



CSI INSURANCE PLAN & TRUST FUND
UPDATE

Date: December 29, 2003

- Survey Results

To: Boards and Administrators
CSI Member Organizations

From: Howard Van Mersbergen
Executive Secretary Treasurer

Survey Results

- Earlier this fall we requested your participation in a survey of board/employee payment of health insurance costs for employees and dependents. The questionnaire was mailed to 344 CSI member organizations. 225 responses were received.
- Following are the results; the numbers in brackets indicate the results of the previous surveys:

Of the member organizations, grouped into three main categories:

	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>
31 Boards, or 13.8%, pay the <u>full</u> cost.	[16.3]	[20.5]	[25.3]	[24.9]
177 Boards, or 78.7%, pay <u>part</u> of the cost.	[74.6]	[74.2]	[69.8]	[65.6]
17 Boards, or 7.5%, pay <u>none</u> of the cost.	[9.1]	[5.3]	[4.9]	[9.5]

Of the 177 Boards which pay part of the cost:

11 Boards, or 6.2%, pay 100% for the employee,	75% for dependents.
7 Boards, or 3.9%, pay 100% for the employee,	50% for dependents.
50 Boards, or 28.3%, pay 100% for the employee,	0% for dependents.
17 Boards, or 9.6%, pay 90% for the employee,	90% for dependents.
8 Boards, or 4.6%, pay 80% for the employee,	80% for dependents.
12 Boards, or 6.8%, pay 75% for the employee,	75% for dependents.
7 Boards, or 3.9%, pay 50% for the employee,	50% for dependents.
65 Boards, or 36.7%, pay various other portions.	

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— In looking towards next year:

Of the 31 currently paying full cost, 2 or 6.5% expect to pay a different percentage of the cost, 25 or 80.6% expect to pay the full cost, and 4 or 12.9% are uncertain what percentage will be paid.

Of the 177 currently paying partial cost, 10 or 5.6% expect to pay a different percentage of the cost, 127 or 71.8% expect to pay the same percentage of the cost, and 40 or 22.6% are uncertain what percentage will be paid.

Of the 17 currently paying none of the cost, 0 or 0% expect to pay a percentage of the cost, 16 or 94.1% expect to pay none of the cost, and 1 or 5.9% are uncertain what percentage will be paid.

— Regarding offering a Flexible Spending Account Plan for employees to use to pay benefit related expenses with pre-tax dollars:

137 Boards provide a Flexible Spending Account Plan.

88 Boards do not provide a Flexible Spending Account Plan.

Of those not now offering a Flexible Spending Account Plan, 11 Boards are considering such a program next year.