

## FAUST Benefits Survey 2017

The FAUST benefits survey ran 2-6 Feb. 2017. 108 Full-time faculty FAUST members were invited to take the survey and 73 responded, giving a 67.5 % response rate.

Pages 1-4 summarize the survey results. A full list of responses to questions 9 and 10 can be found on pages 5-10.

### Summary survey results:

| Question  |                         | 1<br>(very<br>dissatisfied) | 2<br>(moderately<br>dissatisfied) | 3<br>(satisfied) | 4<br>(highly<br>satisfied) | 5<br>(very highly<br>satisfied) | Does not apply<br>to me because I<br>have not used<br>this benefit | Total<br>respondent<br>s | Weighted<br>Average |
|---|-------------------------|-----------------------------|-----------------------------------|------------------|----------------------------|---------------------------------|--|--------------------------|---------------------|
| 1. Prescription medication with a 20% participant co-pay to a maximum of \$30 for each eligible drug on the prescription and no co-pay for eligible expenses thereafter.  | Number of responses     | 10                          | 12                                | 25               | 10                         | 11                              | 5  | 73                       | 3.00                |
|   | Percentage of responses | 13.70%                      | 16.44%                            | 34.25%           | 13.70%                     | 15.07%                          | 6.85%  |                          |                     |
| 2. Extended health benefits (e.g. chiropractor, osteopath, chiropodist/podiatrist) with a 20% participant co-pay and a maximum of 10 eligible treatments per year.        | Number of responses     | 6                           | 8                                 | 16               | 11                         | 9                               | 23   | 73                       | 3.18                |
|   | Percentage of responses | 8.22%                       | 10.96%                            | 21.92%           | 15.07%                     | 12.33%                          | 31.51%   |                          |                     |
| 3. Extended health benefits (e.g. massage therapy, psychologist, acupuncture, naturopath) with a 20% participant co-pay and a maximum of 20 eligible treatments per year. | Number of responses     | 8                           | 9                                 | 19               | 13                         | 15                              | 9  | 73                       | 3.28                |
|   | Percentage of responses | 10.96%                      | 12.33%                            | 26.03%           | 17.81%                     | 20.55%                          | 12.33%   |                          |                     |
| 4. Coverage of basic dental care at 90% to a maximum of \$1000 per year.  | Number of responses     | 8                           | 11                                | 29               | 13                         | 11                              | 1  | 73                       | 3.11                |
|   | Percentage of responses | 10.96%                      | 15.07%                            | 39.73%           | 17.81%                     | 15.07%                          | 1.37%  |                          |                     |

|   |                         |        |        |        |        |       |        |    |      |
|---|-------------------------|--------|--------|--------|--------|-------|--------|----|------|
| 5. Coverage of major restorative dental care at 50% to an annual maximum of \$1500.   | Number of responses     | 7      | 9      | 17     | 11     | 4     | 24     | 72 | 2.92 |
|   | Percentage of responses | 9.72%  | 12.50% | 23.61% | 15.28% | 5.56% | 33.33% |    |      |
| 6. Orthodontic coverage for dependents under 19 at 50% of orthodontic services to a lifetime maximum of \$2500.                                     | Number of responses     | 4      | 7      | 12     | 4      | 4     | 42     | 73 | 2.90 |
|   | Percentage of responses | 5.48%  | 9.59%  | 16.44% | 5.48%  | 5.48% | 57.53% |    |      |
| 7. Coverage of speech therapy at 80% to a maximum of \$2000 per year.   | Number of responses     | 1      | 2      | 9      | 2      | 2     | 56     | 72 | 3.13 |
|   | Percentage of responses | 1.39%  | 2.78%  | 12.50% | 2.78%  | 2.78% | 77.78% |    |      |
| 8. Vision care coverage with a 20% participant co-pay up to a maximum of \$250 every 24 months, or every 12 months for dependent children under 19. | Number of responses     | 10     | 18     | 24     | 11     | 3     | 7      | 73 | 2.68 |
|   | Percentage of responses | 13.70% | 24.66% | 32.88% | 15.07% | 4.11% | 9.59%  |    |      |

9. Taking our complete benefits program into consideration, please identify the benefit that you consider to be the most important benefit overall:

64 Respondents

| <b>Coverage</b>                             | <b>Number of respondents</b> |
|---|------------------------------|
| Dental (undifferentiated)                   | 31                           |
| Dental – Major Restorative                  | 1                            |
| Dental – Orthodontic                        | 3                            |
| Prescription Drug                           | 25                           |
| Vision                                      | 14                           |
| Extended Health Benefits (undifferentiated) | 7                            |
| Extended Health Benefits – Message Therapy  | 7                            |
| Extended Health Benefits – Psychotherapy    | 4                            |
| Extended Health Benefits – Osteopathy       | 2                            |
| Benefits for over-65/over-70                | 1                            |
| Travel Insurance                            | 1                            |

(NB: When respondents mentioned several items, each item has been counted individually.)

