

Suburban DuPage & Cook County Public School Employee Benefits Survey

The survey questionnaire was mailed to 121 school districts in DuPage and Cook counties in February, 2005. The results outlined below are based on the responses from 86 of the school districts surveyed. To request a full copy of the report, e-mail jerry@eebenbydesign.com.

Medical PPO

Employer Contributions	Average
Community Unit School Districts	
Employee	78%
Dependent	70%
Elementary School Districts	
Employee	89%
Dependent	50%
High School Districts	
Employee	88%
Dependent	75%
All School Districts	
Employee	88%
Dependent	57%

Carriers/Administrators

Community Unit School Districts	
BSSI	66.7%
Blue Cross Blue Shield	33.3%
Elementary School Districts	
Blue Cross Blue Shield	72.5%
BSSI	9.8%
Allied	5.9%
AssureCare	2.0%
BAS	2.0%
Coresource	2.0%
Humana	2.0%
PBA	2.0%
Unicare	2.0%
High School Districts	
Blue Cross Blue Shield	69.2%
Allied	7.7%
BSSI	7.7%
Coresource	3.8%
Great West	3.8%
Humana	3.8%
PBA	3.8%
All School Districts	
Blue Cross Blue Shield	70.0%
BSSI	11.3%
Allied	6.3%
AssureCare	1.3%
BAS	1.3%
Coresource	2.5%
Great West	1.3%
Humana	2.5%
PBA	2.5%
Unicare	1.3%

Benefits	Average	High	Low
Community Unit School Districts			
Lifetime Maximum (in millions)	\$ 5,000,000	\$ 5,000,000	\$ 5,000,000
Percentage of Schools with Unlimited Lifetime Maximum	0%		
Deductible Individual	\$ 300	\$ 250	\$ 350
Deductible Family	\$ 683	\$ 600	\$ 750
Out-of-pocket Maximum Individual	\$ 1,183	\$ 750	\$ 1,500
Out-of-pocket Maximum Family	\$ 2,800	\$ 2,600	\$ 3,000
Office Visit Co-pay	\$ 15	\$ 15	\$ 15
Percentage of Schools with Office Visit Co-pay	67%		
Emergency Room Co-pay	\$ 50	\$ 50	\$ 50
Emergency Room Co-insurance	N/A		
Out-patient Mental Co-pay	N/A		
Out-patient Mental Co-insurance	55%	60%	50%
In-patient Hospital Co-insurance	93%	100%	90%
Out-patient Surgery-Diagnostic Co-insurance	87%	90%	80%
Physician-Surgeon Co-insurance	90%	90%	90%
Percentage of Schools with Prescription Drug Card	0%		
Prescription Drug Card Co-pay	N/A		
Generic	N/A		
Brand/Formulary	N/A		
Non-formulary	N/A		
Percentage of Schools with 3-Tier Rx Card	N/A		
Elementary School Districts			
Lifetime Maximum - Dollar Limit	\$ 3,076,923	\$ 5,000,000	\$ 1,000,000
Percentage of Schools with Unlimited Lifetime Maximum	11%		
Deductible Individual	\$ 253	\$ 100	\$ 1,000
Deductible Family	\$ 663	\$ 200	\$ 3,000
Out-of-pocket Maximum Individual	\$ 910	\$ 250	\$ 5,000
Out-of-pocket Maximum Family	\$ 2,403	\$ 500	\$ 15,000
Office Visit Co-pay	\$ 14	\$ 10	\$ 20
Percentage of Schools with Office Visit Co-pay	57%		
Emergency Room Co-pay	\$ 58	\$ 50	\$ 75
Emergency Room Co-insurance	94%	100%	80%
Out-patient Mental Co-pay	\$ 17	\$ 10	\$ 30
Out-patient Mental Co-insurance	68%	100%	50%
In-patient Hospital Co-insurance	90%	100%	80%
Out-patient Surgery-Diagnostic Co-insurance	91%	100%	80%
Physician-Surgeon Co-insurance	89%	100%	80%
Percentage of Schools with Prescription Drug Card	73%		
Prescription Drug Card Co-pay			
Generic	\$ 8	\$ 2	\$ 15
Brand/Formulary	\$ 16	\$ 2	\$ 35
Non-formulary	\$ 35	\$ 20	\$ 50
Percentage of Schools with 3-Tier Rx Card	50%		

