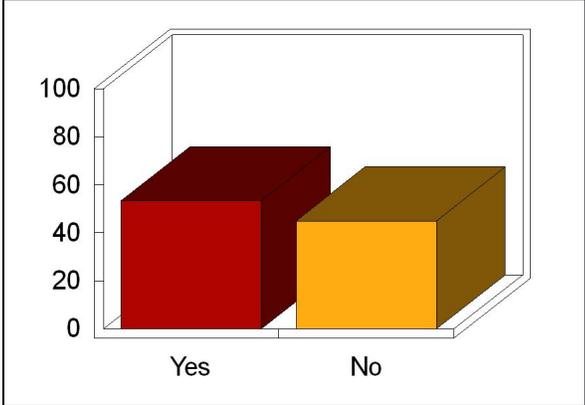
Mean: 1.44

Response	Value	Frequency	Percent	Graph
Yes	1.00	194	55.91	
No	2.00	150	43.23	
<b>Total Valid</b>		344	99.14	
<b>Missing</b>		3	0.86	
<b>Total</b>		347	100.00	

# Benefits Survey

22. Would you like more information about this topic?

Mean: 1.46

Response	Value	Frequency	Percent	Graph
Yes	1.00	185	53.31	
No	2.00	156	44.96	
<b>Total Valid</b>		341	98.27	
<b>Missing</b>		6	1.73	
<b>Total</b>		347	100.00	

## Appendix – Open-ended Responses

### Respondent Feedback for Long Term Care Insurance

A prospectus when it becomes available, will be key to making an informed choice on this benefit.

Already in CalPers LTC program

Can I buy this for a dependent parent aged 85?

Can I enroll later in my career at no penalty?

can retired faculty sign up?

Cost and what do I get for that money?

Data on how the program is more affordable than other private programs would be helpful.

Does it cover individuals with a pre-existing condition?

Have an existing policy

Have purchased on my own

How is this different from one offered through the state?

I already have a Cal str's long term policy

I already have LTC coverage (have had for over 20 years -- for myself spouse and adult children

I already have purchased Long Term Care Insurance through CalPers. Would I be able to buy this as a supplemental?

I already joined another company's plan last year. I wonder which plan is better.

I already purchased a policy privately. It is a smart idea and would be great if my employer would have offered it.

I am already purchasing LTCI thru STRS.

I am not clear on whether this benefit would be applicable only to myself and my dependents (spouse), or whether it could apply to any other family member?

I doubt I would be interested in this, but am curious about premiums for older folks and extent of coverage. This is very vague, so I would like details.

I participated (and paid) in the CalPers Long term care insurance program for over 15 years. Unfortunately I feel it ended up being a scam and I feel very leery of these programs. I paid for the best option that included guaranteed inflation protection--only to have the premiums rise anyway. I finally had to drop the plan when I was informed my premiums would raise by 85% in the next two years. So, I paid for 15 years for nothing! Bottom line--the company you contract with needs to be reliable and accountable or it becomes worthless.

I think that, in most cases, LTCI is not a prudent expenditure.

I would be interested in this if having it offered through the district would provide more benefits for the same cost or the same benefits at lower cost as coverage obtained as a private individual. If there is no additional benefit to an individual from obtaining coverage through the district, I do not automatically see a big advantage but my mind is open.

I would compare the LTC offering to a policy I already have which is very good but not cheap.

I would want to know that the various vendors of this product were seriously vetted, and had gone through a significant RFP/proposal process.

If a person decided to cancel the option at any time, what would be the process? Is there a fee to do so?

If hired after 1997 with no college benefits after retirement, would this coverage end at retirement?

If not, would the cost go 3-4X?

I'm too young and poor to consider this. Instead: Scrap insurance for part timers, give us a raise, let

us enroll in Covered CA.... Or is that illegal?

Is the purchased amount through payroll deduction tax-deductable?

Is there any way to make this product more affordable? Insurance companies have been raising and raising prices on this kind of insurance with no control by the state or the federal government.

It is way too expensive, and not worth the money.

It would be nice to see a chart of how the price changes as the employee's age changes

I've been advised against LTCi by worthy advisors. Would need info on the product and how money could be used.

NA

No

Please address how this would interact with a CalPERS LTC plan. Can I keep the old plan and still sign up for the new one if I would like to? (e.g. if home care benefits are better in the new one but other coverage limits are higher in the old one)

Pricing and details would determine my ultimate interest. As a voluntary benefit, I think this is something worth considering.

Really would like it included in my benefit package.

