



**UNIVERSITY OF CALIFORNIA MEDICAL BENEFITS  
SURVEY**  
**Office of the President**  
**Human Resources and Benefits – Workforce Planning**

---

- **27 institutions were invited to participate:**

Brown University  
California Institute of Technology  
Carnegie Mellon University  
Columbia University  
Cornell University  
Duke University  
Harvard University  
Johns Hopkins University  
Massachusetts Institute of Technology  
Northwestern University  
Ohio State University  
Princeton University  
Stanford University  
State University of New York system  
University of Arizona  
University of Chicago  
University of Colorado System  
University of Illinois at Urbana-Champaign  
University of Michigan at Ann Arbor  
University of Minnesota – systemwide  
University of Pennsylvania  
University of Pittsburgh  
University of Southern California  
University of Texas System  
University of Washington  
University of Wisconsin at Madison  
Yale University


- **12 institutions responded to the survey.**
- **All regions of the United States are represented.**

***Majority of the respondents have medical plan enrollments (faculty, staff, and retirees) of less than 55,000.***

## About the Medical Benefit Survey

1. At the request of the University's Faculty Welfare Committee, Workforce Planning—Human Resources & Benefits wrote and administered an in-house medical benefits survey.
  2. The purpose of the survey was to gather general information on what other academic institutions offer as medical benefits to their faculty and staff employees. The survey was an overview of common benefit provisions.
  3. The invited survey participants were institutions from which UC commonly hires new faculty. Survey respondents were Benefit Representatives.
  4. The survey included 25 multiple-choice questions regarding I.) eligibility, II.) costs to the employee, and III.) common benefit provisions.
  5. In recognition of the complexities of surveying medical benefits across different regions of the country, as well as between a wide variety of academic institutions, survey questions were simplified.
  6. The survey questions were posted to a web site in September, 2001. The participants posted their responses in October and November of 2001.
  7. Participants were guaranteed that their responses would remain anonymous.
  8. Participants were instructed to answer the questions as pertinent to **active full-time non-union faculty**. In situations of multiple plans, participants were instructed to report the plan with the lowest cost to the employee.
  9. The survey results are illustrated in the following pie charts and graphs.
  10. In the survey results that follow, the University of California's response to the survey question is indicated by a gold star. A text box is included for additional reference.
-

# UNIVERSITY OF CALIFORNIA MEDICAL BENEFITS SURVEY RESULTS



## Eligibility Section Charts 1 -6

## CHART 1 - Eligibility

**Q.: In addition to active employees, which of the following groups are eligible for medical benefits?**

★ UC is a leader in extending medical benefits. Only one institution (#12) extends eligibility to as many groups of people.

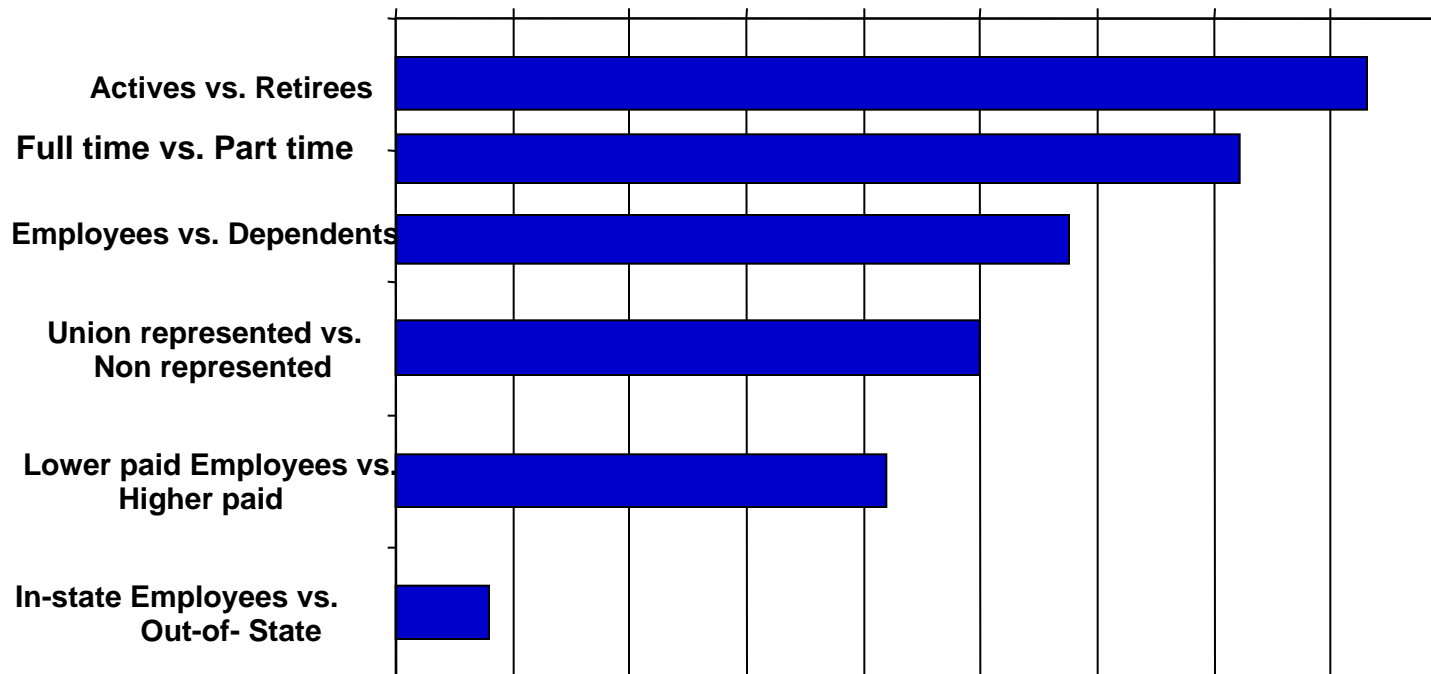
INSTITUTIONS	UC <sup>★</sup>	#1	#2	#3	#4	#5	#6	#7	#8	#9	#10	#11	#12
Retirees	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Spouses	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Children	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
SSDP - Same-Sex Domestic Partners	Yes	Yes	Yes	Yes	No	No	Yes	No	Yes	Yes	Yes	Yes	Yes
OSDP <sub>Opposite-Sex Domestic Partners</sub>	No	No	No	No	No	No	Yes	No	No	No	No	Yes	Yes
Children of SSDP	Yes	Yes	Yes	Yes		Yes	Yes	No	Yes	Yes	Yes	Yes	Yes
Children of OSDP	No	No	No	No		Yes	Yes	No	No	No	Yes	Yes	Yes
Adult Tax Dependents	Yes	No	No	No	No	No	No	No	No	No	No	No	Yes
Legal Wards	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	Yes	Yes
Grandchildren	Yes	No	No	No	Yes	No	No	Yes	Yes	No	No	No	No
Grandchildren of SSDP	Yes	No	No	No		No	No	No		No	No	No	No
Grandchildren of OSDP	No	No	No	No		No	No	No		No	No	No	No

Note: Blank space indicates no selection was made by the respondent.

## Chart 2 – Employer Premium Contribution Strategy

**Q. For which groups are the employer’s premium contribution different?**

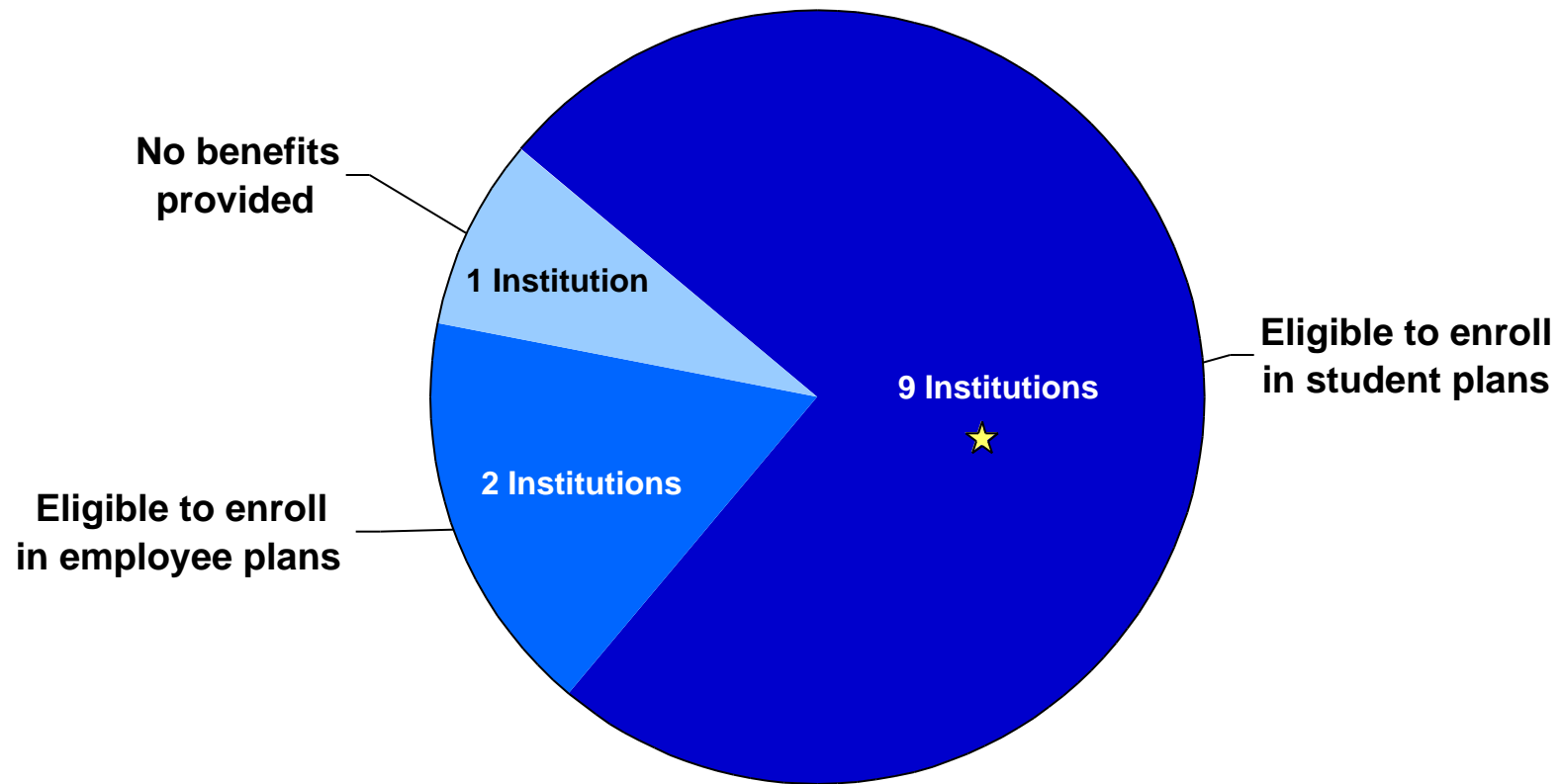
All respondents provide the same premium contribution for faculty and staff employees.



★ UC provides the same amount of premium contribution for all members and dependents in like plans. UC is a leader in providing a generous employer’s contribution. Only one institution matched this comprehensive eligibility strategy.

### Chart 3 – Student Medical Benefits

**Q: Are student employees, such as teaching assistants, eligible for employee medical coverage?**

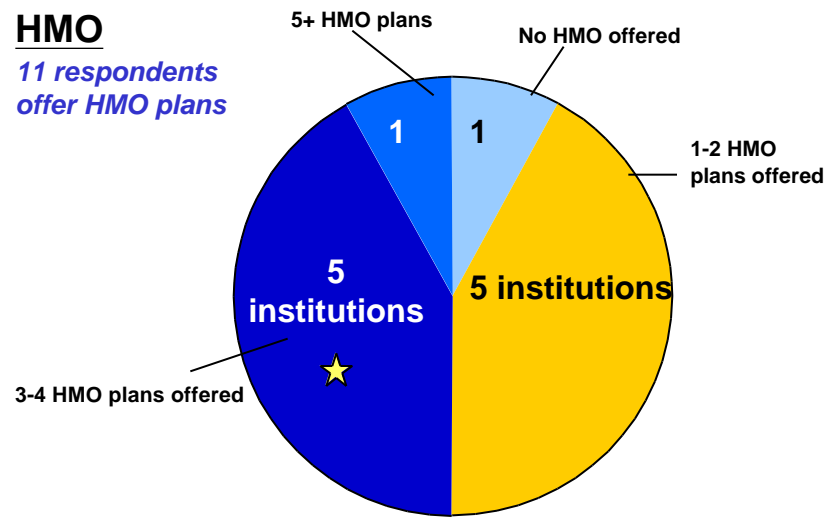


★ UC student employees are eligible to enroll in student plans.

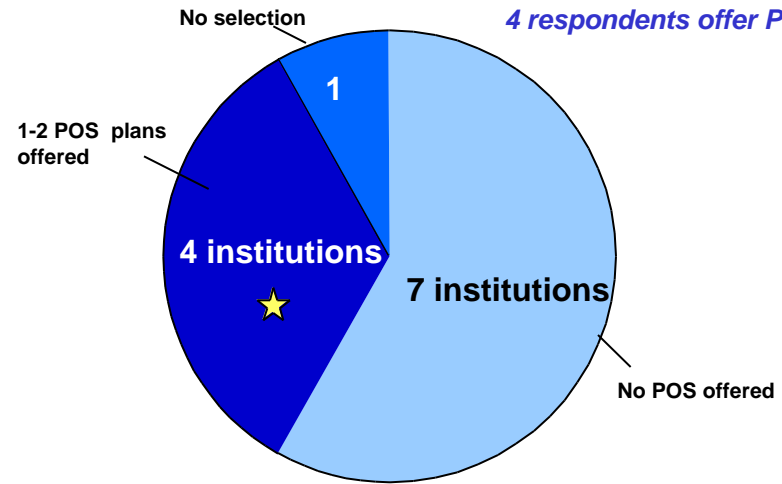
### Chart 4 – Number of Plans

**Q : How many medical plans are offered to the employees at your institution?**

**HMO**  
11 respondents offer HMO plans



**Point- of- Service (POS)**  
4 respondents offer POS plans



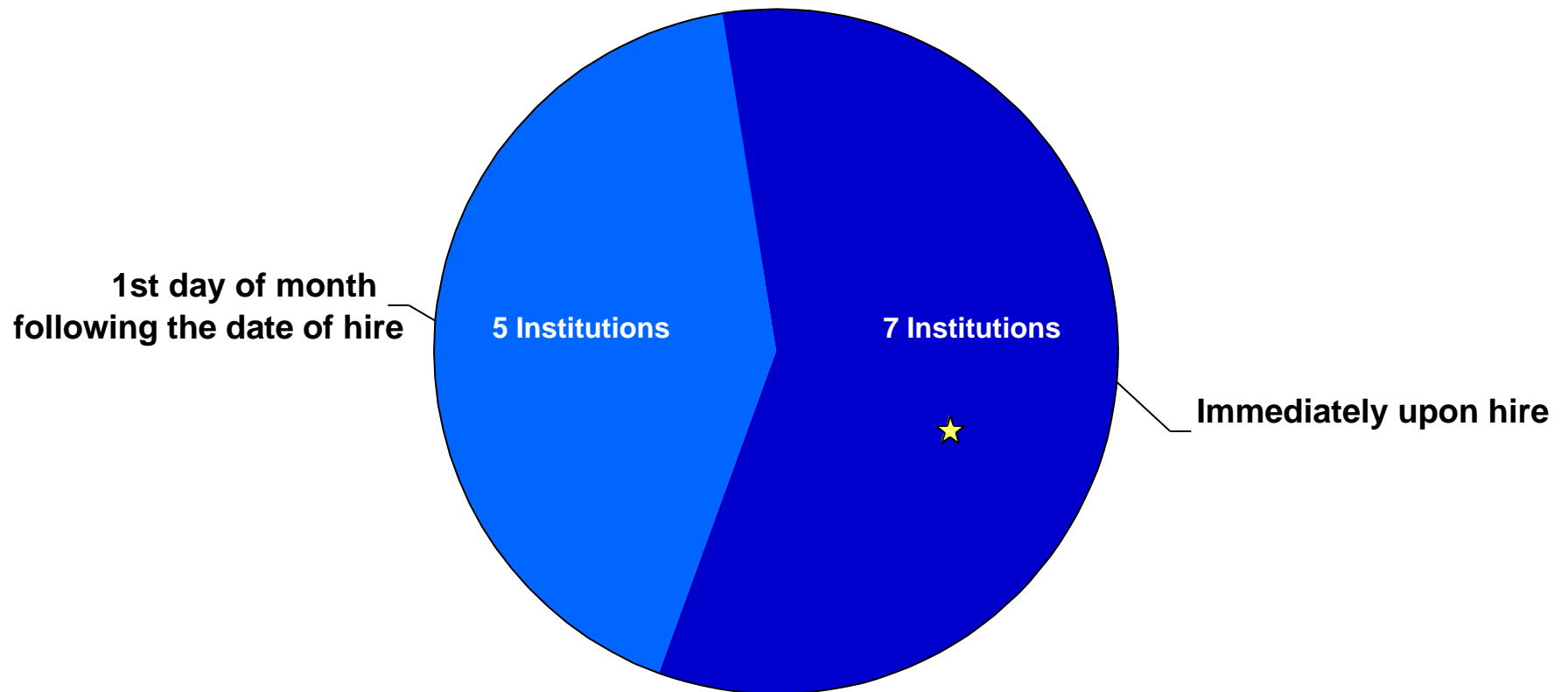
★ In California, UC Offers Six Plans:

- 4 HMOs (Health Net, Kaiser, PacifiCare, WHA)
- 1 POS (UC Care)
- 1 FFS (Core - a catastrophic care plan )
- For actives, membership is closed in the UC PPO Plan (High Option).

A survey note: 7 institutions offer Preferred Provider ( PPO) plans and 6 offer Fee-for-Service plans.

