



CSI Insurance Plan and Trust Fund

Date: January 5, 2009
To: Boards and Administrators
CSI Member Organizations
From: Howard Van Mersbergen Executive Secretary-Treasurer

IN BRIEF

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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 301 CSI member organizations. 172 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>2007</u> | <u>2006</u> | <u>2005</u> | <u>2004</u> |
|-----|-------------------|------------------------------|-------------|-------------|-------------|-------------|
| 17 | Boards, or 9.9%, | pay the <u>full</u> cost. | {12.3} | {17.2} | {13.2} | {10.1} |
| 138 | Boards, or 80.2%, | pay <u>part</u> of the cost. | {79.5} | {78.1} | {78.6} | {79.8} |
| 17 | Boards, or 9.9%, | pay <u>none</u> of the cost. | { 8.2} | { 4.7} | { 8.2} | {10.1} |

- Of the 138 Boards which pay part of the cost:

| | | | |
|----|-------------------|-----------------------------|---------------------|
| 8 | Boards, or 5.8%, | pay 100% for the employee, | 75% for dependents. |
| 8 | Boards, or 5.8%, | pay 100% for the employee, | 50% for dependents. |
| 22 | Boards, or 15.9%, | pay 100% for the employee, | 0% for dependents. |
| 11 | Boards, or 8.0%, | pay 90% for the employee, | 90% for dependents. |
| 13 | Boards, or 9.4%, | pay 80% for the employee, | 80% for dependents. |
| 10 | Boards, or 7.3%, | pay 75% for the employee, | 75% for dependents. |
| 8 | Boards, or 5.8%, | pay 50% for the employee, | 50% for dependents. |
| 58 | Boards, or 42.0%, | pay various other portions. | |

(More)

- In looking towards next year:

Of the 17 currently paying full cost, 10 or 58.8% expect to pay the full cost and 7 or 41.2% are uncertain what percentage will be paid.

Of the 138 currently paying partial cost, 4 or 2.9% expect to pay a different percentage of the cost, 77 or 55.8% expect to pay the same percentage of the cost, and 57 or 41.3% are uncertain what percentage will be paid.

Of the 17 currently paying none of the cost, 4 or 23.5% expect to pay none of the cost, and 13 or 76.5% 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:

120 Boards provide a Flexible Spending Account Plan.

52 Boards do not provide a Flexible Spending Account Plan.

Of those not now offering a Flexible Spending Account Plan, 7 Boards are considering such a program next year.

For More Information

For more information on the CSI benefit plans, go to www.CSIonline.org/benefits. The web site contains descriptions of the various benefits available through CSI, forms, publications, and contact information for CSI staff members.



Who to Contact at CSI for Support

More information about CSI's benefit plans is located on our web site at www.CSIonline.org. Select Employee Benefits, Publications, and the appropriate plan. If you have questions, call Lois Landheer at 616-284-3233 or email her at llandheer@csionline.org.