That monthly premium sounds really steep.

the monthly premium now and the monthly benefits in the future

The research I've seen indicates this is a major issue that people don't really get exposure to until they cannot afford it. Great idea!

what level of services would be provided, what prequalifications are set? is \$172 per person or per family?

Wish the monthly cost was lower. If so, I would consider it.

Would love to know general price comparisons, etc. And the value of our package -- since our health care benefits have been eroded so dramatically.

Would need more information, especially if this policy remains in force if I move out of California.

Would there be restrictions on prior conditions

Would this \$172 monthly amount increase every year or would it stay the same?

Would this be through PERS? If so, many people may already have it, but would be interested if costs were reduced via larger group plan.

Would this replace the current Long Term Care that is offered?

## Respondent Feedback for Accident Insurance

I have Kaiser, don't think it applies to me...

Confusing. If I were in an accident tomorrow wouldn't my ER visits or doctor visits be covered now? I think so. So what is this for?

Cost.

How is this different than my current coverage? Is it to cover my copays?

I am not sure I understand what would not be covered by my regular benefits.

I am retiring in June, so too late.

I want to know what my current insurance coverage does NOT cover!

If one of my child is an adult age, do still eligible for this?

I'm all in on the ACA. Why? Because when we're not employed, our premiums go down. Current DirectPay system for premiums makes no sense, from a part-timer's perspective.

Is AFLAC available?

Is the payment tax-deductable?

Isn't that what is being deducted for our insurance we are already paying.

I've never heard of this before. What kind of accidents is it for? Thanks.

No

Nothing at this point

Why are Xrays not covered now? Is that because they count under accidents?

Would this cover traveling?

Would this in any way affect the coverage that employees presently have?

## **Respondent Feedback for Cancer Insurance**

Seems a bit over-the-top and maybe just a revenue grab by insurance providers  
are there age limits? pre-existing condition limits?

Confusing. We have benefits for medical costs so this sounds like it would only benefit from having to  
pay out-of-pocket expenses.

Cost?

I am not sure I understand what would not be covered by my regular benefits.

I don't see any benefit to these because I already have health insurance through spouse's employer and  
Medicare.

I have Kaiser, don't think it applies to me or I have very little out of pocket...

Is the payment tax-deductable?

Is this a way to eliminate existing medical coverage if a cancer diagnosis is made? Skeptical about this  
type of insurance.

Is this only for me or for my whole family?

Just CA?

More information about restrictions and limits would be very helpful.

No

our insurance should already cover this. This sounds like a way out of paying for medical coverage we  
should receive without additional insurance!

This is an outdated policy.

This should be covered by any decent medical plan. If our plans don't cover this, they are lousy.

This would be a third-party plan, right, not self-insured?

what are we talking about?

What does this cover that medical insurance doesn't?

What would be the limitations with regards to the type of cancer one could be diagnosed with?

Wouldn't Kaiser cover such treatments?

## Respondent Feedback for Supplemental Life Insurance

Can we buy more than 50k worth?

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Hartford denied my coverage application. Information about an alternate policy would be appreciated. Thank you.

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How do we sign up for this? What are the requirements to participate?

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How would this be different from existing plan option?

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I already have life insurance through TIAA-CREF, but if I had had the option earlier in my career I would have take advantage of it.

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I am interested in purchasing this in the future, so please do not discontinue its availability.

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I currently pay \$50/month for \$500,000 in coverage. The district plan is very overpriced.

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I didn't know the District had a no cost life insurance policy... for part time people? Need to investigate this.

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I get supplemental insurance through my professional society.

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I have supplimental insurance through my spouse's work

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It has to be portable policy, so if I leave, I would need to be able to keep the insurance...

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No

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The employee cost seems high to purchase additional insurance.

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The rates offered by Hartford are higher than many other plans, making a third-party vendor currently more attractive.

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What about coverage for dependents?

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## Respondent Feedback for Pet Insurance

Wish I had this back when I had 3 old cats! Anyway, this seems superfluous.

Absolutely NO.

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Aer you kidding?

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cool

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do not have a pet

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I can't afford to have pet.

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I currently don't have pets that qualify, but it's probably a great thing for those who do.

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I do not personally care about this, but perhaps it would be an important benefit for some people. If administering it is not onerous, why not? But I see other options to which I would give a higher priority.

I don't have a pet....right now...

Is the payment tax-deductable?

Pet insurance has a history of being poor to pay claims and paltry when they do.

This is less important to me than the human insurance options.

### **Respondent Feedback for Legal Plan**

A plan that included templates for additional states would be ideal.

have legal plan coverage through spouse's plan

How would this compare with some plans that are offered by associations? I think I remember seeing FAAC offers something like this.