## Chart 5– Date of Medical Plan Enrollment

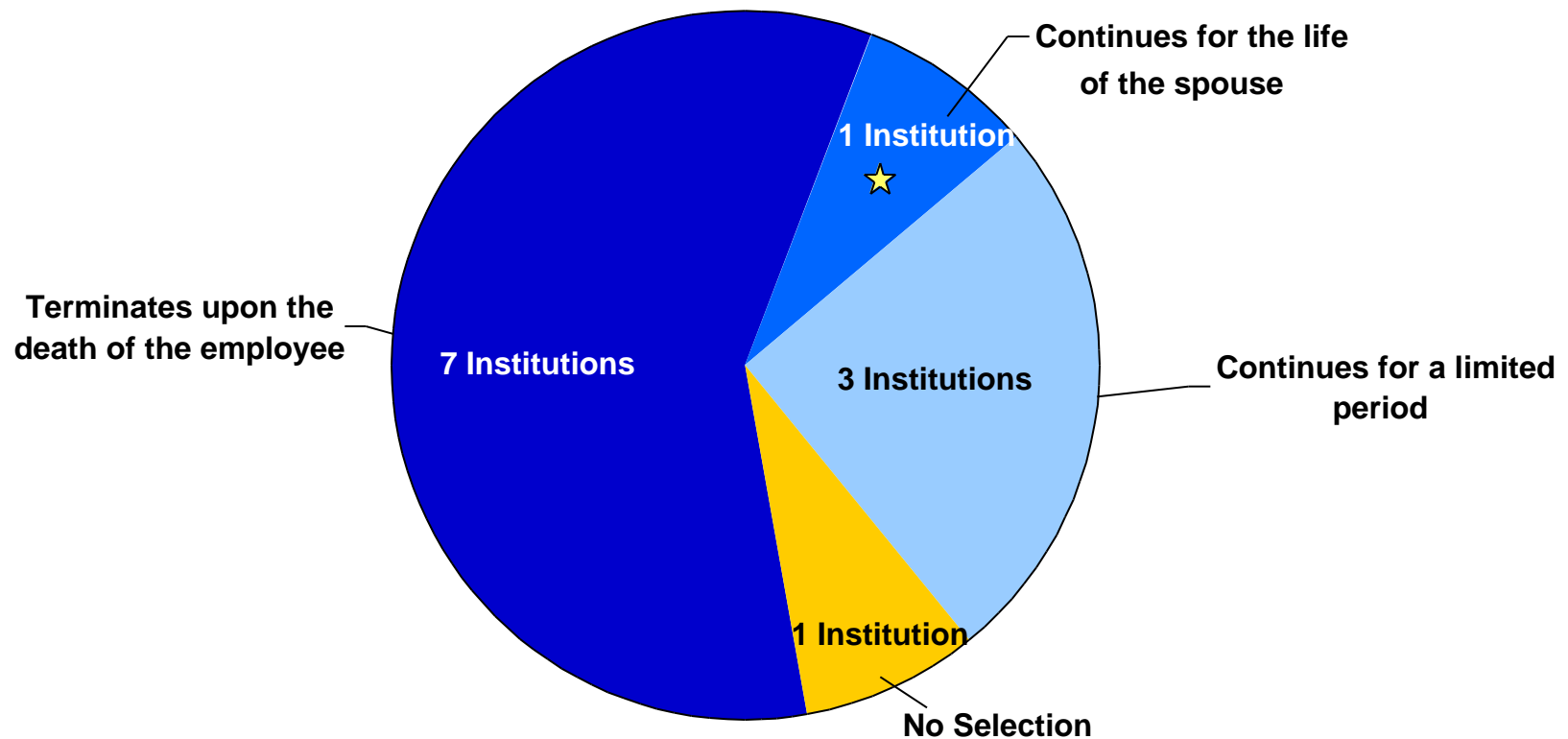
**Q: What is the earliest effective date of medical plan enrollment for newly hired employees ?**



★ UC employees are eligible to enroll for benefit coverage immediately upon hire.


## Chart 6 – Benefits for Spouse Upon Death of Employee

**Q: Do you continue the employer premium contribution for a spouse after the death of the employee?**



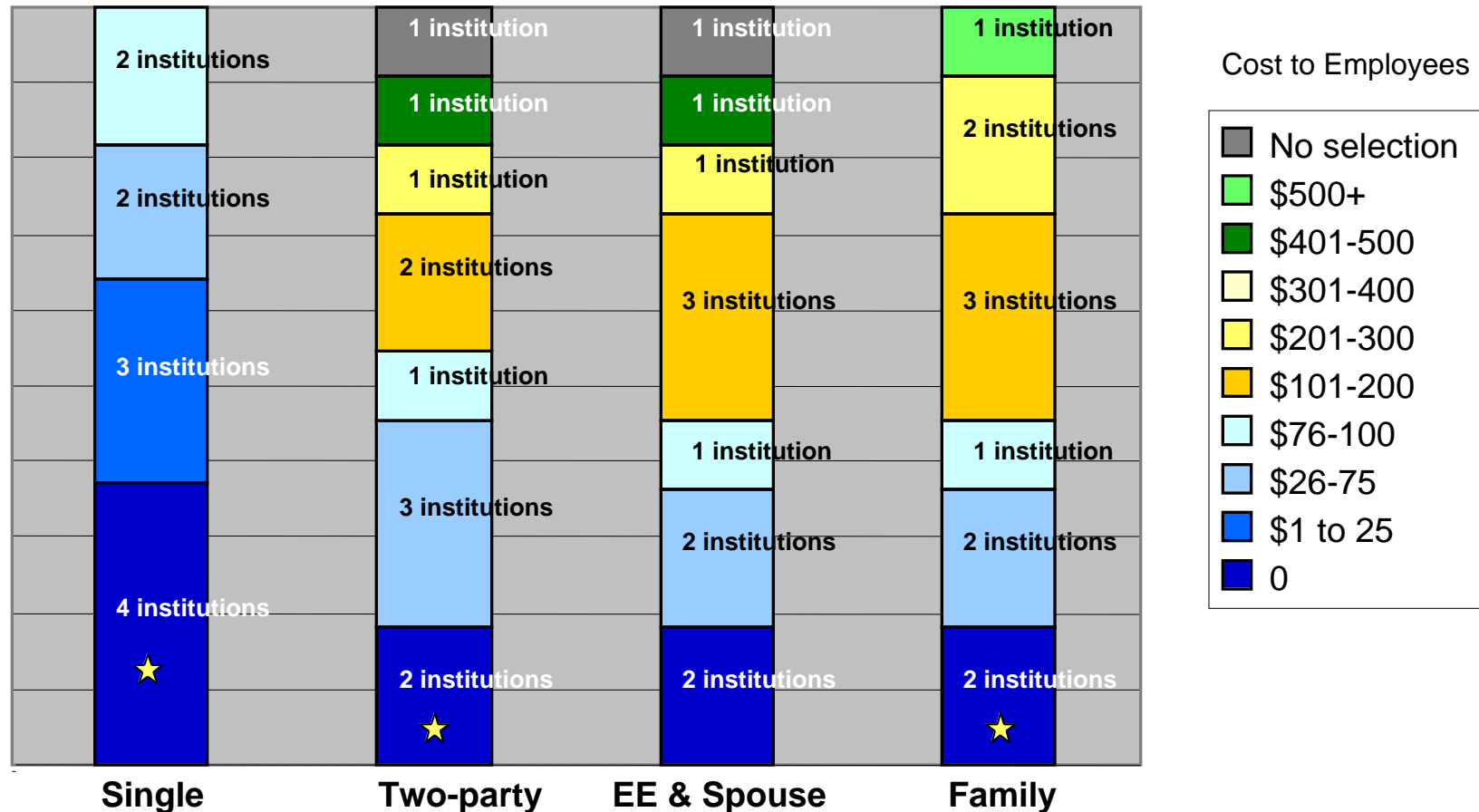
★ At UC the medical benefits continue for the life of the surviving spouse.

# UNIVERSITY OF CALIFORNIA MEDICAL BENEFITS SURVEY RESULTS



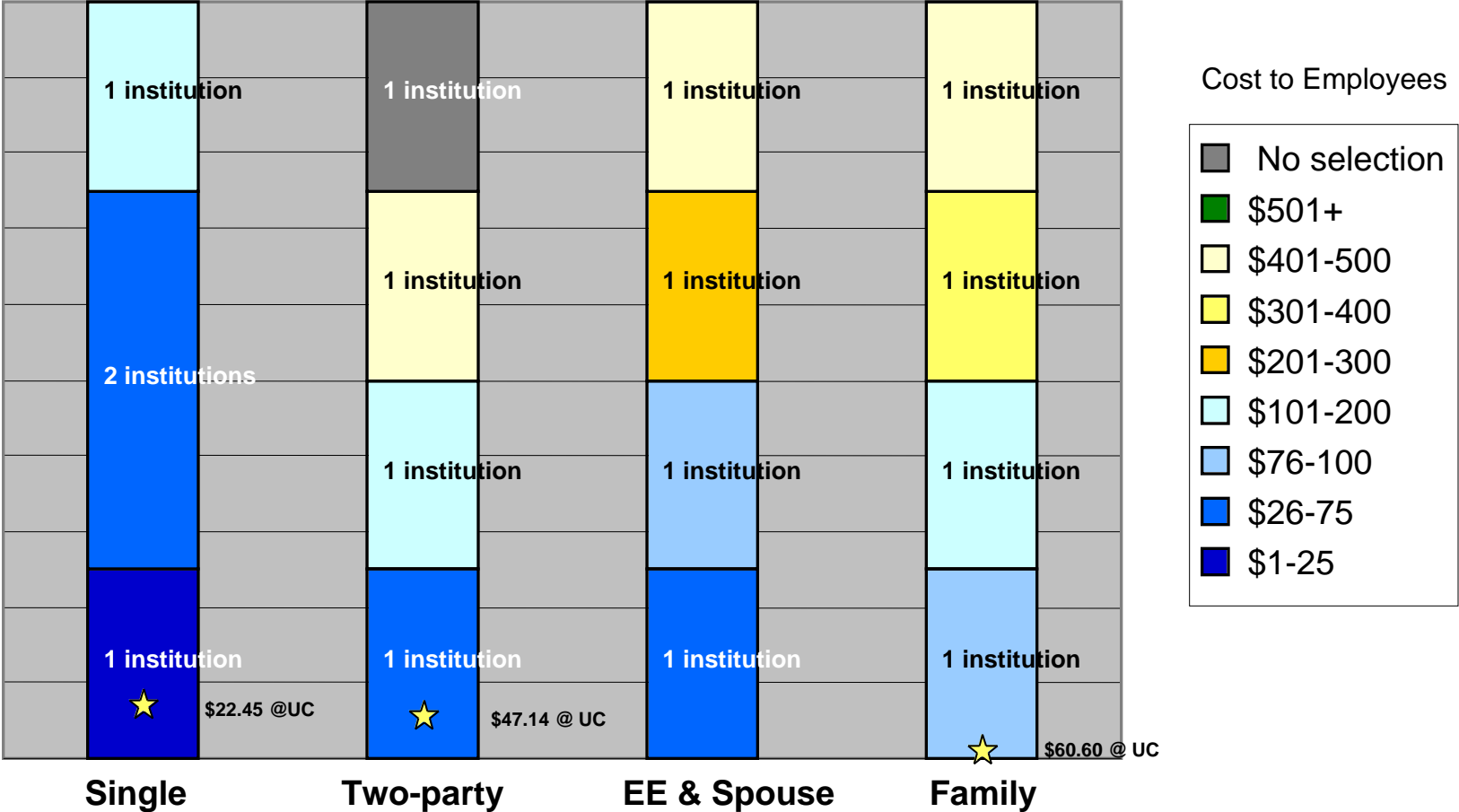
## Premium Costs Section Charts 7 -14

**Chart 7 - Premium Contribution - Employee Monthly Cost  
HMO Plans - 11 respondents offer HMO options**



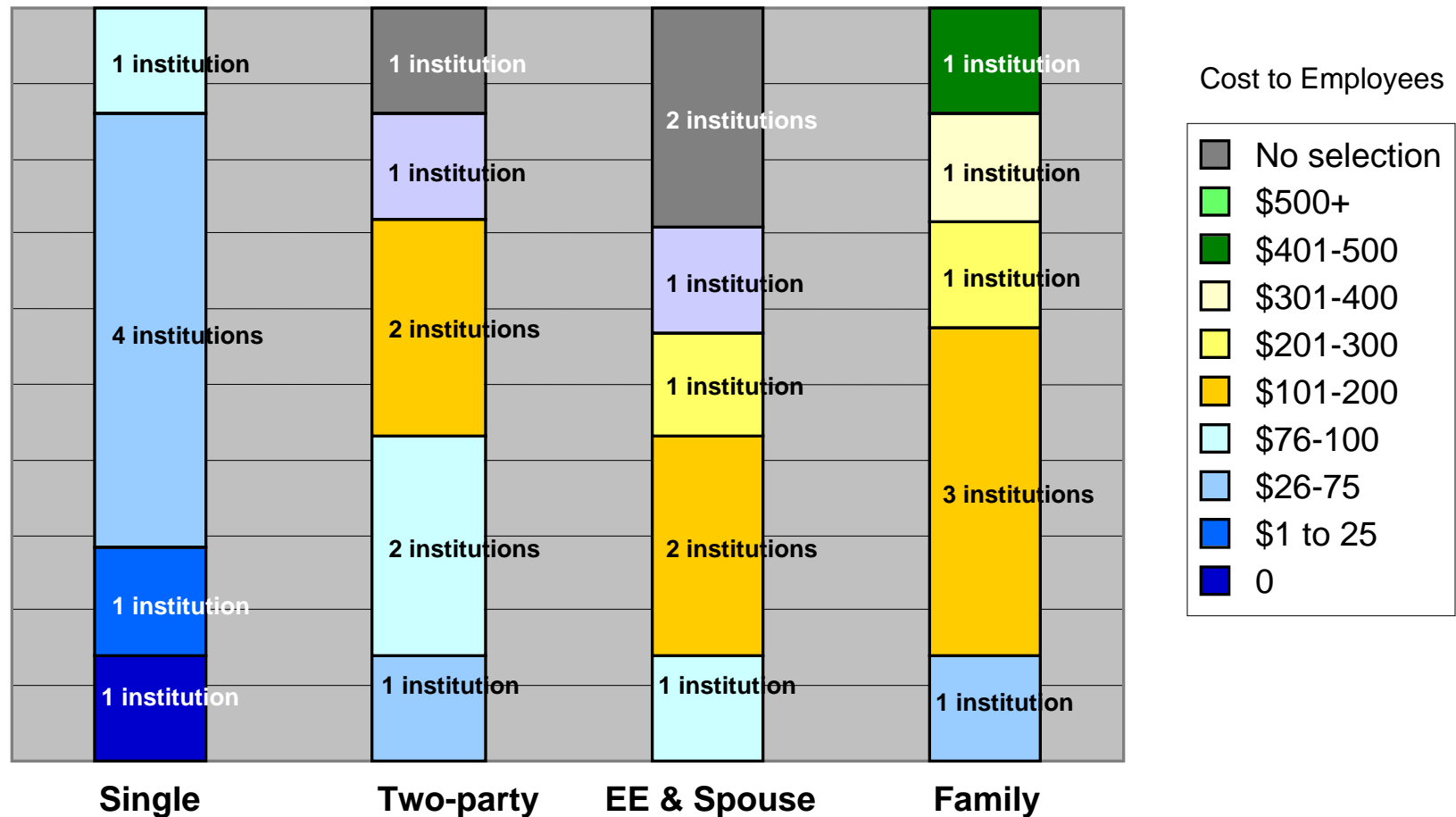
★ The UC employee's cost for most HMO plans, in 2001, is zero - for all coverage categories. This contribution strategy is matched by only two institutions. UC is a leader in providing the lowest cost HMO premium options to employees.

**Chart 8 - Premium Contribution - Employee Monthly Cost**  
**Point-of-Service Plans (POS) - 4 respondents offer POS options**



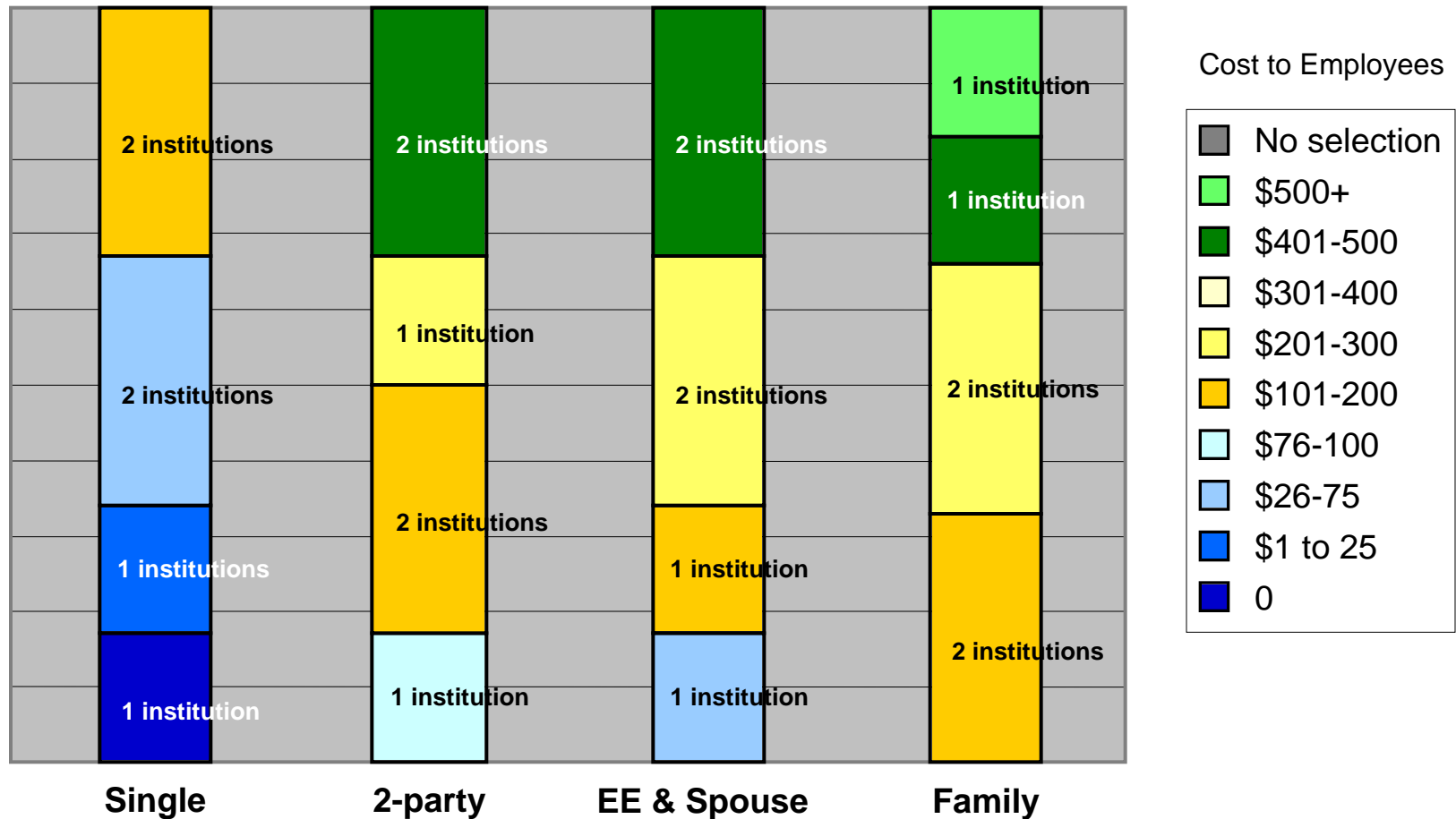
★ In 2001, UC is a leader in providing low cost employee premiums.