10. We welcome your comments on other individual items and the benefits program as a whole:

36 Respondents

| <b>Item</b>   | <b>Number of Respondents</b> |
|---|------------------------------|
| Satisfied with current benefits plan  | 9                            |
| Dissatisfied with current benefits plan                                       | 4                            |
| Improve benefits for over-65/over-70  | 7                            |
| Enhance vision coverage   | 5                            |
| Enhance orthodontic coverage  | 4                            |
| Enhance restorative dental coverage   | 2                            |
| Satisfied with current co-pay arrangements (e.g. for prescription medication) | 2                            |
| Retain/improve message therapy benefit  | 2                            |
| Retain/improve extended care benefits   | 1                            |
| Improve prescription medication coverage                                      | 1                            |
| Other (e.g. travel insurance, coverage for specific conditions)               | 3                            |

(NB: When respondents mentioned several items, each item has been counted individually.)

**Complete responses:**

Question 9: Taking our complete benefits program into consideration, please identify the benefit that you consider to be the most important benefit overall:

Answered: 64 Skipped: 9

Responses:

- Currently, Vision Care. The coverage should be improved - glasses are very expensive and the coverage we have is not sufficient.
- Dental
- Drug coverage
- Basic health, basic dental and basic extended
- I consider dental care benefits to be the most important.
- Dental care is pretty important.
- Basic Dental
- dental care + prescription coverage
- osteopathy
- dental and vision
- All services that cover or include mental health.
- Extended health benefits, and dental are the most important
- Eye care. (Dental close second.)
- I have coverage through my spouse's medical and dental plans.
- All benefits for full time employees without regard to age: this includes 65 years plus life insurance, 65 years plus disability benefit, 65 years plus spousal insurance, 70 years plus health insurance, and 70 years plus travel insurance.
- Prescription coverage.
- dental
- Drug coverage
- All coverage is important. As I use benefits the changes made represent a major salary loss — my estimate is our family now pays at least \$600 out of pocket per month — sometimes higher than we did before these so called 'extended' benefits.
- Prescription drugs

- Prescription drug coverage
- dental
- prescription drug coverage
- Drug psychologist acupuncture massage therapy physiotherapy
- dental care including major restorative and orthodontics
- Increase the amount on vision care.
- increase in dental coverage
- Dental coverage needs to be reconsidered. Looking at increased cost of dental work, \$1000 is not sufficient amount. Its better to have 80% coverage but with an increased yearly limit.
- The coverage of prescription medication.
- broadened coverage to osteopaths etc, not just the traditional doctors etc.
- Orthodontics and prescription medications.
- Prescription drug
- dental, prescription, eye.
- We have a third-rate travel insurance plan. UNB's plan is far better for current and retired faculty.
- Prescription drug coverage and dental
- Dental has been the most important for me, but so has massage therapy and similar benefits, which have helped me during the school year.
- Naturopath, chiropractic, massage
- They are all important. However for me, it's the vision care and dental.
- prescriptions, glasses, dental
- dental
- drugs
- glasses/ optometrist
- Dental
- dental
- Prescription Medication and Basic Dental Coverage
- Dental coverage at 80%
- vision & dental
- Dental.

- dental, vision, drugs
- drugs, dental
- orthodontics
- Paramedical treatments (massage and psychotherapy in particular).
- massage and accupuncture is important to me as a way of pursuing non-pharma pain relief.
- prescription drugs is most important for me
- Prescription drugs
- prescription, dental, optomestrist
- prescriptions
- prescription medication
- Extended to cover Psychologist etc.
- prescription drugs, massage
- Vision
- more dental over \$1000
- dental and vision, the latter of which is inadequate at present. I make high use of massage and naturopathic treatments also
- prescription drugs

Question 10: We welcome your comments on other individual items and the benefits program as a whole:

Answered: 36 Skipped: 37

Responses:

- Overall this seems to work fairly well, though it is not cheap (and I realize that other options would've been even more expensive). I'm glad that people have to pay a portion of prescription fees and massages etc. as this is an encouragement to use our benefits carefully and wisely. I wish that we could have a portion of gym membership reimbursed since this promotes wellness (mind-body-spirit well-being, as the YMCA puts it!), and might decrease other health issues and costs.
- I am concerned about the treatment of 65+ years faculty. They lose life insurance and disability insurance after 65 years and health, dental and travel insurance after 70 years. This is discrimination based on age. It should also be made possible for retired faculty members to be part of all insurance programs. It is done at other universities- e.g. McGill..