Benefits - Continued

	Average	High	Low
High School Districts			
Lifetime Maximum - Dollar Limit	\$ 2,523,810	\$ 1,000,000	\$ 5,000,000
Percentage of Schools with Unlimited Lifetime Maximum	0%		
Deductible Individual	\$ 226	\$	\$ 500
Deductible Family	\$ 588	\$	\$ 1,250
Out-of-pocket Maximum Individual	\$ 856	\$ 375	\$ 2,500
Out-of-pocket Maximum Family	\$ 2,434	\$ 750	\$ 7,500
Office Visit Co-pay	\$ 15	\$ 10	\$ 20
Percentage of Schools with Office Visit Co-pay	38%		
Emergency Room Co-pay	\$ 50	\$ 50	\$ 50
Emergency Room Co-insurance	95%	100%	80%
Out-patient Mental Co-pay	\$ 25	\$ 20	\$ 30
Out-patient Mental Co-insurance	71%	90%	50%
In-patient Hospital Co-insurance	90%	100%	80%
Out-patient Surgery-Diagnostic Co-insurance	94%	100%	80%
Physician-Surgeon Co-insurance	89%	100%	80%
Percentage of Schools with Prescription Drug Card	57%		
Prescription Drug Card Co-pay			
Generic	\$ 9	\$ 3	\$ 15
Brand/Formulary	\$ 19	\$ 8	\$ 30
Non-formulary	\$ 40	\$ 8	\$ 50
Percentage of Schools with 3-Tier Rx Card	42%		
All School Districts			
Lifetime Maximum - Dollar Limit	\$ 2,918,033	\$ 5,000,000	\$ 1,000,000
Percentage of Schools with Unlimited Lifetime Maximum	8%		
Deductible Individual	\$ 247	\$	\$ 1,000
Deductible Family	\$ 641	\$	\$ 3,000
Out-of-pocket Maximum Individual	\$ 905	\$ 250	\$ 5,000
Out-of-pocket Maximum Family	\$ 2,426	\$ 500	\$ 15,000
Office Visit Co-pay	\$ 15	\$ 10	\$ 20
Percentage of Schools with Office Visit Co-pay	51%		
Emergency Room Co-pay	\$ 56	\$ 50	\$ 75
Emergency Room Co-insurance	94%	100%	80%
Out-patient Mental Co-pay	\$ 37	\$ 10	\$ 30
Out-patient Mental Co-insurance	68%	100%	50%
In-patient Hospital Co-insurance	90%	100%	80%
Out-patient Surgery-Diagnostic Co-insurance	94%	100%	80%
Physician-Surgeon Co-insurance	89%	100%	80%
Percentage of Schools with Prescription Drug Card	65%		
Prescription Drug Card Co-pay			
Generic	\$ 9	\$ 2	\$ 15
Brand/Formulary	\$ 17	\$ 2	\$ 35
Non-formulary	\$ 36	\$ 8	\$ 50
Percentage of Schools with 3-Tier Rx Card	48%		

Medical HMO

Employer Contributions

Average

Community Unit School Districts

Employee	100%
Dependent	60%

Elementary School Districts

Employee	97%
Dependent	58%

High School Districts

Employee	87%
Dependent	79%

All School Districts

Employee	94%
Dependent	65%

Carriers

Community Unit School Districts

Blue Cross Blue Shield	100.0%
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Elementary School Districts