**Chart 9- Premium Contribution - Employee Monthly Cost Preferred Provider Plans (PPO) - 7 respondents offer PPO options**



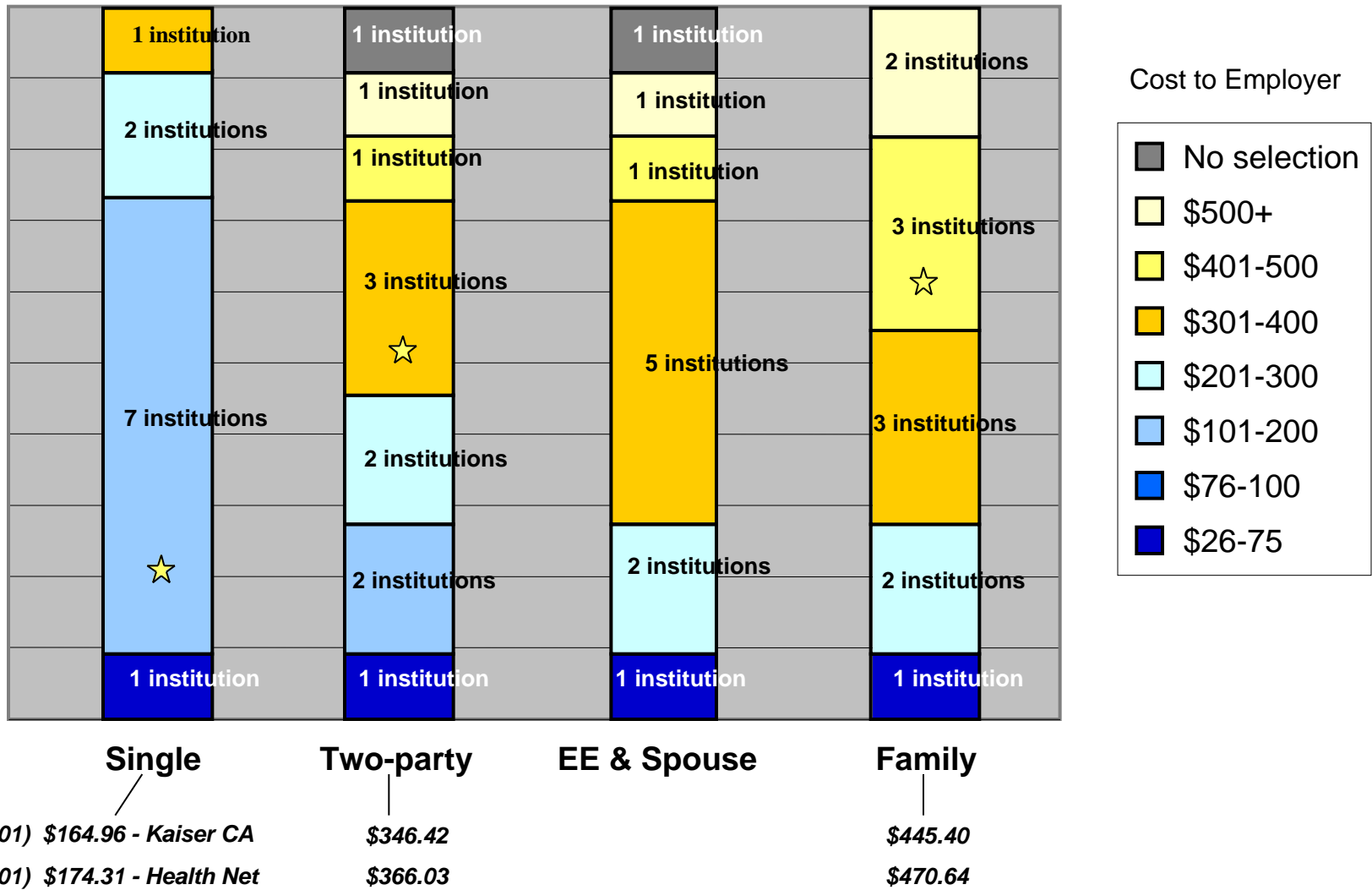
UC does not offer a PPO plan to active employees.

**Chart 10 - Premium Contribution - Employee Monthly Cost**  
**Fee-for-Service (FFS) Plans- 6 respondents offer FFS options**

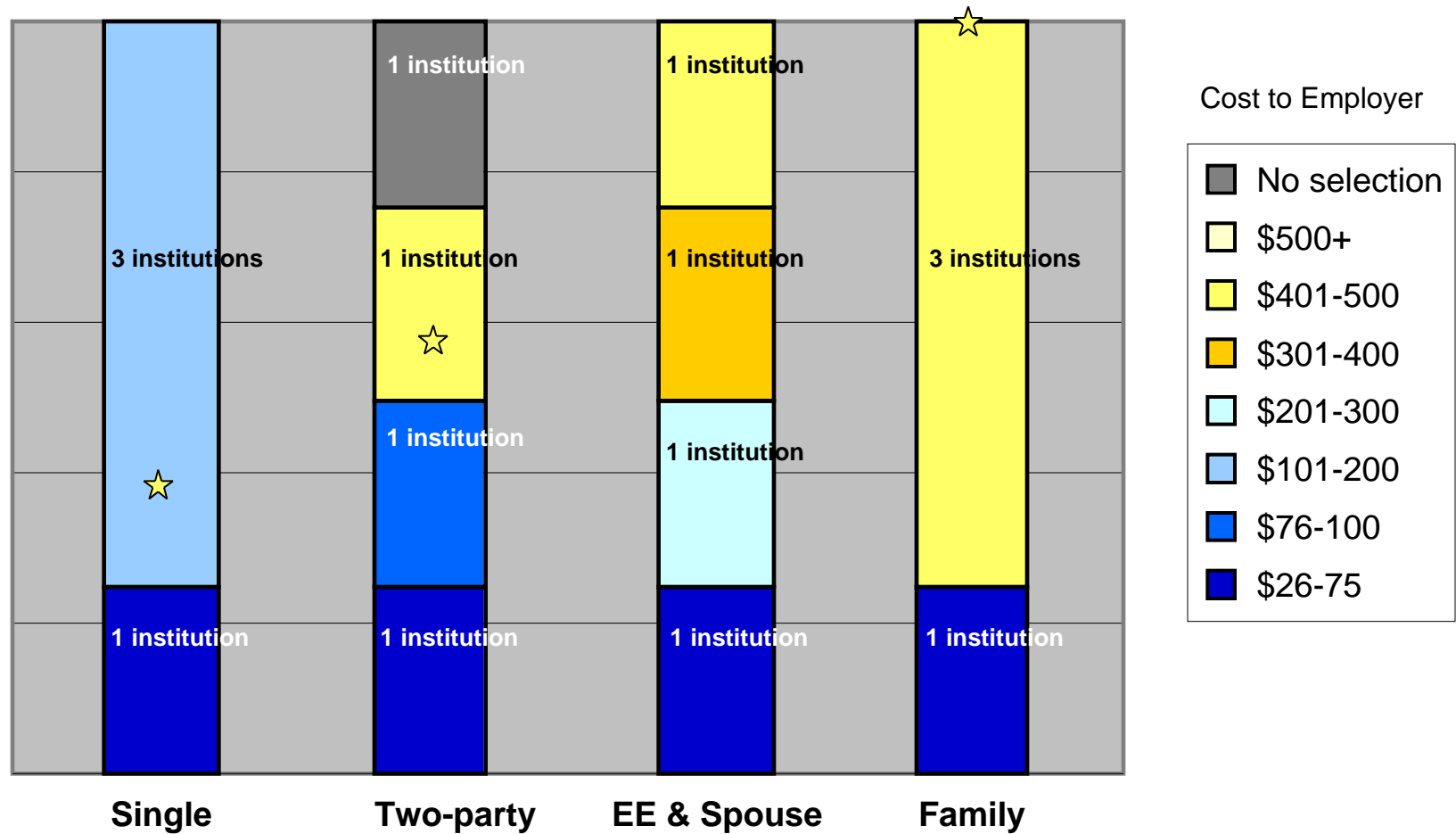


★ *UC Core plan is a catastrophic care plan; the employee's cost is zero.*

### Chart 11- Premium Contribution - Employer's Monthly Cost HMO Plans - 11 respondents offer HMO options



**Chart 12- Premium Contribution - Employer's Monthly Cost**  
**POS Plans - 4 respondents offer POS options**

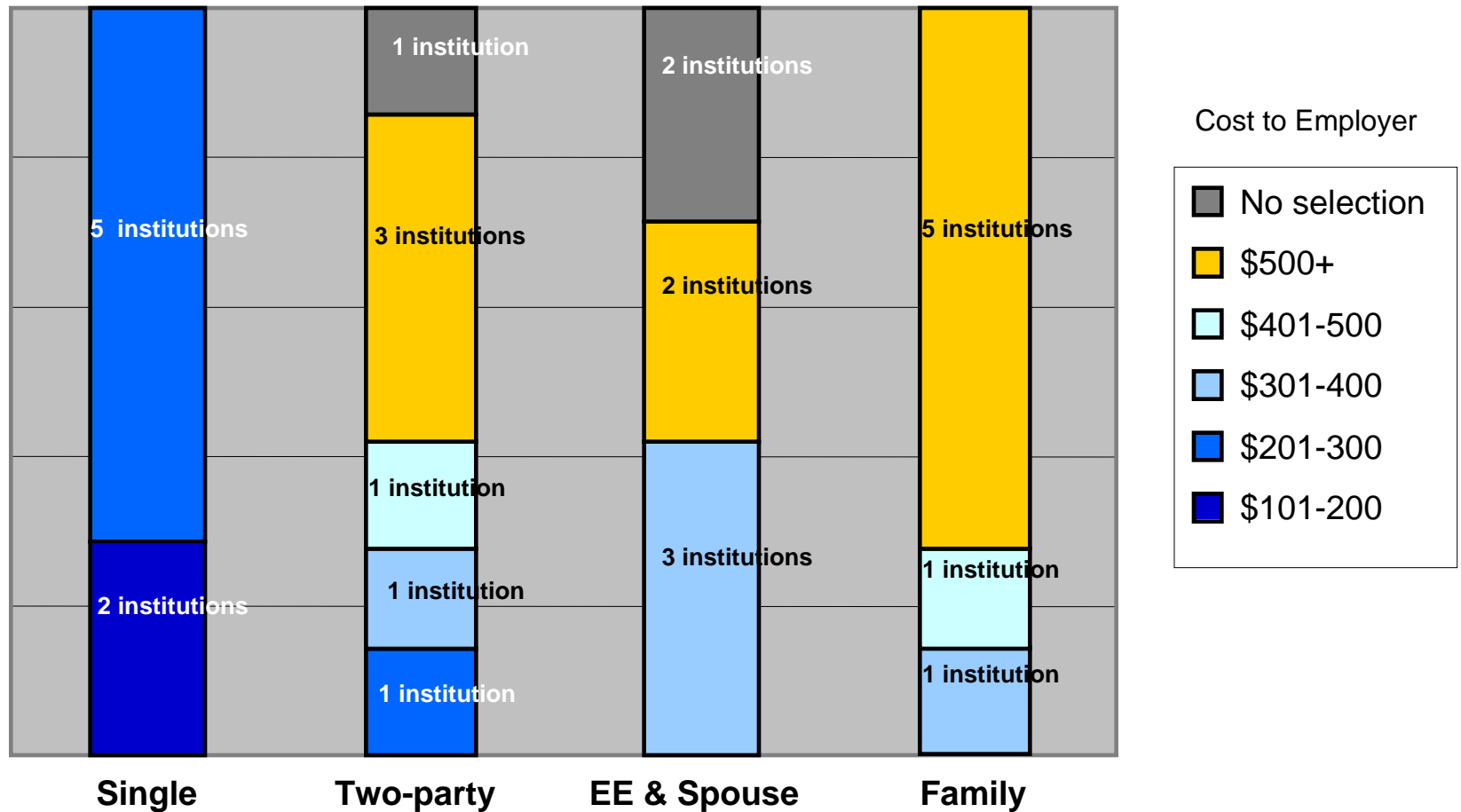


★ UC cost (2001) \$191.45

\$401.70

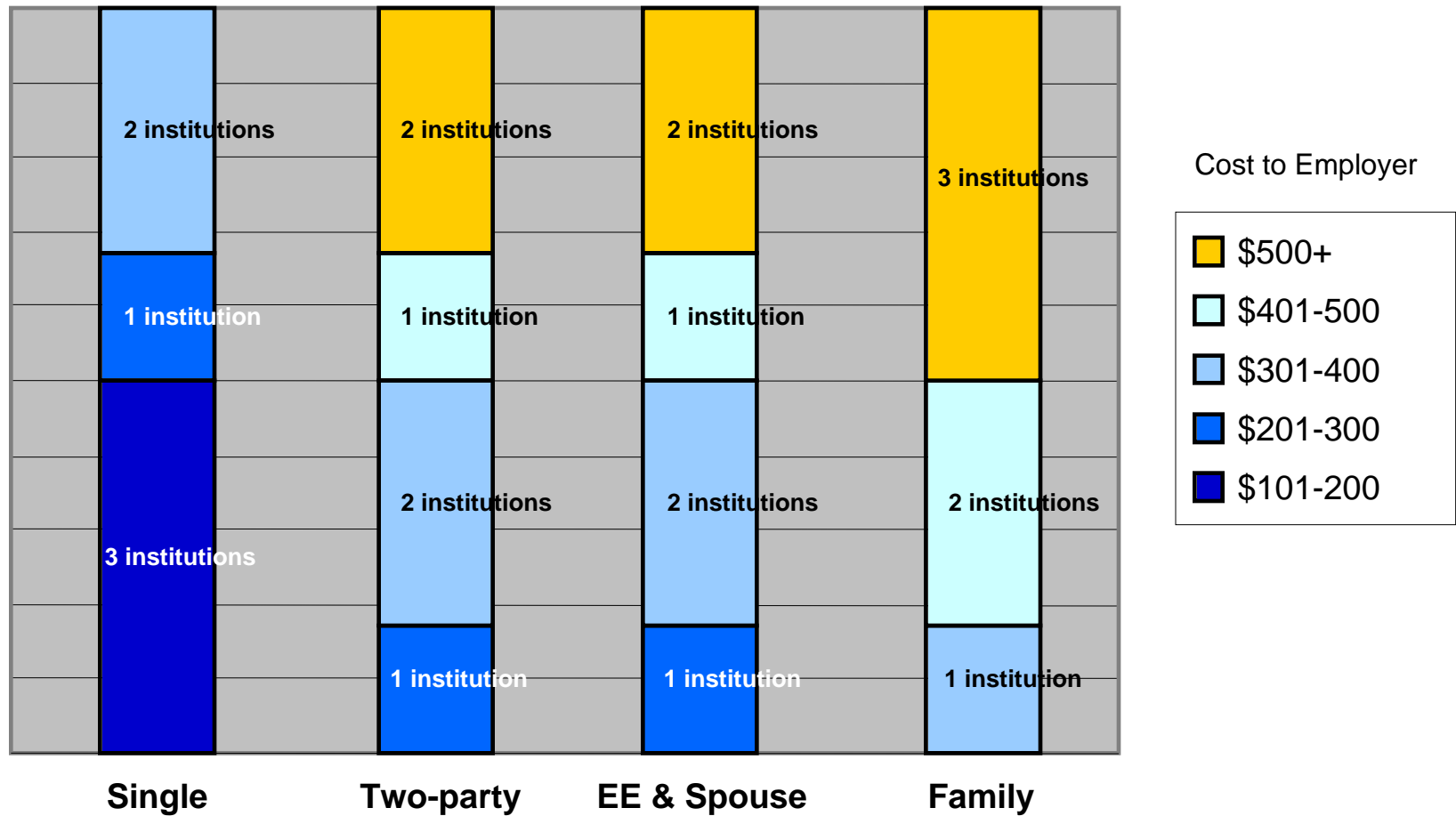
\$517.49

**Chart 13 - Premium Contribution - Employer's Monthly Cost**  
**PPO Plans - 7 respondents offer PPO options**



★ UC does not offer a PPO plan to active employees.

**Chart 14- Premium Contribution - Employer’s Monthly Cost**  
**FFS Plans - 6 respondents offer FFS options**



★ *UC Core plan is a catastrophic care plan; the plan and associated costs are not comparable to the above responses.*

# UNIVERSITY OF CALIFORNIA MEDICAL BENEFITS SURVEY RESULTS



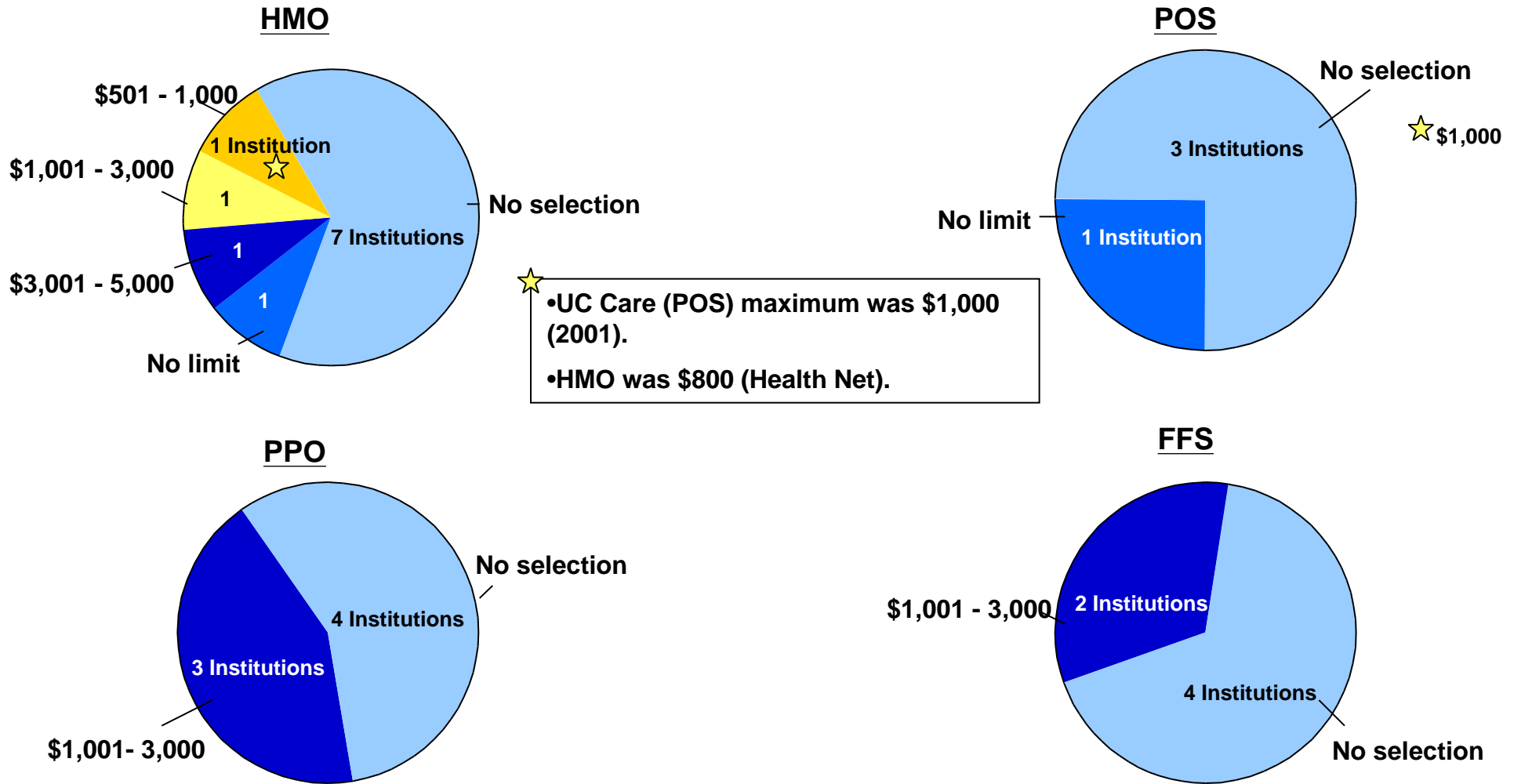
## Benefit Costs Section Charts 15 -26

*Office Visit Costs - Charts 21 & 22*

*Hospital Care Costs - Charts 23 - 26*

### Chart 15 – Annual Out-of-Pocket Maximum (per person)

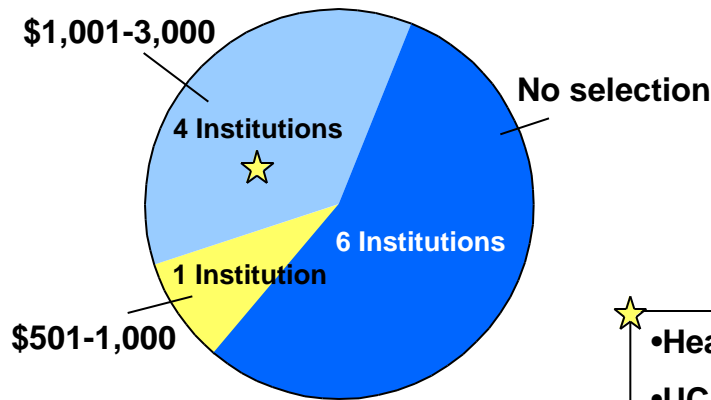
Q: What is the annual out-of-pocket maximum, per person ?