- Colleagues have informed me that employed full-time faculty aged 65+ are no longer eligible for certain types of insurance (life, disability, spousal, etc.). This is a concern that I would like to see addressed. d.
- Please don't let them take massage therapy, ever.
- No comments.
- I'm strongly in favor of modest co-pay for all benefits, as it is likely to encourage us to seek medical care responsibly.
- It would be great to cover faculty members who are past age 65 with all the benefits, as they often need them more.
- We deserve post-retirement health insurance, just as UNB professors and the NB Teachers Union and, no doubt, NB Nurses Union, NB Public Employees Union, etc. We also need to remove the age discrimination from our benefits, despite the loophole, it contradicts the St. Thomas University 'no discrimination against any listed group member' statement (from the early 1990's): 65 years plus life insurance, 65 years plus disability benefit, 65 years plus regular spousal insurance, 70 years plus health insurance, and 70 years plus travel insurance.
- The extended care benefits are very important, despite being designated "extended care."
- It would be good to consider funding vaccinations for shingles for those over 50 years of age. Also, the benefit package for those who are retired is not a very good package. The one that UNB provides sounds like a possible and good model for STU.
- Compared to the old program, it sucks.
- Would prefer dental cap be higher, perhaps \$1500/year.
- I would be happy to pay a slightly higher premium to get back full prescription drug coverage.
- I am fine with it. The adjustments we and the University made were appropriate.
- I'd like to see enhanced vision coverage.
- The thing about the current dental plan: it is fine as long as there is nothing wrong with your teeth/gums. Some conditions, though rare, are costly, but just leaving them is not really an option. In my case, thousands upon thousands would have been saved had I had orthodontic care at a young age, and so I question the low coverage for orthodontics. The perception might be that it's cosmetic, but bad bites can lead to grinding and then tooth loss and gum recession, which requires all sorts of surgeries and brings on TMJ and all sorts of nasty stuff. I'm probably a unique case, which strengthens the argument for upping dental care: offer twenty massages a year, and people will try to max it out, but nobody gets below-the-gumline scaling or skin grafts if they don't have to.
- Please return to earlier plan!
- I would like to see higher coverage for major restorative dental care and orthodontics; other high priorities for me are vision care, prescription medication coverage
- generally satisfied.
- Overall, I found the changes to be o.k. Thank you for checking in with us

- How to extend orthodontist coverage to members over 19--I need orthodontist care [braces etc] in order to preserve my bite and jaw. But there is no coverage for me. It should be either or [use it for kids under 19 or members now need this--to be able to chew. Had I had proper braces when I was a child, I wouldn't have TMJ. Paying for extensive braces, surgery etc --is very expensive. We should have a choice.
- N/A.
- Better vision would be nice.
- A plan that allows faculty to travel - now and after retirement - is worth fighting for. Most others have it.
- Post-65 benefits are unacceptable (reduced disability insurance, life insurance, and all post-70 benefits)
- I realize that it was a good idea to put a cap on benefits, but it is unfortunate that we lost full coverage. It seems to me that the vision care, which almost all members of the union make use of, is the one that least advances the principles of a mutual assistance policy for employees, which distributes from those who don't need to those who do, or otherwise covers unforeseen events. Since glasses are an occupational hazard, I wonder what the overall cost of this benefit is, and whether re-apportioning those benefits might better serve members burdened by co-pays, and more limited dental coverage. On the whole, however, the benefits programme has been great.
- Vision care is still inadequate.
- The changes in the benefits program have adversely affected my partner and myself. We are paying more and receiving fewer benefits. The reasoning, and process, behind the change to the benefits program was flawed, as is the program itself. I doubt very much that the advantages of the previous program will ever be restored, but I would urge FAUST to resist further adverse changes.
- I am willing to pay for other people's treatments. Just because I don't use some of the treatments doesn't mean I don't value them
- The new plan is a huge upgrade on the old plan. Very happy with the changes!
- The current plan is excellent and shouldn't be changed, especially not to suit the whims of a loud minority.
- I hope FAUST is not planning to change the benefits package again so soon. FAUST members were stuck with a benefits package for over a decade that did not satisfy many members' needs, and proved to be extremely expensive. The previous FAUST benefits committee spent a great deal of time and effort putting an alternate plan to the membership to vote on in comparison with our existing plan. The membership endorsed the new plan. I know that there are many members who really liked their massages, but the majority ruled, pretty convincingly if I recall.
- Massage and acupuncture draw from the same pool of 20 visits. either expand the number of visits since we now have a co-pay, or separate services to allow more covered visits.
- The vision care program is very weak and does not allow me to replace my glasses and contacts when I need to

- massage therapy is a giant waste of our money, which could be put towards funding dental care for children. It is the younger faculty with kids who need this benefit improved.
- I think the program is balanced and working well. Thanks for your work.