Blue Cross Blue Shield	88.1%
Humana	7.1%
Unicare	4.8%

High School Districts

Blue Cross Blue Shield	85.0%
Humana	10.0%
Great West	5.0%

All School Districts

Blue Cross Blue Shield	87.3%
Humana	7.9%
Great West	3.2%
Humana	1.6%

Benefits	Average	High	Low
Community Unit School Districts			
Office Visit Co-pay	\$ 10	\$ 10	\$ 10
Emergency Room Co-pay	\$ 50	\$ 50	\$ 50
Out-patient Mental Co-pay	\$ 20	\$ 20	\$ 20
In-patient Hospital Co-pay	\$ 0	\$ 0	\$ 0
Schools with In-patient Co-pay	0%		
Prescription Drug Card Co-pay			
Generic	\$ 3	\$ 3	\$ 3
Brand/Formulary	\$ 8	\$ 8	\$ 8
Non-formulary	\$ 23	\$ 23	\$ 23
Percentage of Schools with 3-Tier Rx Card	100%	100%	100%
Elementary School Districts			
Office Visit Co-pay	\$ 8	\$ 0	\$ 20
Emergency Room Co-pay	\$ 48	\$ 50	\$ 50
Out-patient Mental Co-pay	\$ 18	\$ 0	\$ 20
In-patient Hospital Co-pay	\$ 100	\$ 100	\$ 100
Schools with In-patient Co-pay	2%		
Prescription Drug Card Co-pay			
Generic	\$ 8	\$ 3	\$ 15
Brand/Formulary	\$ 16	\$ 3	\$ 30
Non-formulary	\$ 33	\$ 23	\$ 50
Percentage of Schools with 3-Tier Rx Card	81%		
High School Districts			
Office Visit Co-pay	\$ 5	\$ 0	\$ 15
Emergency Room Co-pay	\$ 39	\$ 0	\$ 50
Out-patient Mental Co-pay	\$ 20	\$ 20	\$ 20
In-patient Hospital Co-pay	\$ 100	\$ 100	\$ 100
Schools with In-patient Co-pay	5%		
Prescription Drug Card Co-pay			
Generic	\$ 6	\$ 3	\$ 10
Brand/Formulary	\$ 12	\$ 4	\$ 30
Non-formulary	\$ 28	\$ 9	\$ 50
Percentage of Schools with 3-Tier Rx Card	75%		
All School Districts			
Office Visit Co-pay	\$ 8	\$ 0	\$ 15
Emergency Room Co-pay	\$ 45	\$ 50	\$ 50
Out-patient Mental Co-pay	\$ 20	\$ 20	\$ 20
In-patient Hospital Co-pay	\$ 100	\$ 100	\$ 100
Schools with In-patient Co-pay	3%		
Prescription Drug Card Co-pay			
Generic	\$ 7	\$ 3	\$ 3
Brand/Formulary	\$ 15	\$ 4	\$ 8
Non-formulary	\$ 31	\$ 9	\$ 23
Percentage of Schools with 3-Tier Rx Card	80%		

Dental - Indemnity & PPO Plans Only

Employer Contributions	Average	High	Low
Community Unit School Districts			
Employee	93%	100%	80%
Dependent	47%	80%	47%
Elementary School Districts			
Employee	92%	100%	26%
Dependent	61%	100%	0%
High School Districts			
Employee	90%	100%	50%
Dependent	55%	100%	0%
All School Districts			
Employee	91%	100%	26%
Dependent	59%	100%	0%

Carriers/Administrators

Community Unit School Districts	
BSSI	60.0%
Blue Cross Blue Shield	40.0%
Elementary School Districts	
Guardian-First Commonwealth	28.8%
Blue Cross Blue Shield	15.4%
MetLife	15.4%
Delta Dental	9.6%
Assurant	5.8%
CIGNA	3.8%
Aetna	1.9%
Allied Benefit Systems	1.9%
Ameritas	1.9%
BAS	1.9%
BSSI	1.9%
Core Source	1.9%
Humana	1.9%
Jefferson Pilot	1.9%
PBA	1.9%
Service Plan Administrators	1.9%
Unicare	1.9%
High School Districts	
Blue Cross Blue Shield	36.4%
Delta Dental	22.7%
Service Plan Administrators	9.1%
Allied Benefit Systems	9.1%
CIGNA	4.5%
Unicare	4.5%
Core Source	4.5%
Humana	4.5%
Guardian-First Commonwealth	4.5%
All School Districts	
Blue Cross Blue Shield	22.8%
Guardian-First Commonwealth	20.3%
Delta Dental	12.7%