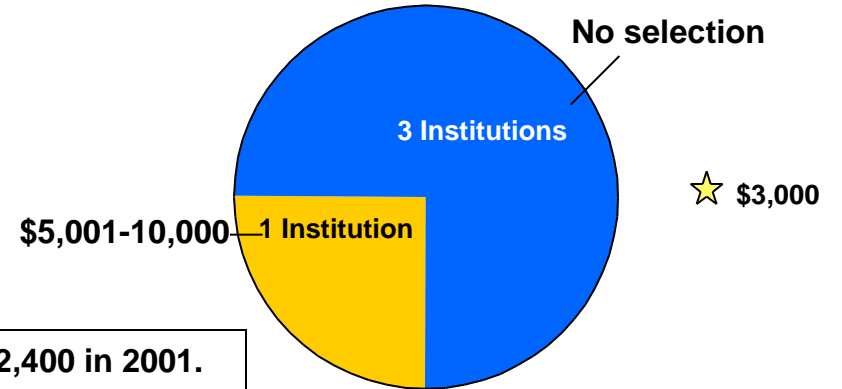
# Chart 16 – Annual Out-of-Pocket Maximum (per family)

Q: What is the annual out-of-pocket maximum, per family ?

## HMO

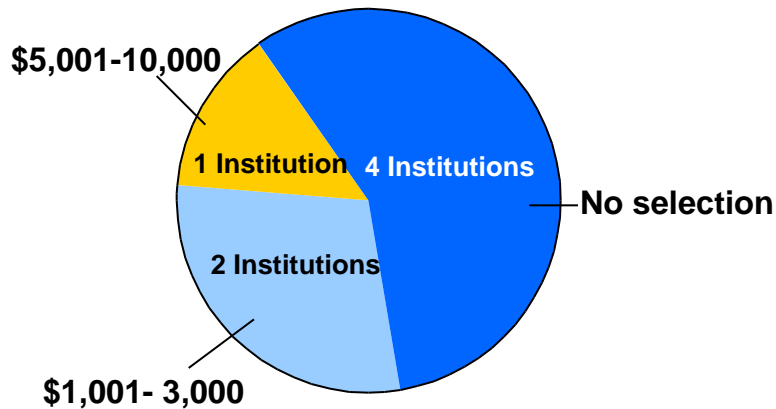


## POS

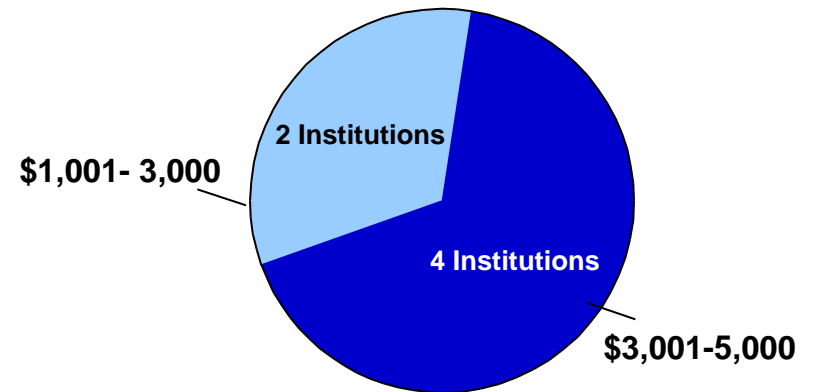


★ •Health Net (HMO) was \$2,400 in 2001.  
 ★ •UC Care (POS) plan was \$3,000 (2001).

## PPO

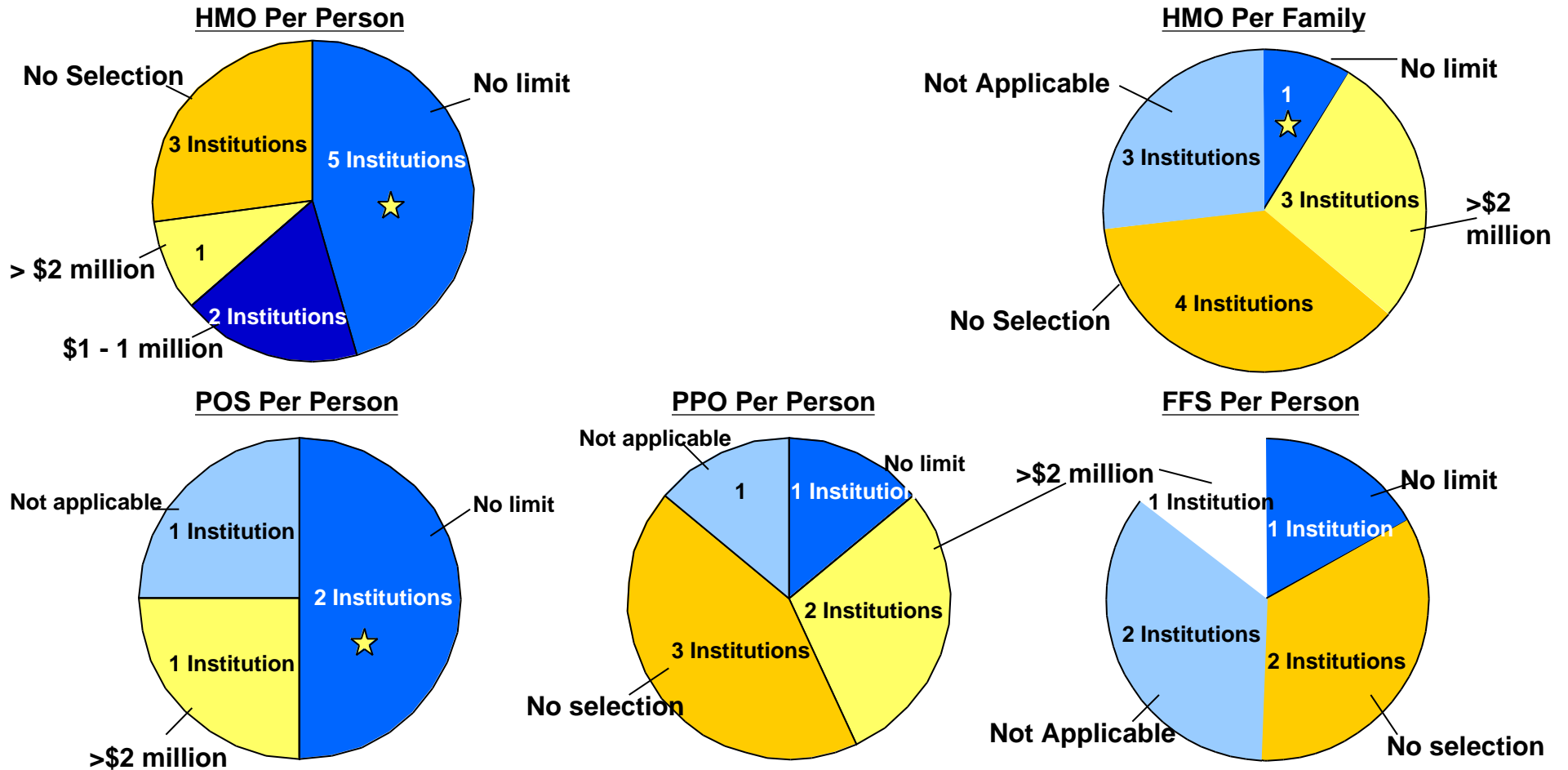


## FFS



## Chart 17 – Maximum Lifetime Benefit

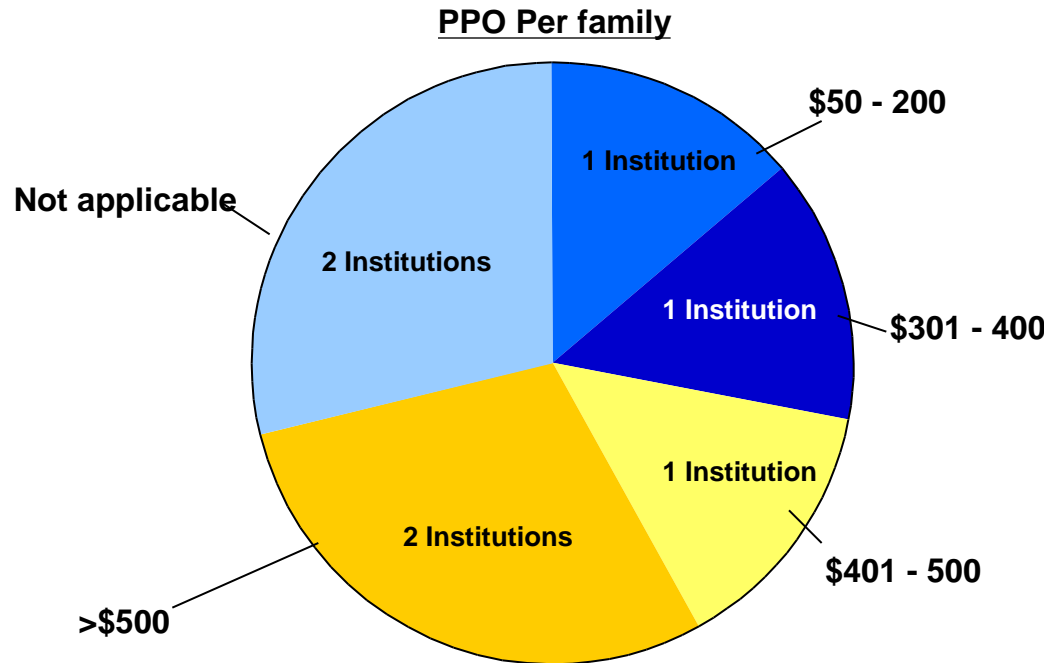
Q: What is the maximum lifetime benefit, per person and per family?



- ★ UC HMO + POS Tier 1 plans have no lifetime maximum for single or family coverage.
- All reporting institutions with fee-for-service plans reported no lifetime maximum for family coverage.
- Insufficient data on POS and PPO lifetime maximum benefit for family coverage

### Chart 18 – Annual Deductible for In-Network Care

Q: What is the annual deductible for in-network care, per person and per family?

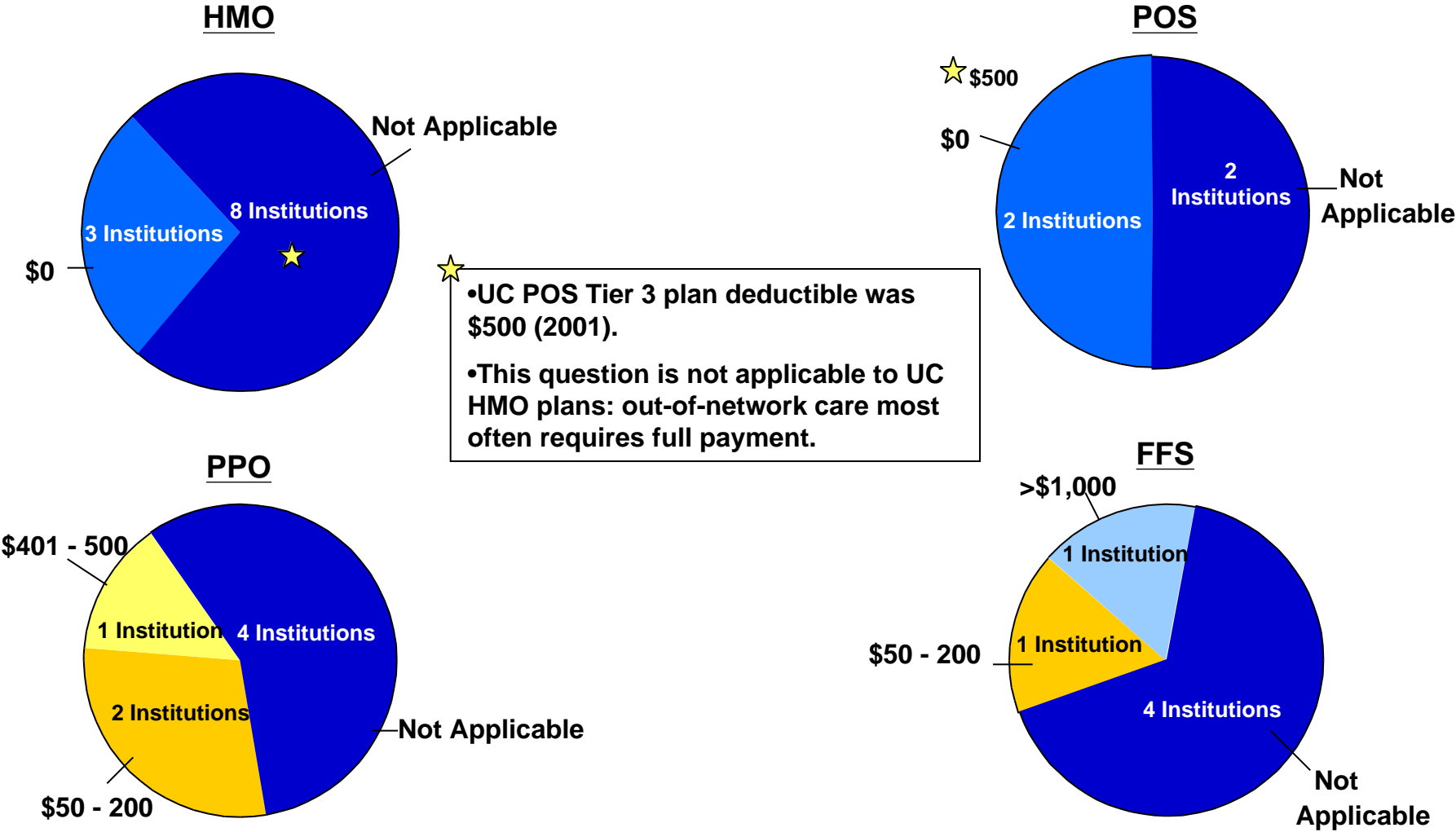


- PPO Plan – per person, one respondent indicated a \$50-200 deductible; all others indicated “did not apply”
- HMO Plans – all indicated no annual deductible per person or family
- POS Plans – all indicated no annual deductible per person. 50% indicated an annual deductible between \$201- 300 per family

★ UC plans HMO and POS have no annual deductible for in-network care.

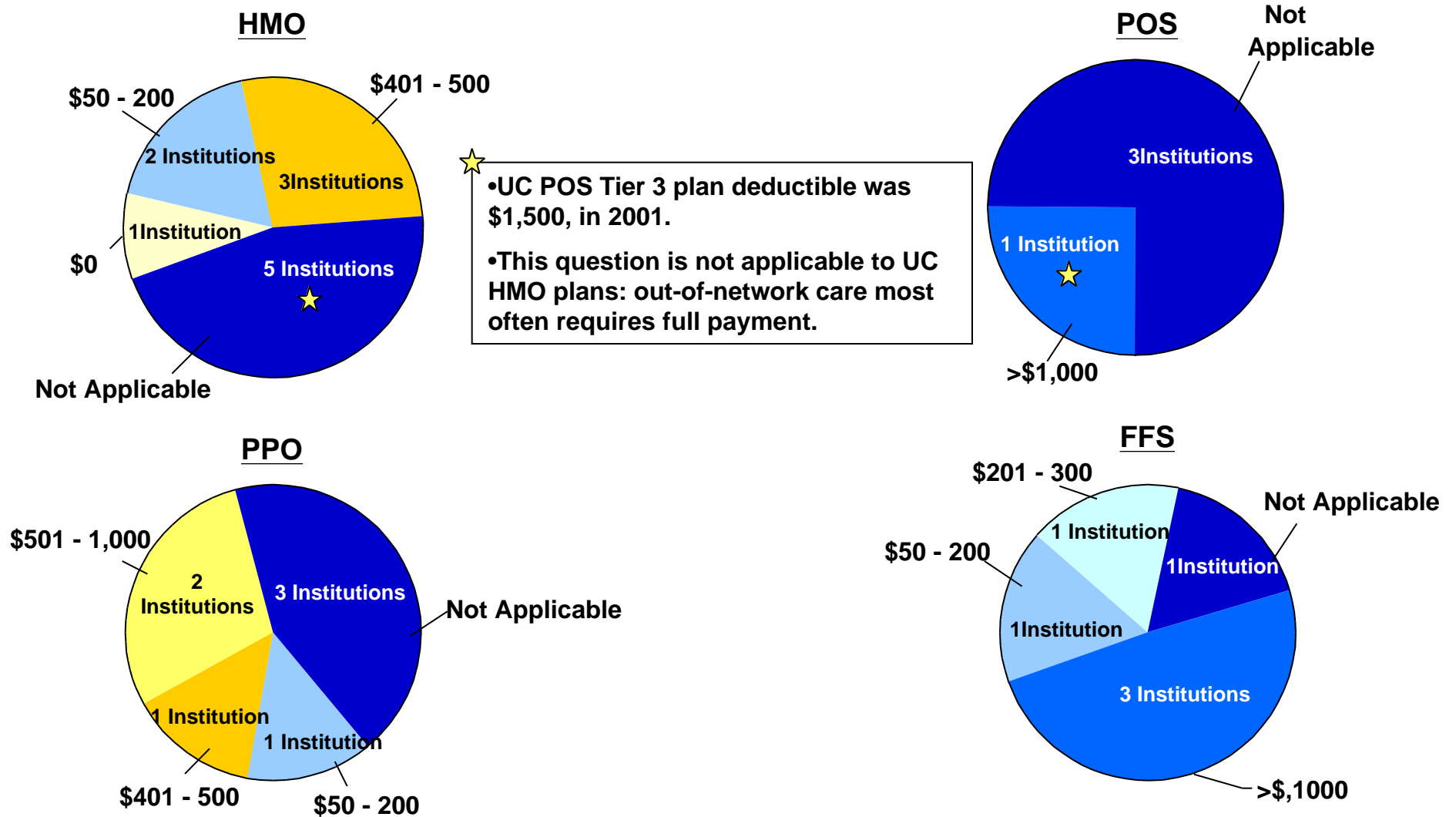
# Chart 19 – Annual Deductible: Non-Emergency Care - Out-of-Network (per person)

Q: What is the annual deductible for out-of-network, non-emergency care, per person?