I get it free.

Is the monthly payment tax-deductable?

No

What level of legal coverage can I expect with this insurance?

Would this cover creating a trust? And, would we have the option to opt in our out after a few years?

### **Respondent Feedback for Estate Planning**

An absolute must

Assets? I have a computer from 2005. I'm sure this is well-intentioned, but it comes off as ridiculous/insulting for those of us trying to get by on part time wages.

Good idea.

I already have a living trust and wills, etc, but I think it's a very good service to provide. The process can be expensive and difficult to navigate without help.

I have found info and resources without district involvement and would not pay for anything in this area.

Is estate planning the same as having a trust written?

living trusts

More information is always appreciated.

My husband is an Attorney. So, I get it for free.

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No

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To establish a trust with an attorney, what are typical costs?

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Would there be a charge for this? If so, I would not be interested. If there is no charge, this might be a valuable second opinion.

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## **Respondent Feedback for Financial Planning**

Again, this would be interesting if there is no charge. If there is a charge, however, I would not be interested, since it would duplicate what I have already.

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Do you offer these to part-timers?

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I am leaving at the end of the quarter and all of this will be too late for me.

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I believe fee-based financial planning TRAINING could be of bennifit to the campus community, but would caution against providing finacial planners who want to sell products on commission.

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I can find the info and resources myself, would not pay for district provided. I would not expect to learn more than I already know from a district-provided plan. These last few proposals sound like they would benefit district and consultants, not employees. I am extremeley skeptical that the quality would be worth the cost to employee. They are probably boilerplate packages that are delivered according to a pre-planned program rather than according to needs of employees. More show than substance and questionable value. District should stick to job of college admin. If district want to improve benefits, take a look at compensation. Spend the money there, not on more program managers and directors in admin to manage these questionable "benefits." Or subsidize fitness center membership for employees.

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I think the district does not offer sufficient options for 457. For example, if one has 403B with one provider, it would be nice to have the option for 457 with the same providers. Financial planning is a very important thing that most people don't know anything about.

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I'm good, but others may appreciate the service.

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Individualized financial planning opportunities would be very helpful

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No

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Seriously?

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Thanks for asking about ALL the various options. I feel that FHDA already offers enough options. It takes time to investigate all the plans the survey asked about. I am not interested in folks using their time on these items.

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This is interesting to me IF there is a way to screen out AIG types.

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This is my biggest challenge in this world of corrupt banking and wall street dealings. 2008 is a bitter memory.

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This would be helpful.

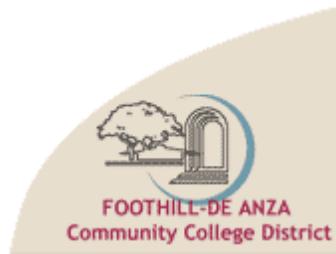
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This would be of great benefit to district employees and their families. I would be delighted to see this benefit/service become a reality.

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Unbiased advice would be welcome. As opposed to some guy coming to try and sell us on his companies 457 plan--that HE DOES NOT contribute to himself!

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## Foothill-De Anza Community College District Employee Survey of Voluntary Benefits - Spring 2014

The Joint Labor Management Benefits Council (JLMBC) is considering expanding its voluntary benefit opportunities and educational programs, if there is adequate interest. A voluntary program means that the insurance plans offered would be available to you for purchase **at your own cost**. By offering voluntary plans through the District, however, employees may benefit from discounts not otherwise available if you purchased a similar plan on your own.

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1. What is your primary job classification?

- Full time Faculty
- Part time Faculty (adjunct)
- Classified Staff
- Administrator

### Long Term Care Insurance (LTCi)

LTCi provides for reimbursement of home-based and/or facility-provided care when you or a family member/loved one needs help with daily tasks like shopping, bathing, transportation, supervision, and/or companionship.

\* Pricing depends on the benefits you choose.

\* This is an age-rated product, so cost also depends on your age at the time of enrollment.

\* A 55-year old single individual purchasing long-term care insurance protection could expect to pay approximately \$172 per month for \$162,000 of current benefits that would grow to roughly \$330,000 of coverage at age 80.

2. Would you like to have the option to purchase LTCi on a voluntary basis (at your cost) through payroll deduction?

- Yes
- No
- Not Sure

3. Would you like more information about this topic?

Yes

No

4. Please insert any additional questions/comments you may have about LTCi here:

Next

### **Accident Insurance**

Accident Insurance provides cash payments for medical and out-of-pocket costs that occur with accidental injury and that are not covered by your medical/health insurance plan. This includes payments for emergency room treatments, hospital stays, medical exams, and other expenses you may face such as transportation, lodging, and dependent care. These benefits are in addition to your health insurance coverage.