Carriers/Administrators - Continued

MetLife	10.1%
BSSI	5.1%
Allied Benefit Systems	3.8%
Assurant	3.8%
CIGNA	3.8%
Service Plan Administrators	3.8%
Ameritas	2.5%
Core Source	2.5%
Unicare	2.5%
Aetna	1.3%
BAS	1.3%
Humana	1.3%
Jefferson Pilot	1.3%
PBA	1.3%

Benefits

Average High Low

Community Unit School Districts

Deductible	\$ 50	\$ 50	\$ 50
Annual Benefit Maximum	\$ 1,400	\$ 2,500	\$ 1,000
Preventive Percentage	90%	100%	80%
Basic Percentage	79%	85%	70%
Major Percentage	50%	50%	50%
Orthodontia Benefit Percentage	50%	50%	50%
Orthodontia Lifetime Maximum	\$ 1,400	\$ 2,000	\$ 1,000

Elementary School Districts

Deductible	\$ 44	\$ 0	\$ 100
Annual Benefit Maximum	\$ 1,242	\$ 2,000	\$ 1,000
Preventive Percentage	97%	100%	70%
Basic Percentage	81%	100%	50%
Major Percentage	55%	80%	50%
Orthodontia Benefit Percentage	51%	60%	50%
Orthodontia Lifetime Maximum	\$ 1,101	\$ 2,000	\$ 600

High School Districts

Deductible	\$ 36	\$ 0	\$ 50
Annual Benefit Maximum	\$ 1,302	\$ 2,000	\$ 750
Preventive Percentage	97%	100%	80%
Basic Percentage	82%	100%	80%
Major Percentage	61%	100%	50%
Orthodontia Benefit Percentage	51%	60%	50%
Orthodontia Lifetime Maximum	\$ 1,118	\$ 3,000	\$ 500

All School Districts

Deductible	\$ 42	\$ 0	\$ 100
Annual Benefit Maximum	\$ 1,268	\$ 2,500	\$ 750
Preventive Percentage	97%	100%	80%
Basic Percentage	81%	100%	70%
Major Percentage	57%	100%	50%
Orthodontia Benefit Percentage	51%	60%	50%
Orthodontia Lifetime Maximum	\$ 1,130	\$ 3,000	\$ 500