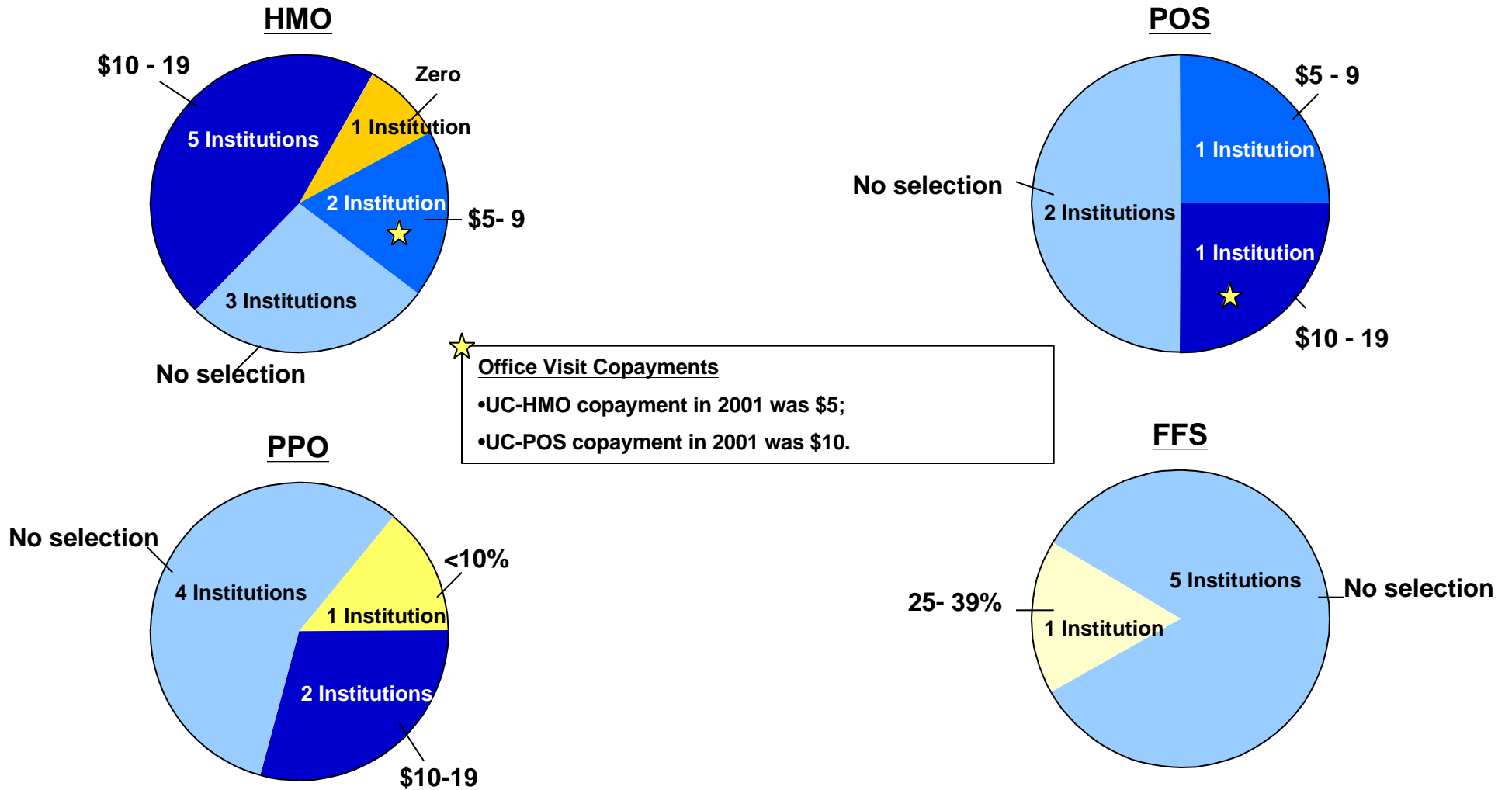
## Chart 20 – Annual Deductible: Non-Emergency Care - Out-of-Network (per family)

Q: What is the annual deductible for out-of-network, non-emergency care per family?



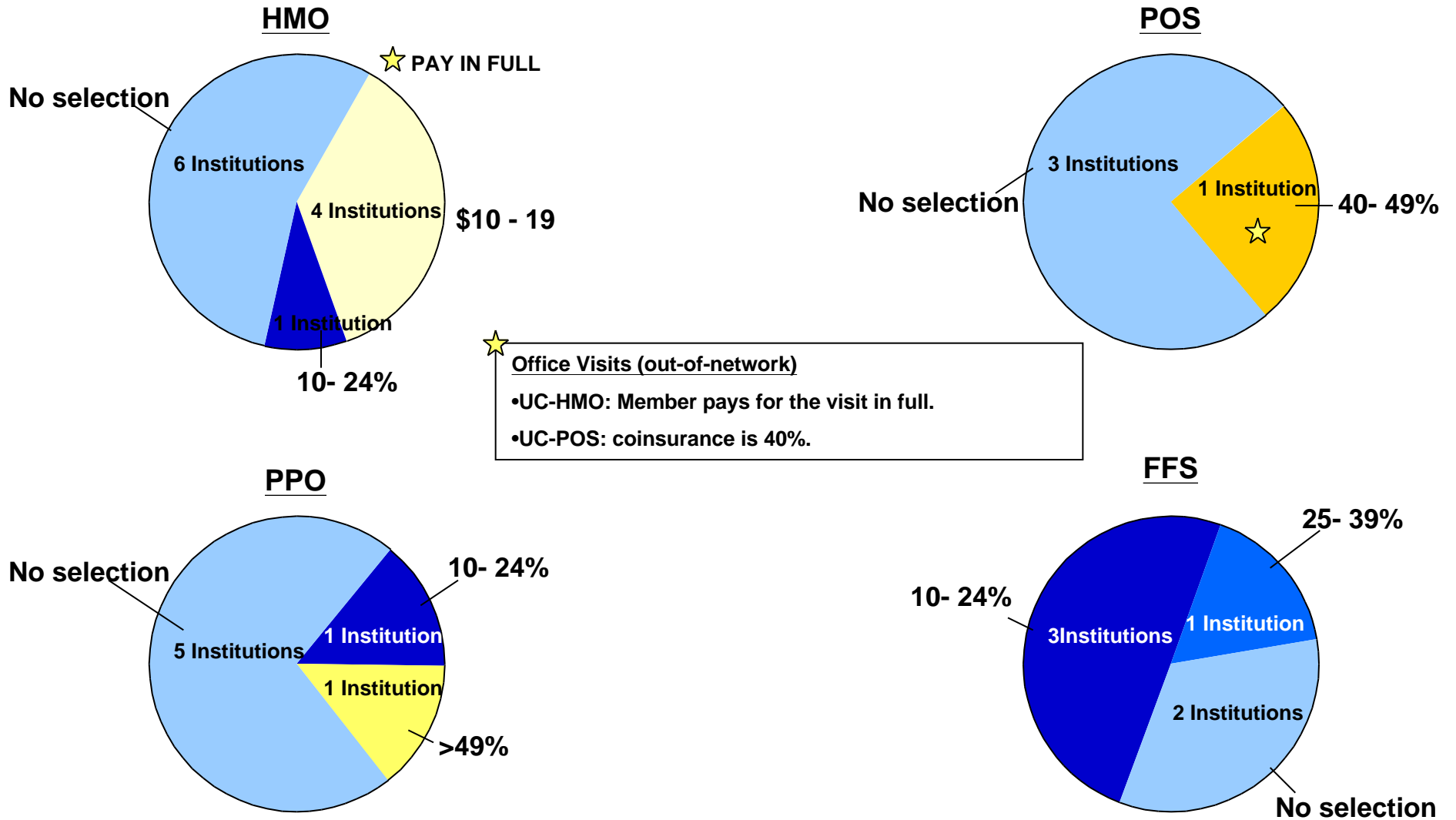
## Chart 21 – Office Visit Copayment (after deductible) - In-Network Care

**Q: After paying the deductible, what is the member's copayment /coinsurance for a standard office visit - in-network?**



## Chart 22 – Office Visit Copayment (after deductible)- Out-of-Network Care

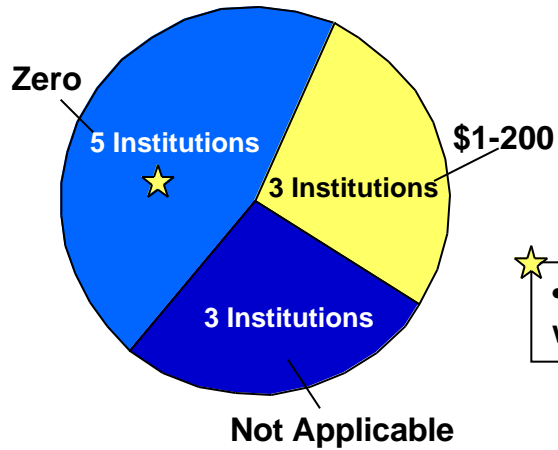
**Q: After paying the deductible, what is the member's copayment /coinsurance for a standard office visit - out-of- network?**



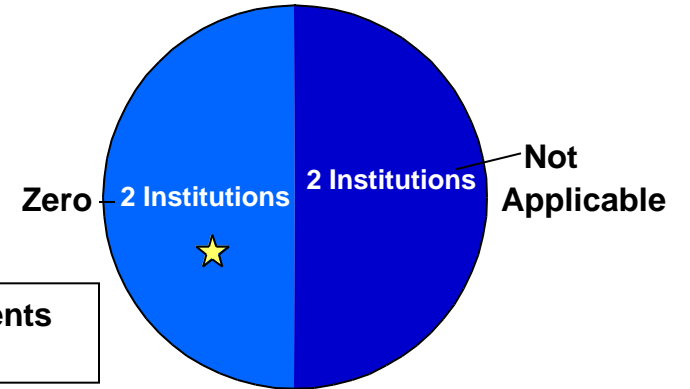
### Chart 23 – Hospital Care: Non-emergency (*in-network*)

Q: After paying the deductible, what is the member's copayment for non-emergency hospital care - in-network?

**HMO**

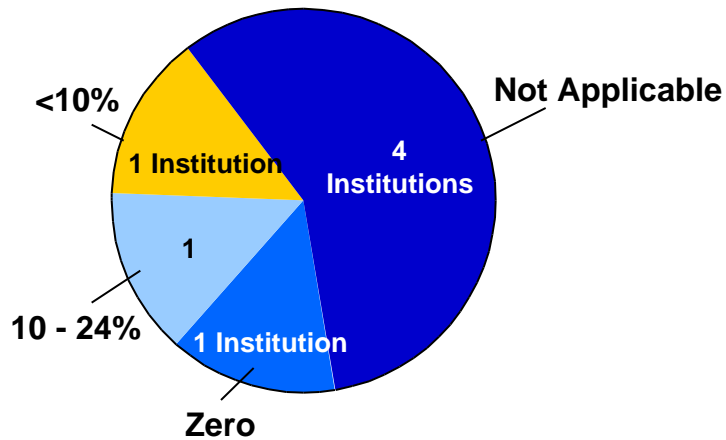


**POS**

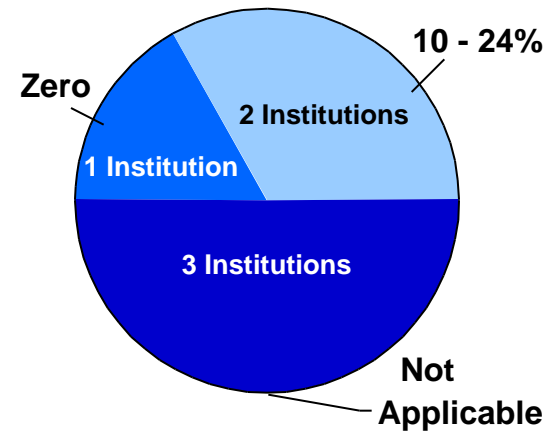


★ •UC HMO and POS Tier 1 copayments were zero in 2001.

**PPO**

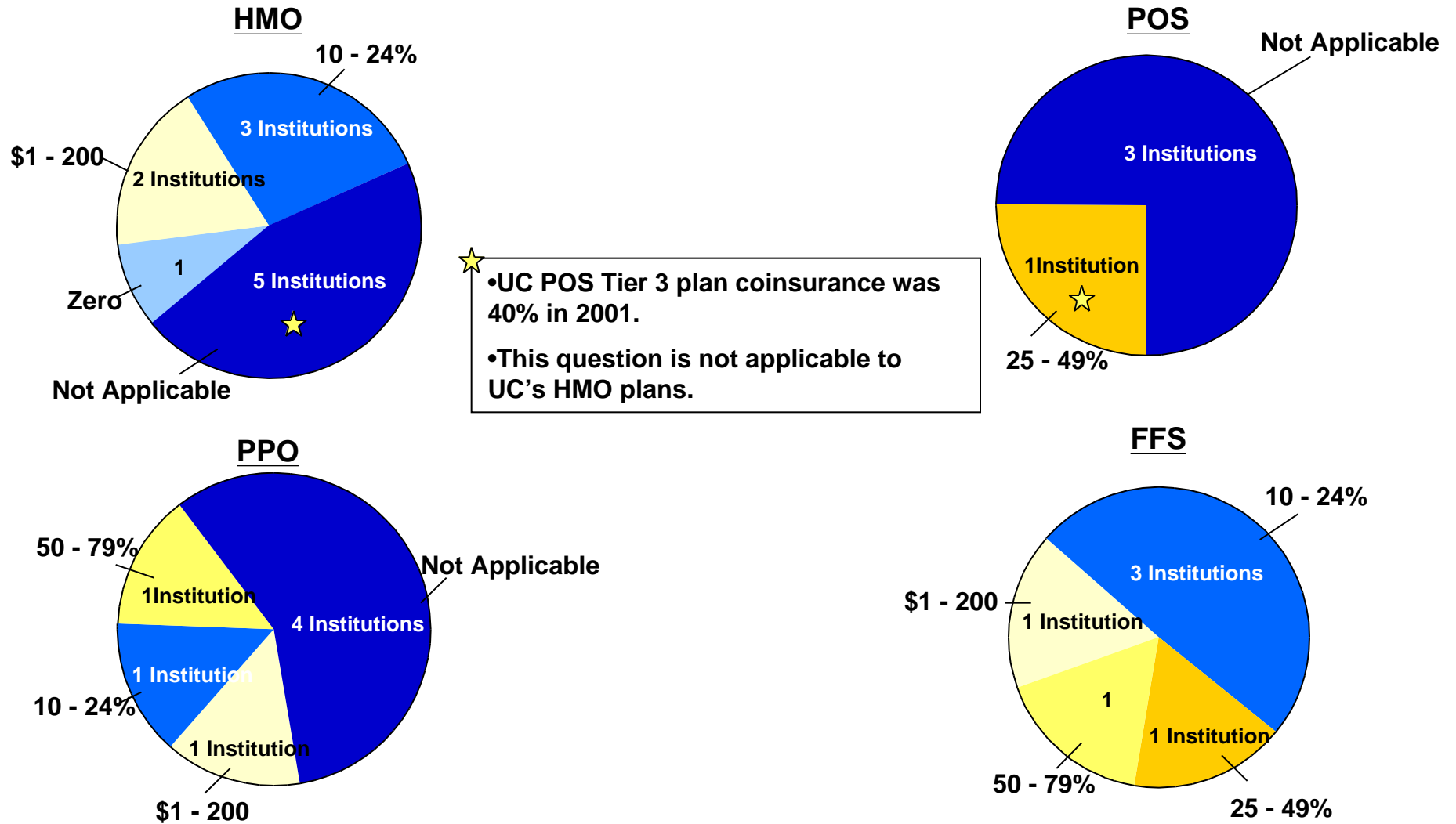


**FFS**



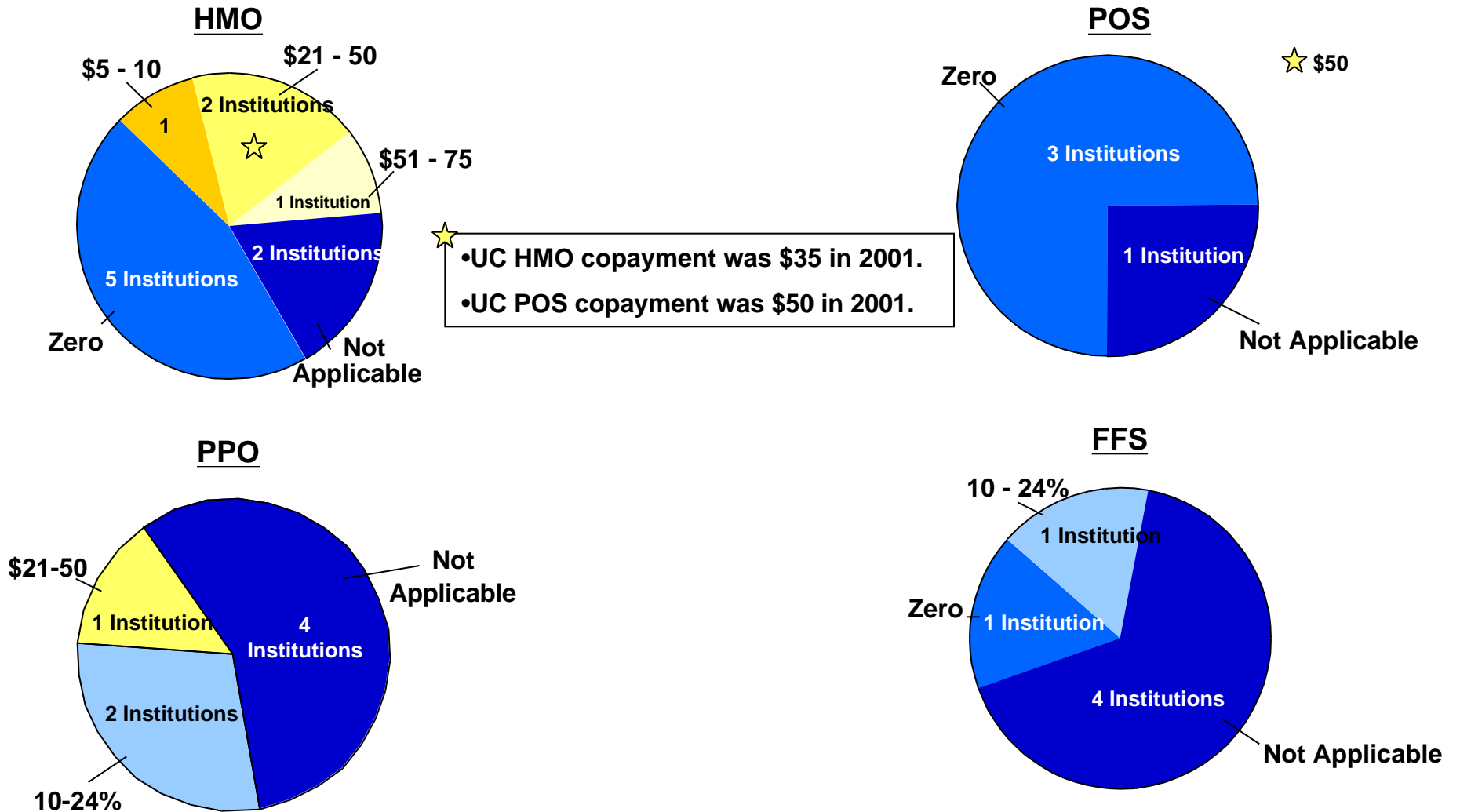
## Chart 24 – Hospital Care: Non-emergency (*out-of-network*)