\* The benefit level is chosen by FHDA.

\* The cost to you depends on whether you have single, two-party, or family coverage.

\* Monthly premiums for a single individual would range from \$8 to \$20 per month. Premiums for a family would range from \$20 to \$50 per month.

5. Would you like to have the option to purchase accident insurance on a voluntary basis (at your cost) through payroll deduction?

Yes

No

Not Sure

6. Would you like more information about this topic?

Yes

No

7. Please insert any additional questions/comments you may have about Accident Insurance here:

### **Cancer Insurance**

Cancer insurance provides cash payments for medical and out-of-pocket costs that occur with cancer diagnosis and are paid in addition to your health insurance policy. You may use these funds for any purpose. These policies usually cover diagnosis of internal cancer and malignant melanoma.

8. Would you like to have the option to purchase cancer insurance on a voluntary basis (at your cost) through payroll deduction?

- Yes
- No
- Not Sure

9. Would you like more information about this topic?

- Yes
- No

10. Please insert any additional questions/comments you may have about Cancer Insurance here:

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### **Supplemental Life Insurance**

The District currently offers basic life insurance of \$50,000 per employee at no cost through its life insurance carrier Hartford Insurance Company. The District also offers you the opportunity to purchase supplemental life insurance through Hartford.

11. Do you currently participate in supplemental life insurance?

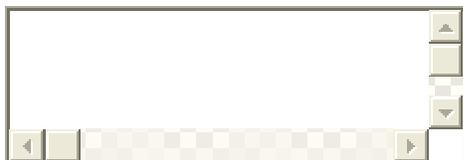
- Yes
- No
- Don't remember

12. Would you like more information about this topic?

- Yes

No

13. Please insert any additional questions/comments you may have about Supplemental Life Insurance here:



### **Pet Insurance**

Pet Insurance pays, partially or in total, for veterinary treatment of your family's sick or injured pet. Like modern health plans, there is coverage for preventive services, like check-ups and vaccinations, if you elect it. The most important aspect of this coverage is the coverage for unplanned, catastrophic pet injuries and illnesses.

\* You choose the coverage or coverages you want to purchase.

\* Premiums vary based on the age of the pet, species, size (as an adult), plan type, deductible and state of residence.

\* Premiums for one pet may range from \$11 to \$54 per month.

14. Would you like to have the option to purchase pet insurance through payroll deductions?

Yes

No

Not Sure

15. Would you like more information about this topic?

Yes

No

16. Please insert any additional questions/comments you may have about Pet Insurance here:



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### **Legal Plan**

Group Legal plans provide access to low-cost or free consultation with an attorney and a wide range of personal legal services. Pre-paid legal plans are a system that provides members access to free and discounted legal services by licensed attorneys from local law firms. Enrollees that have an issue with the potential of becoming a legal problem are able to consult with an attorney to obtain legal advice on how to help avoid or resolve the matter. These programs also provide an online library of legal templates that you may use for creating a will, rental agreement, or other type of contract.

- \* The benefit level is chosen by FHDA.
- \* The cost of these programs is about \$20 per month whether you have single or family coverage.

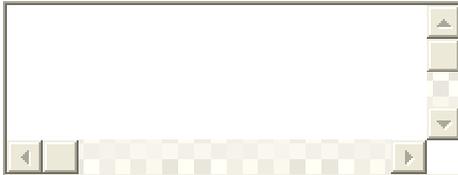
17. Would you like to have the option to purchase a legal plan through payroll deduction?

- Yes
- No
- Not Sure

18. Would you like more information about this topic?

- Yes
- No

19. Please insert any additional questions/comments you may have about Legal Plans here:



### **Estate Planning**

The District does *not* currently offer estate planning as part of its educational offerings. Estate planning includes steps you can take to protect your assets and assure your wishes are carried out in the event of your death.

20. Would you like more information about this topic?

- Yes
- No

21. Please insert any additional questions/comments you may have about Estate Planning here:



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### **Financial Planning**

Financial planning is the steps designed to accomplish a financial goal, such as eliminating debt, or planning for college or retirement. This often includes budgeting to help organize an individual's finances and set aside income for short-term and long-term

savings goals. The District currently offers several IRS qualified 457 and 403(b) retirement account plans and you may meet with these representatives individually; however, the District does not currently offer financial planning as part of its educational offerings.

22. Would you like more information about this topic?

Yes

No

23. Please insert any additional questions/comments you may have about Financial Planning here:



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