Schools Offering Orthodontia Coverage

Community Unit School Districts

100% of participating schools provide a Orthodontia Coverage with Dental

Elementary School Districts

71% of participating schools provide a Orthodontia Coverage with Dental

High School Districts

92% of participating schools provide a Orthodontia Coverage with Dental

All School Districts

77% of participating schools provide a Orthodontia Coverage with Dental

Life Insurance - Teachers Only

Employer Contributions

Community Unit School Districts

Elementary School Districts

High School Districts

All School Districts

Average

High

Low

100%

100%

100%

98%

100%

40%

99%

100%

90%

99%

100%

40%

Carriers

Community Unit School Districts

Assurant

40.0%

American General

20.0%

CIGNA

20.0%

Fort Dearborn Life

20.0%

Elementary School District

Assurant

37.3%

Fort Dearborn Life

17.6%

MetLife

9.8%

Sun Life

9.8%

Jefferson Pilot

3.9%

Reliance

3.9%

Aetna

2.0%

American United Life

2.0%

GenWorth

2.0%

Guardian Life

2.0%

Humana

2.0%

ING

2.0%

Mutual of Omaha

2.0%

Prudential

2.0%

UNUM

2.0%

High School Districts

Fort Dearborn Life

22.7%

Assurant

18.2%

ING

9.1%

MetLife

9.1%

American United Life

4.5%

Carriers - Continued

Boston Mutual	4.5%			
C.N.A.	4.5%			
GenWorth	4.5%			
Great West	4.5%			
Jefferson Pilot	4.5%			
Minnesota Life	4.5%			
Sun Life	4.5%			
UNUM	4.5%			
All School Districts				
Assurant	32.1%			
Fort Dearborn Life	19.2%			
MetLife	9.0%			
Sun Life	7.7%			
ING	3.8%			
Jefferson Pilot	3.8%			
American United Life	2.6%			
GenWorth	2.6%			
Reliance	2.6%			
UNUM	2.6%			
Aetna	1.3%			
American General	1.3%			
Boston Mutual	1.3%			
C.N.A.	1.3%			
CIGNA	1.3%			
Great West	1.3%			
Guardian Life	1.3%			
Humana	1.3%			
Minnesota Life	1.3%			
Mutual of Omaha	1.3%			
Prudential	1.3%			
Benefits	Average	High	Low	
Community Unit School Districts				
Flat Dollar Amount	\$ 50,000	\$ 50,000	\$ 50,000	
Benefit Based on Percentage of Salary	20%			
Elementary School Districts				
Flat Dollar Amount	\$ 30,543	\$ 50,000	\$ 5,000	
Benefit Based on Percentage of Salary	29%			
High School Districts				
Flat Dollar Amount	\$ 40,714	\$ 75,000	\$ 20,000	
Benefit Based on Percentage of Salary	55%			
All School Districts				
Flat Dollar Amount	\$ 33,783	\$ 75,000	\$ 5,000	
Benefit Based on Percentage of Salary	39%			

Long Term Disability (LTD)

Schools Offering LTD

Community Unit School Districts

80% of participating schools provide LTD to supplement TRS

Elementary School Districts

41% of participating schools provide LTD to supplement TRS

High School Districts

48% of participating schools provide LTD to supplement TRS

All School Districts

46% of participating schools provide LTD to supplement TRS

Employer Contributions

Community Unit School Districts

Average

88%

High

100%

Low

50%

Elementary School Districts

98%

100%

60%

High School Districts

99%

100%

90%

All School Districts

97%

100%

50%

Carriers

Community Unit School Districts

Assurant

100.0%

Elementary School Districts

Assurant

75.0%

Standard

5.0%

Lafayette

5.0%

Mutual of Omaha

5.0%

Reliance

5.0%

Guardian Life

5.0%

High School Districts

Assurant

58.3%

GenWorth

8.3%

MetLife

8.3%

UNUM

8.3%

C.N.A.

8.3%

Fort Dearborn Life

8.3%

All School Districts

Assurant

72.2%

Standard

2.8%

Lafayette

2.8%

Mutual of Omaha

2.8%

Reliance

2.8%

Guardian Life

2.8%

MetLife

2.8%

Mutual of Omaha

2.8%

GenWorth

2.8%

C.N.A.

2.8%

Fort Dearborn Life

2.8%

Benefits	Average	High	Low
Community Unit School Districts			
Elimination Period	105 Days	60 Days	180 Days
Benefit Percentage	64%	70%	60%
Monthly Benefit Maximum	“\$7,500 “	“\$7,500 “	“\$7,500 “
Elementary School Districts			
Elimination Period	110 Days	30 Days	180 Days
Benefit Percentage	62%	70%	60%
Monthly Benefit Maximum	“\$5,345 “	“\$7,500 “	“\$2,000 “
High School Districts			
Elimination Period	111 Days	0 Days	180 Days
Benefit Percentage	66%	85%	50%
Monthly Benefit Maximum	“\$6,625 “	“\$12,000 “	“\$3,000 “
All School Districts			
Elimination Period	110 Days	0 Days	180 Days
Benefit Percentage	64%	85%	50%
Monthly Benefit Maximum	“\$6,105 “	“\$12,000 “	“\$2,000 “

Flexible Spending Account (FSA)

Schools Offering FSA

- Community Unit School Districts**
100% of participating schools provide a FSA
- Elementary School Districts**
58% of participating schools provide a FSA
- High School Districts**
69% of participating schools provide a FSA
- All School Districts**
63% of participating schools provide a FSA

Employee Assistance Program (EAP)

Schools Offering EAP

- Community Unit School Districts**
60% of participating schools provide a EAP
- Elementary School Districts**
23% of participating schools provide a EAP
- High School Districts**
50% of participating schools provide a EAP
- All School Districts**
33% of participating schools provide a EAP