**Q: After paying the deductible, what is the member's copayment for non-emergency hospital care - out-of-network?**



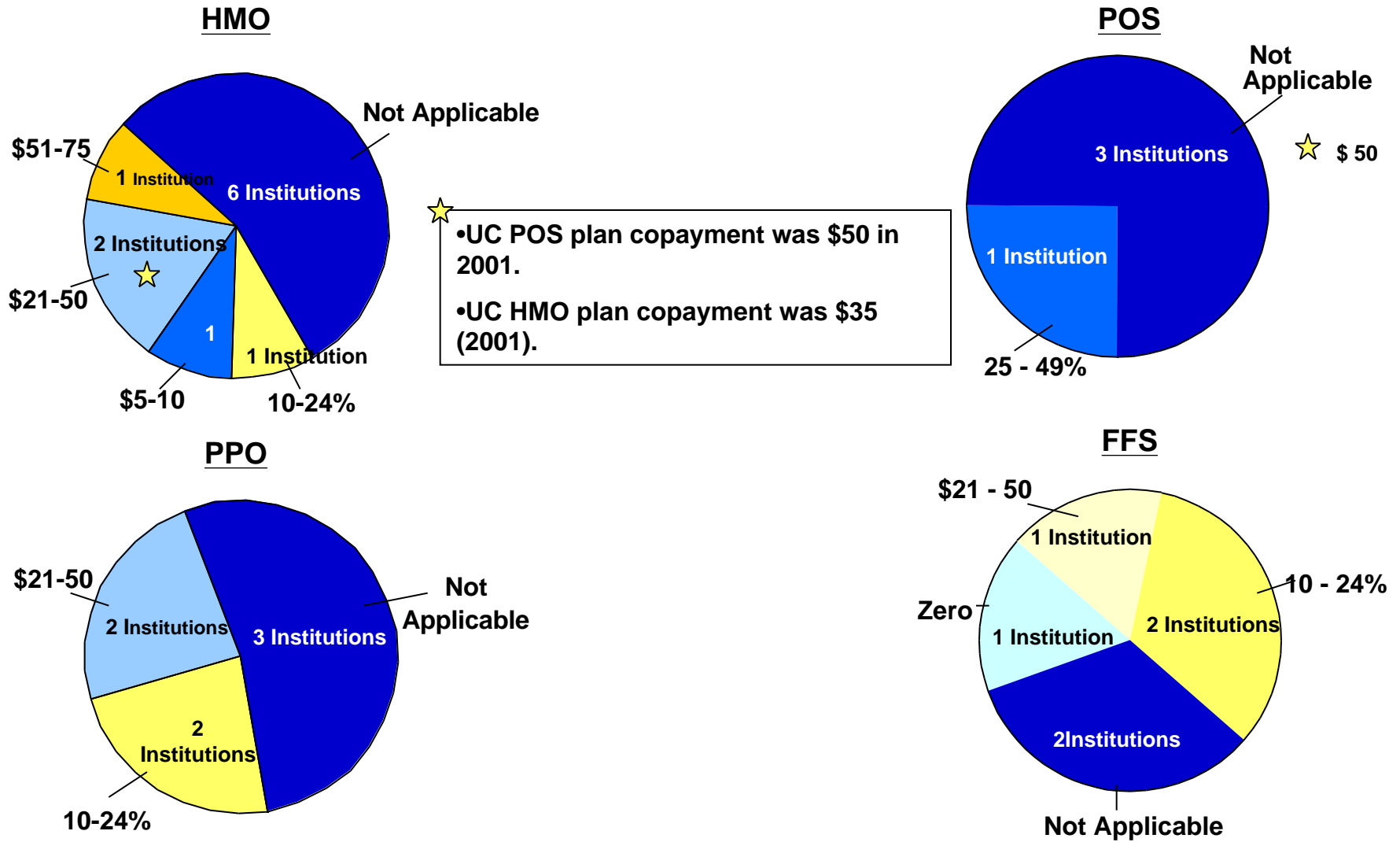
### Chart 25 – Hospital Care: Emergency (*in-network*)

Q: After the deductible, what is the member's copayment for emergency hospital care (if not admitted) - in-network?




### Chart 26 – Hospital Care: Emergency (*out-of-network*)

**Q: After the deductible, what is the member's copayment for emergency hospital care (if not admitted) - out-of-network?**



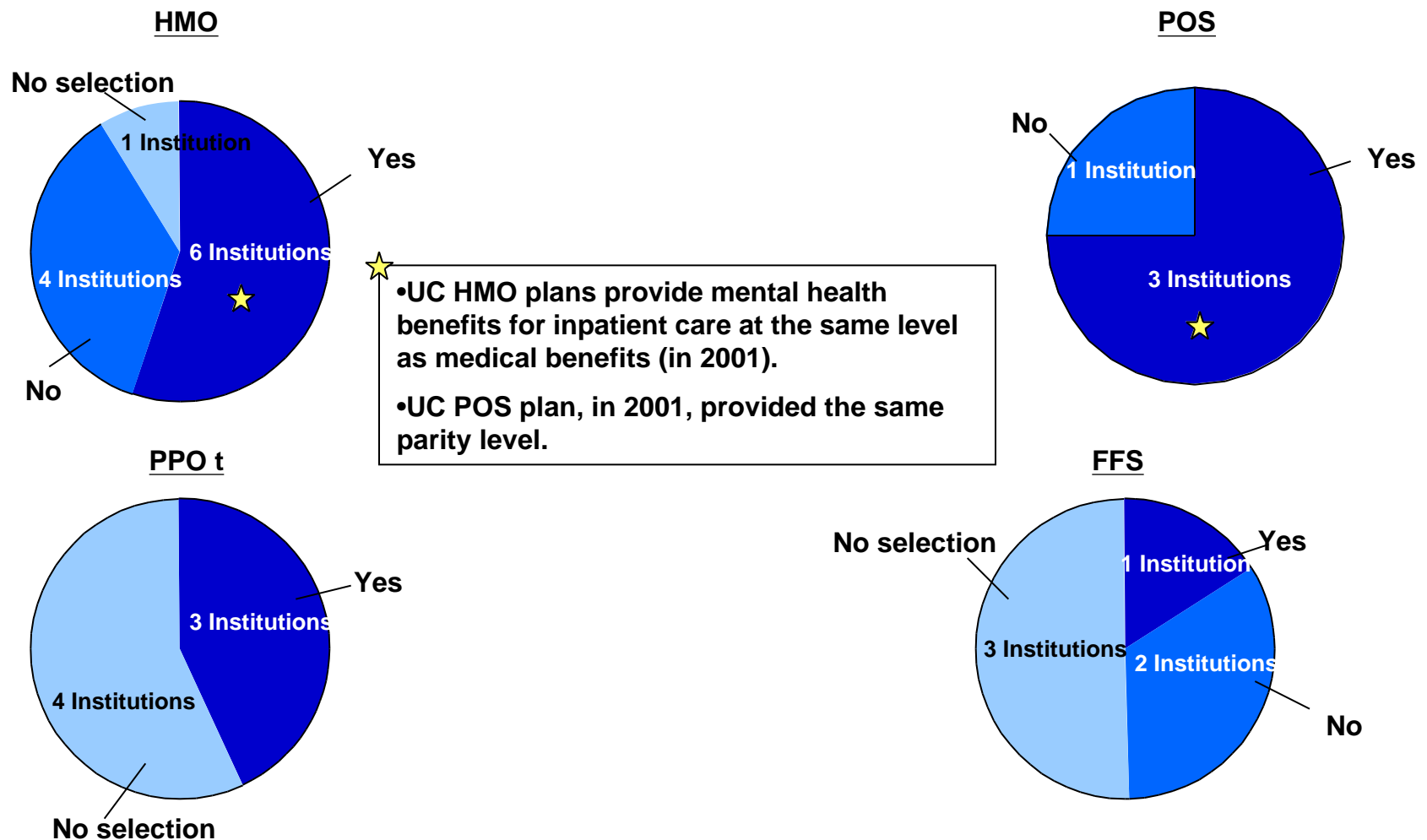
# UNIVERSITY OF CALIFORNIA MEDICAL BENEFITS SURVEY RESULTS



## Behavioral Health Benefits Section Charts 27- 30

## Chart 27 – Mental Health Benefits- inpatient care

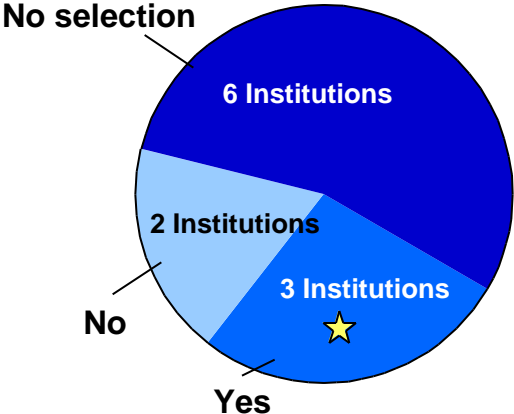
**Q: Are mental health in-patient benefits provided at the same level as other medical benefits?**



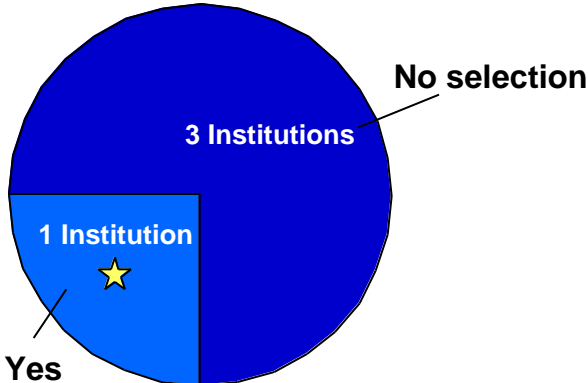
# Chart 28 – Mental Health Benefits – outpatient care

Q: Are mental health out-patient benefits provided at the same level as other medical benefits?

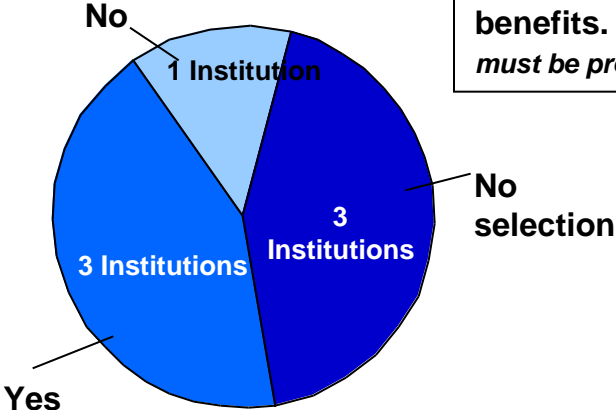
### HMO



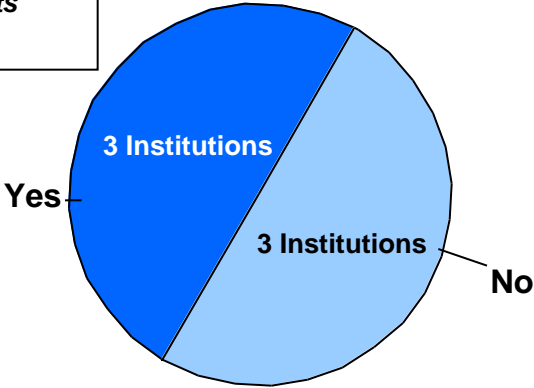
### POS



### PPO



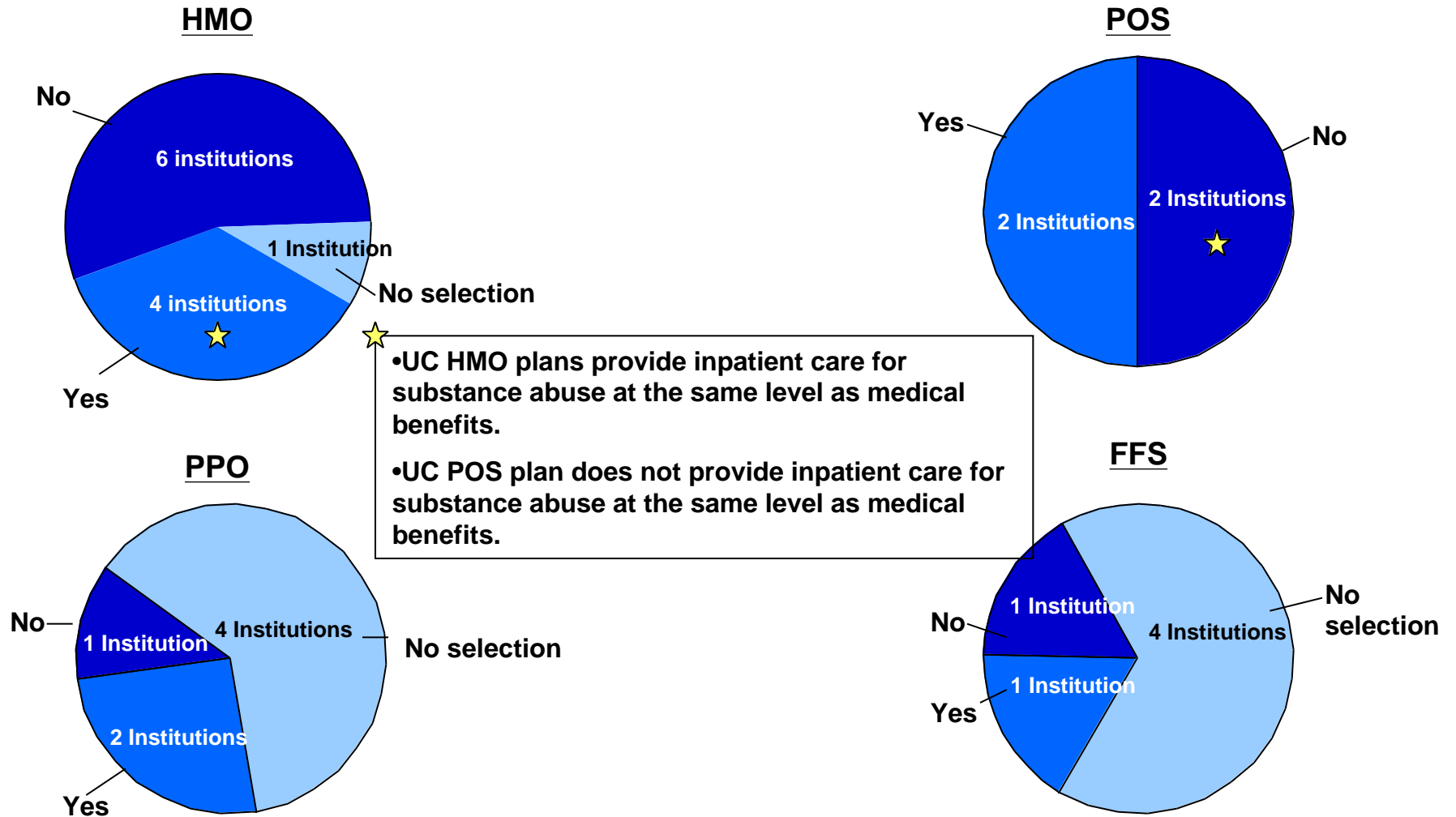
### FFS



★ •UC plans provide mental health outpatient care benefits at the same level as medical benefits. For UC POS plan, mental health benefits must be provided by network providers.

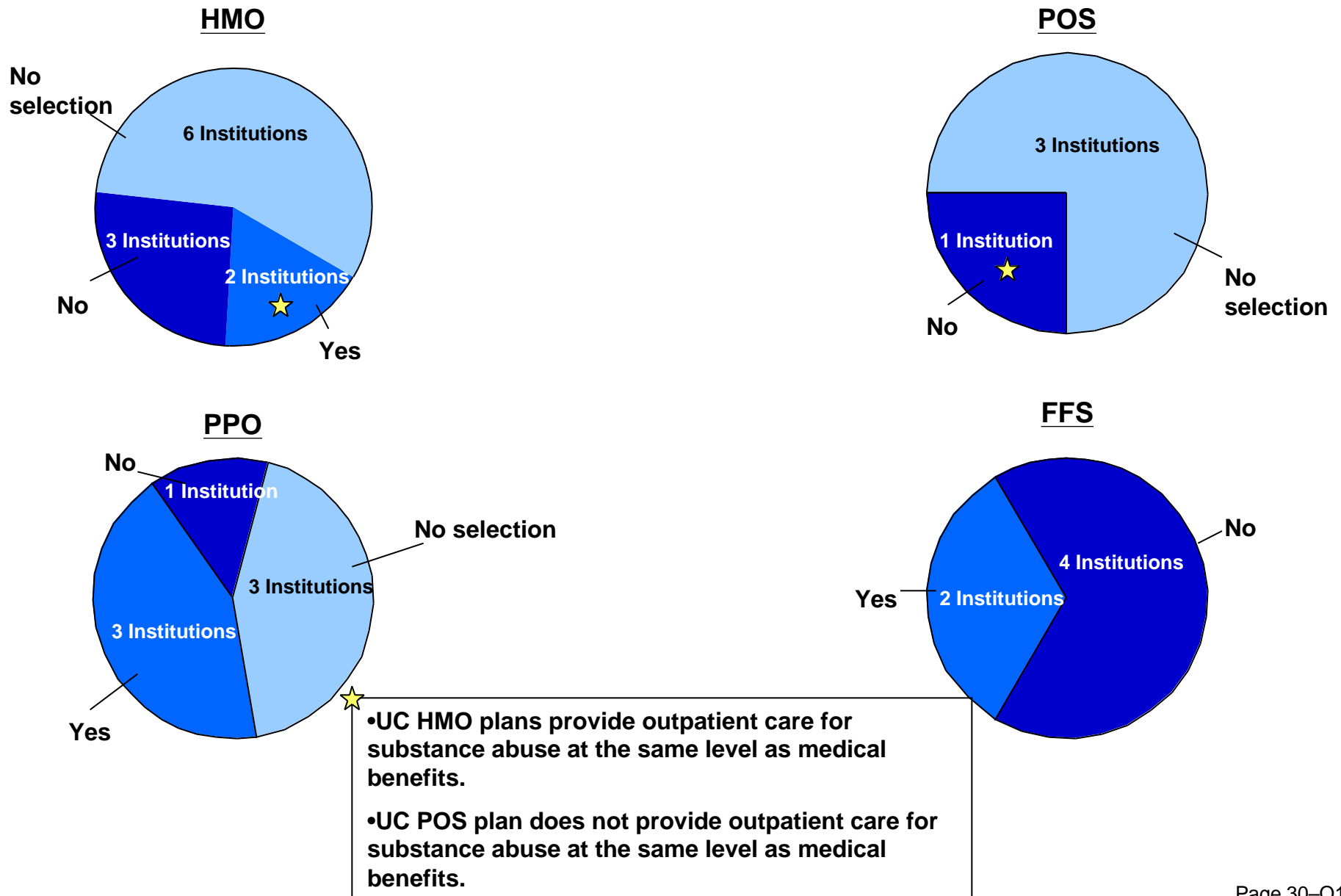
### Chart 29 – Substance Abuse Benefits – inpatient care

**Q: Are substance abuse inpatient benefits provided at the same level as other medical benefits?**




## Chart 30– Substance Abuse Benefits – outpatient care

**Q: Are substance abuse outpatient benefits provided at the same level as other medical benefits?**



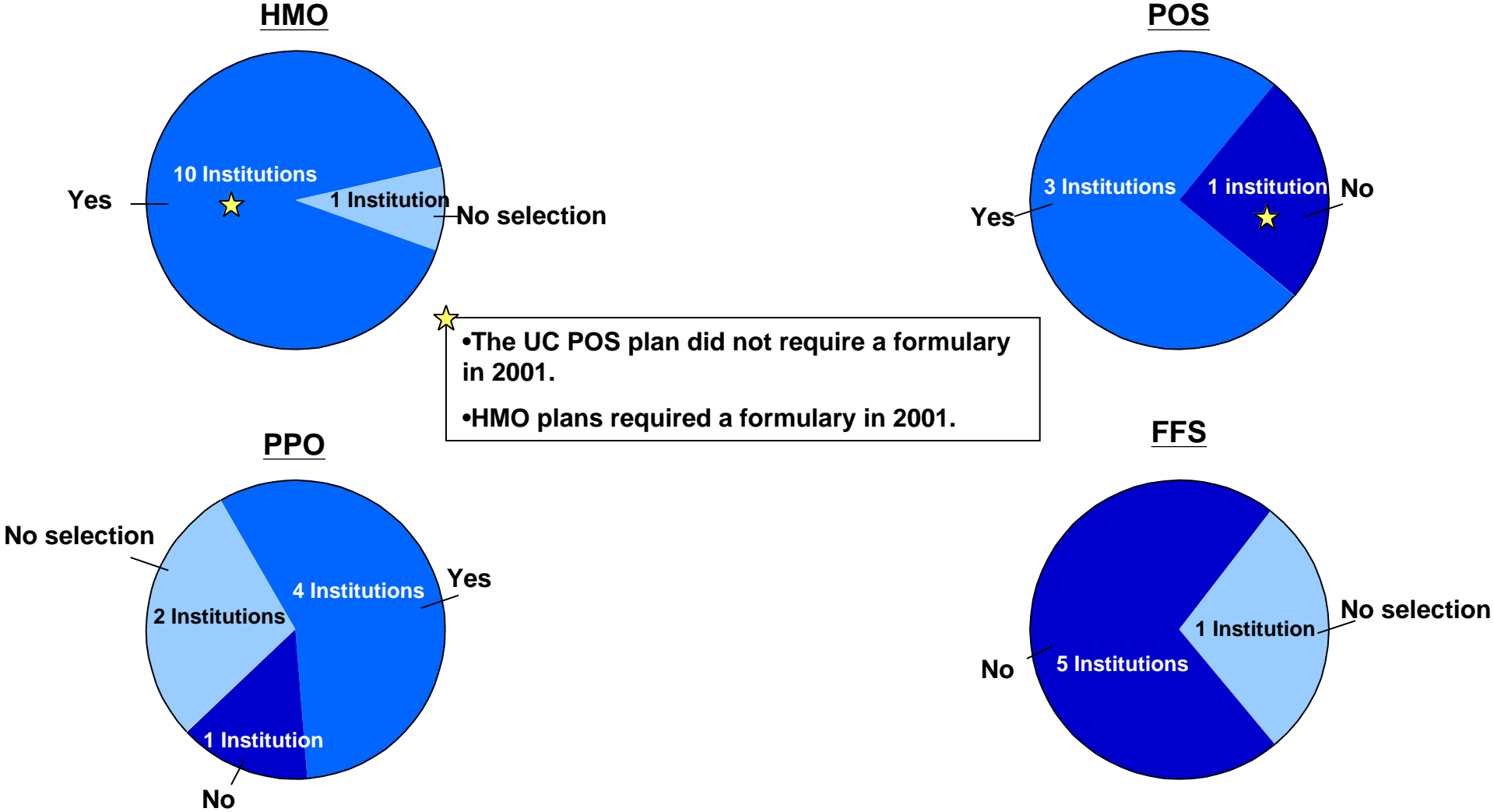
# UNIVERSITY OF CALIFORNIA MEDICAL BENEFITS SURVEY RESULTS



## Prescription Drugs Section Charts 31- 35

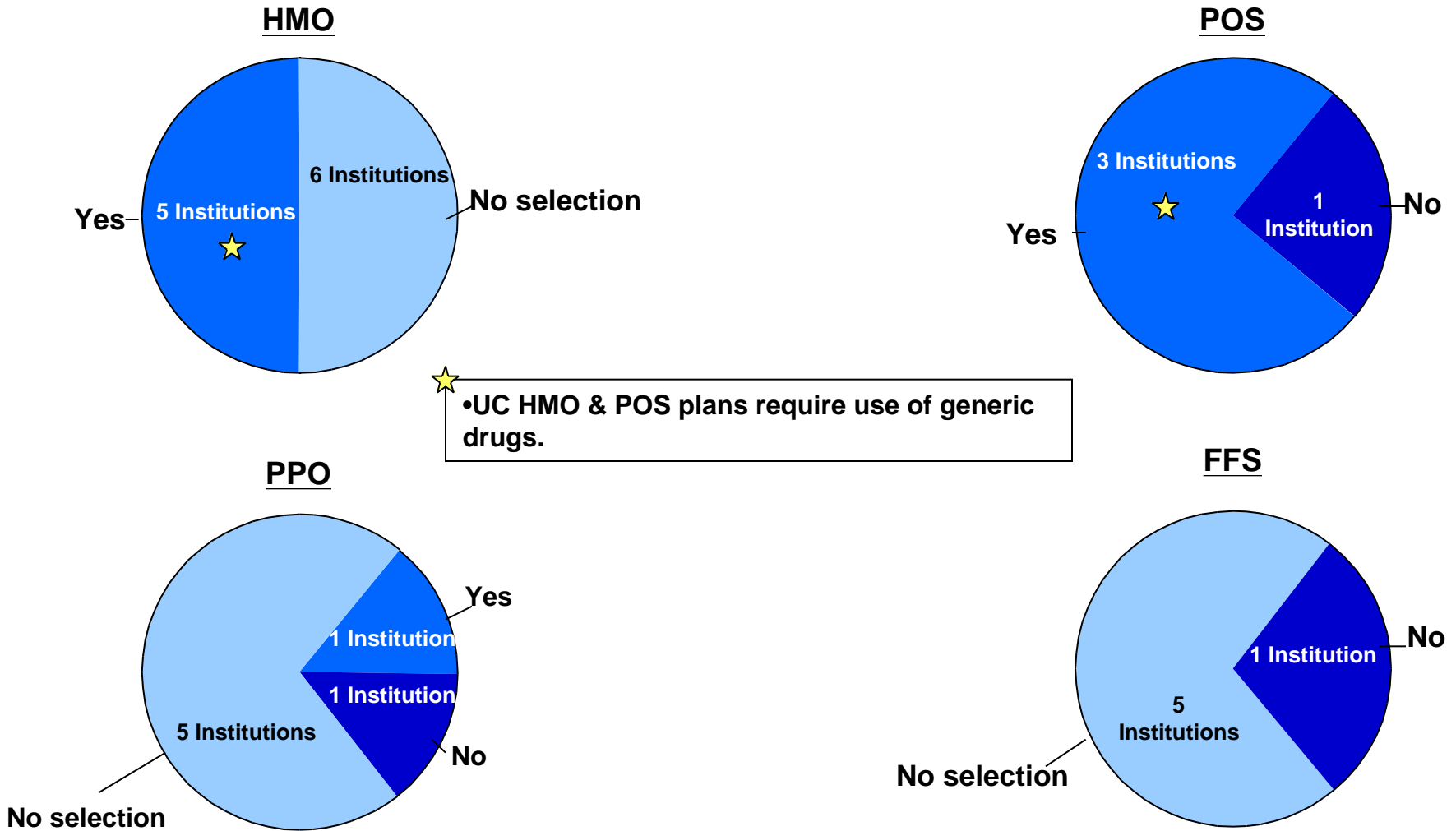
### Chart 31 – Prescription Drugs: Required Use of a Drug Formulary

Q: For prescription drugs, does your lowest cost plan require the use of a drug formulary?



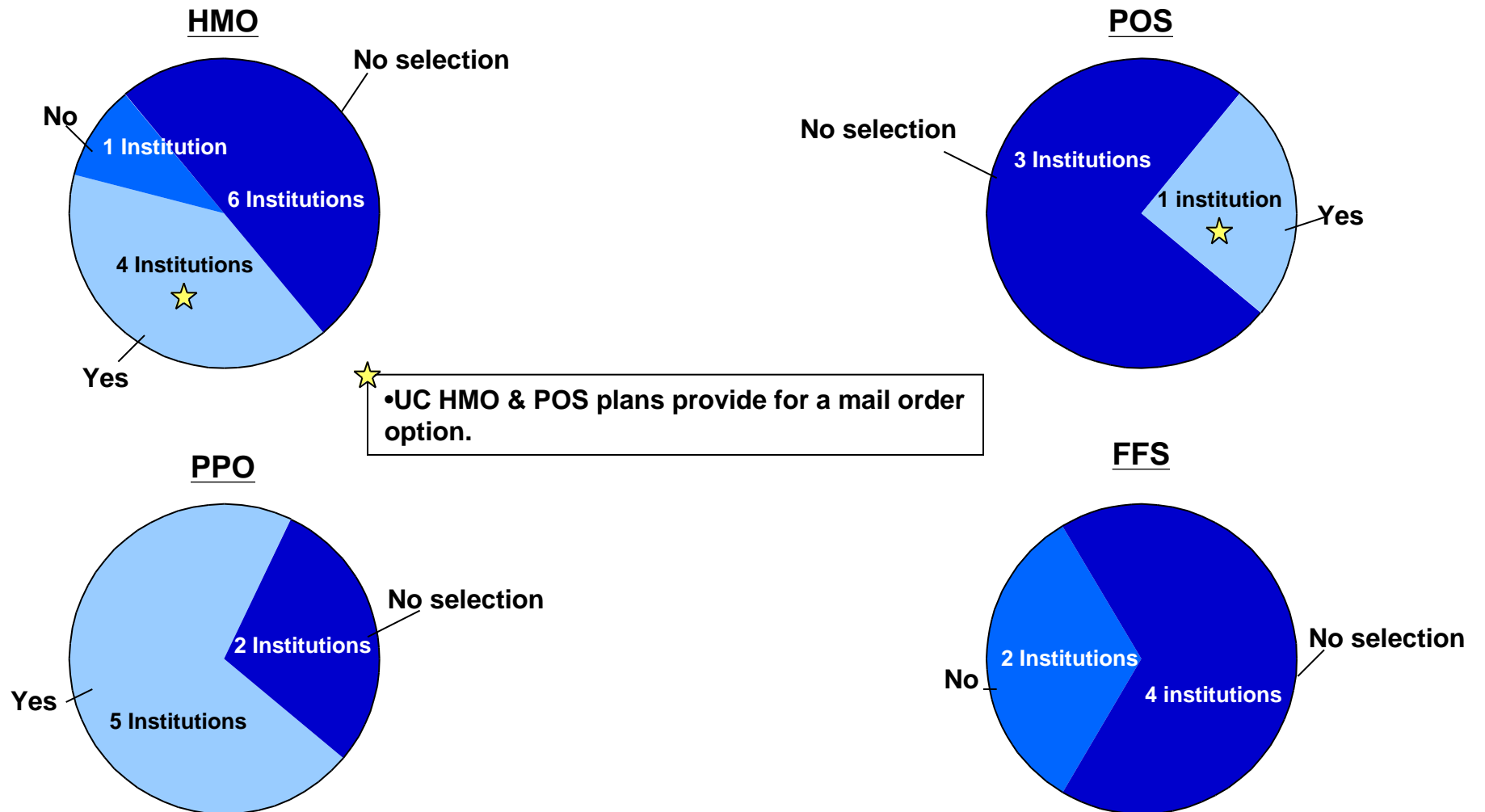
### Chart 32 – Prescription Drugs: Required Use of Generic Drugs

Q: For prescription drugs, does your lowest cost plan require the use of generic drugs?



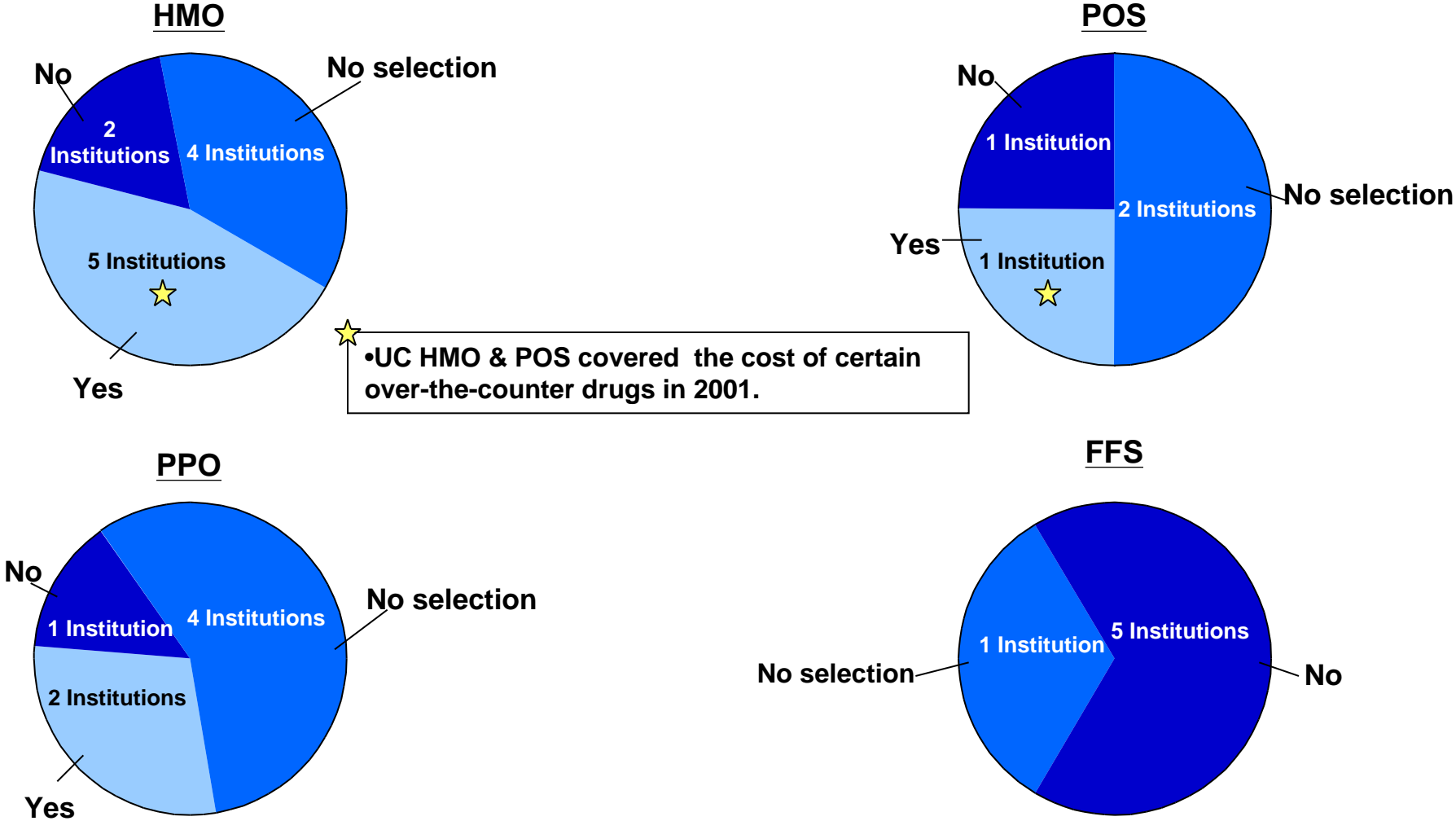
### Chart 33 – Prescription Drugs: Mail Order Availability

**Q: For prescription drugs, does your lowest cost plan provide for a mail order option?**



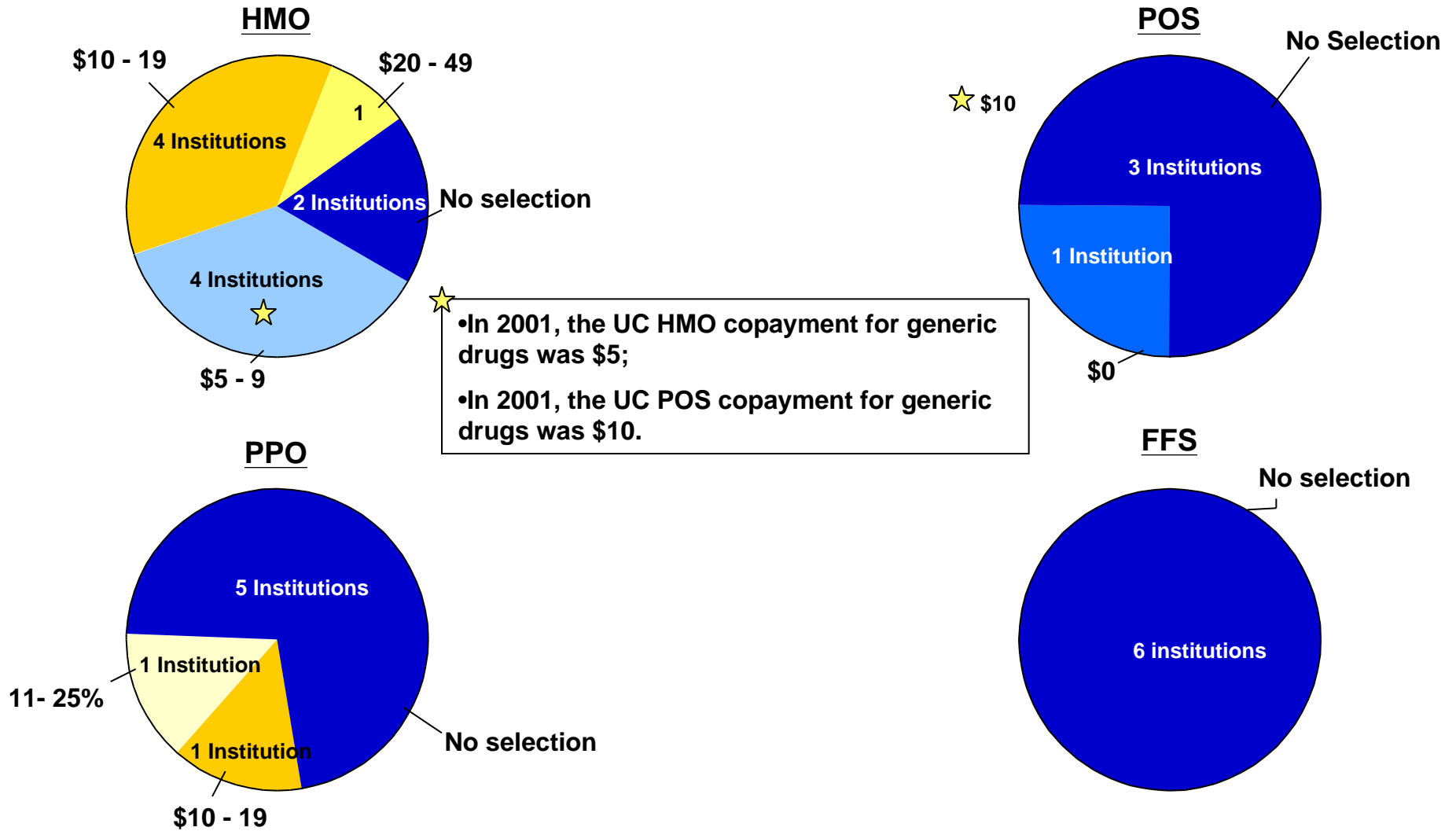
# Chart 34 – Prescription Drugs: Over-the-Counter Drugs

Q: Does your prescription drug plan cover the cost of any over-the-counter drugs?




### Chart 35 – Prescription Drugs: Copayment for Generic Drugs

**Q: If the plan has a prescription drug card program, what is the member's copayment for generic drugs (30-day supply)?**



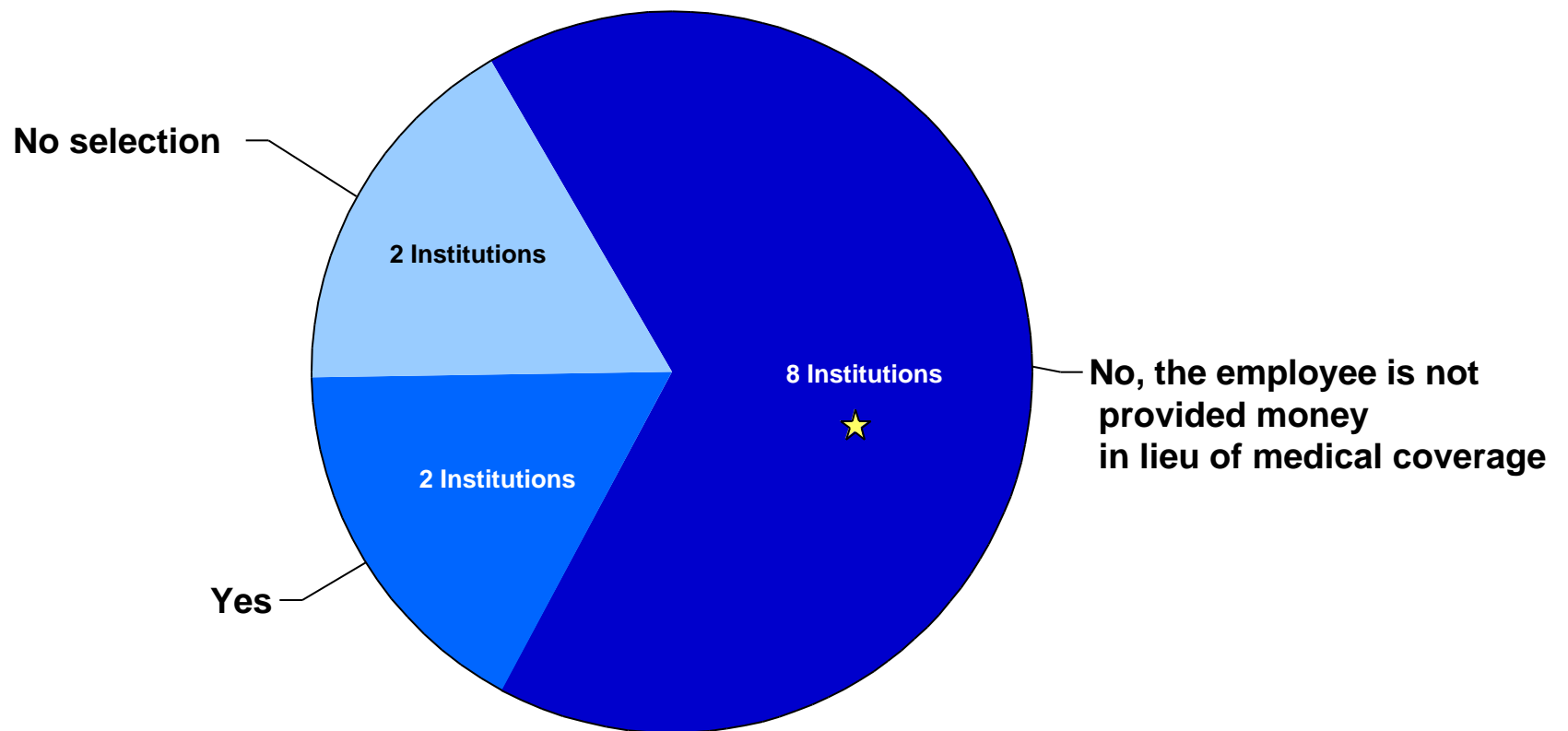
# UNIVERSITY OF CALIFORNIA MEDICAL BENEFITS SURVEY RESULTS



## Miscellaneous Charts 36 - 40

## Chart 36 – Money in Lieu of Medical Coverage

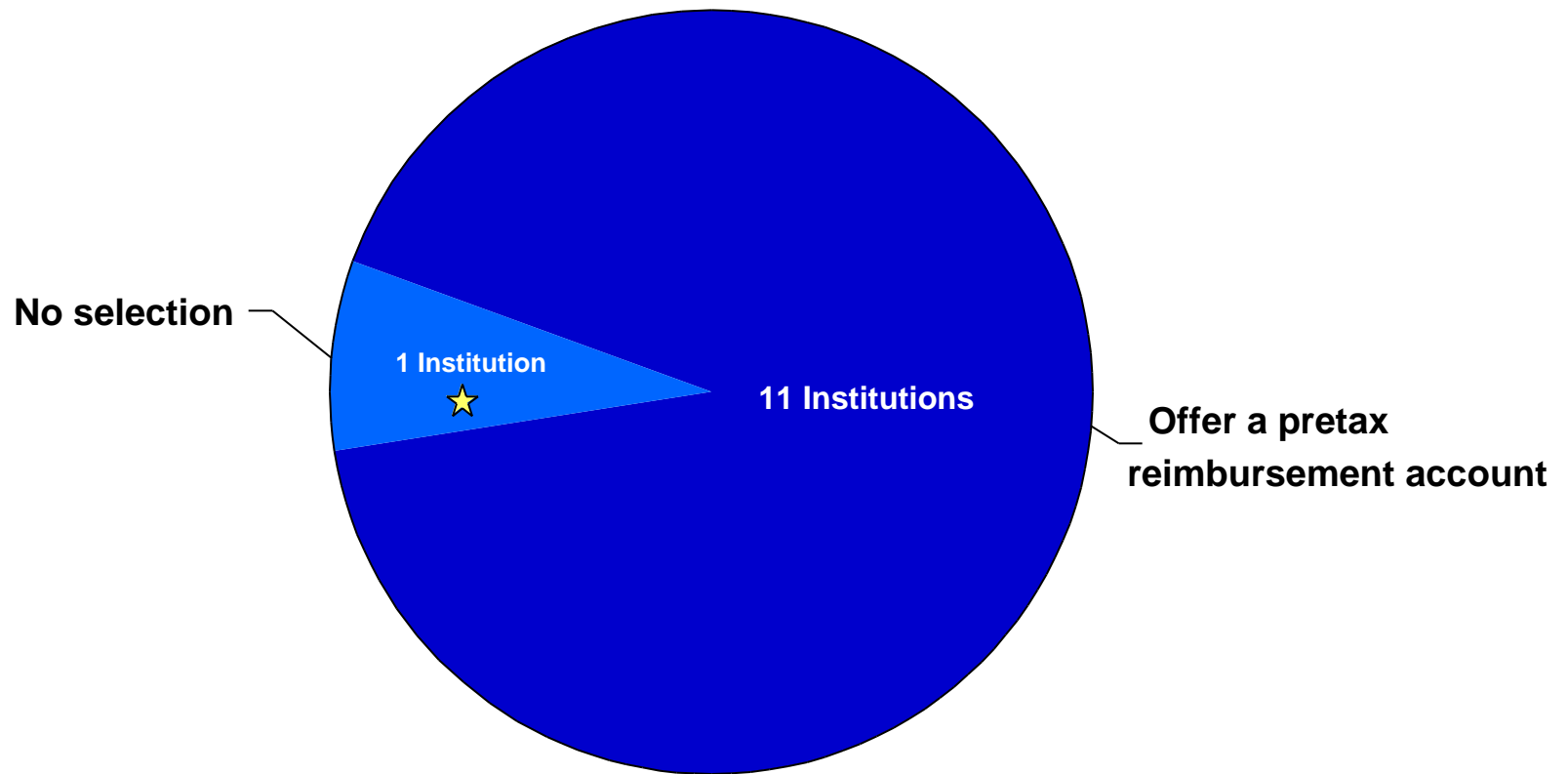
**Q: Do your employees have the option to choose money in lieu of medical coverage?**



★ UC does not provide money in lieu of medical coverage.

## Chart 37 – Pretax Medical Reimbursement Account

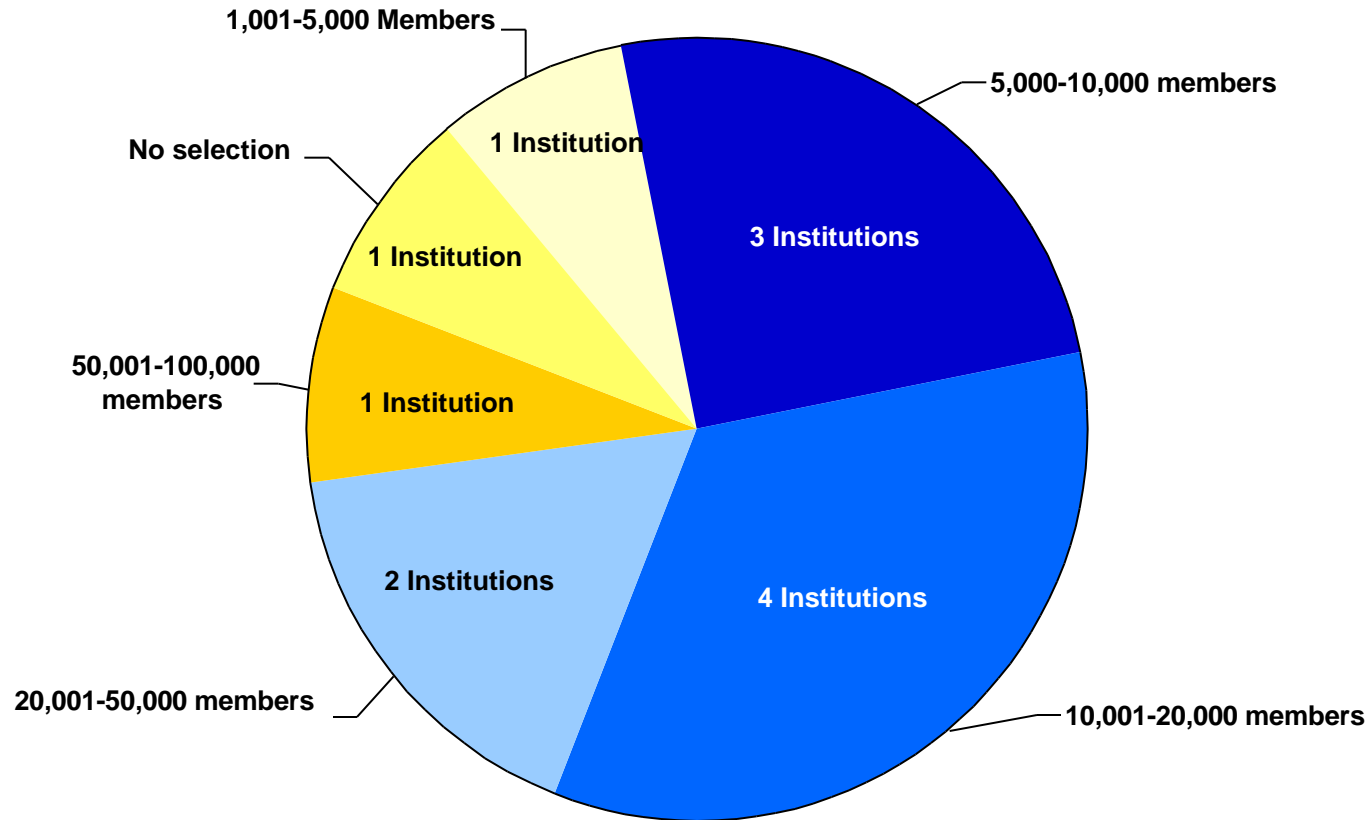
**Q: Do you offer a pretax medical reimbursement account benefit?**



★ In 2001, UC did not offer a pretax reimbursement account benefit.

### Chart 38 – Demographics - Medical Plan Enrollment

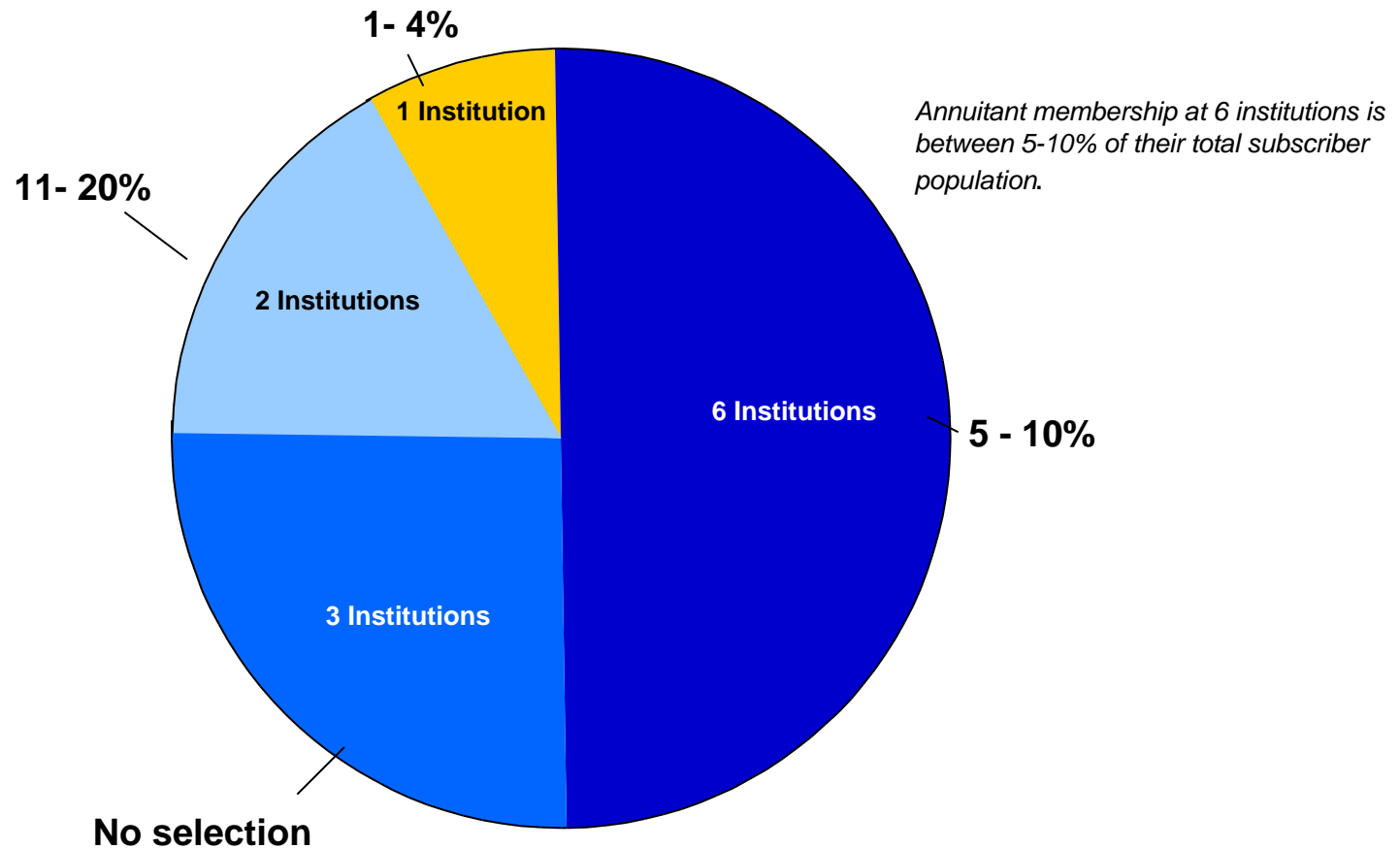
**Q: What is the total plan enrollment of all full-time and part-time primary subscribers (active employees and retirees)?**



★ UC medical plan enrollment exceeds 100,000.

### Chart 39 – Demographics - Annuitant Membership

**Q: What percentage of the membership are retirees?**

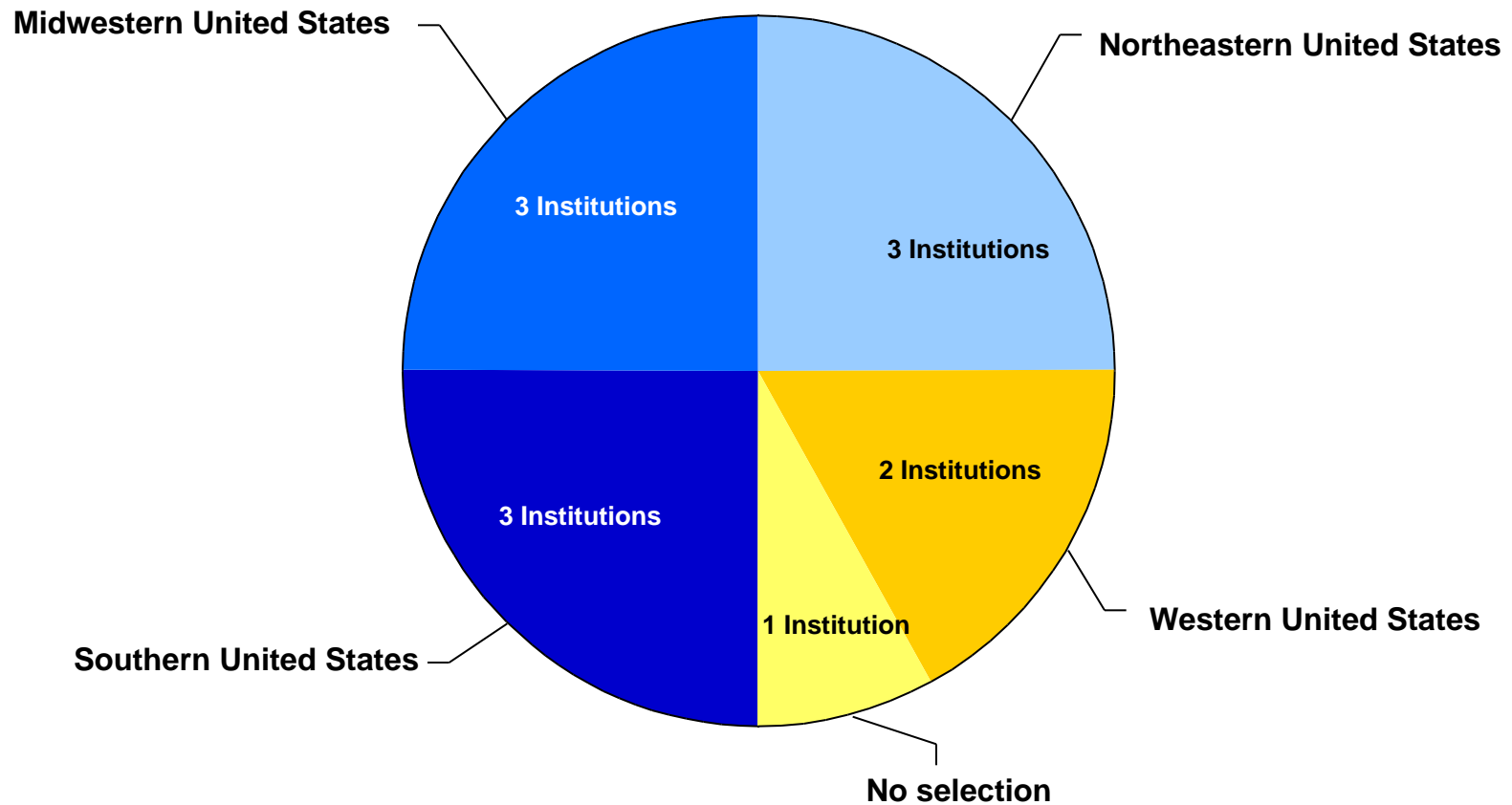


★ UC annuitant membership is 25%, a population which exceeds all respondents.

## Chart 40 – Demographics - Respondents

**Q: What region of the country are you reporting from?**

---



- 12 institutions responded to the survey. 27 institutions were invited to participate.
- Most institutions reported on their 2001 plan provisions.
- All geographic regions of the United States are represented.