

Benefits Survey: Types of Health Care Plans Offered, Number of Enrollees and Other Health-Related Benefits and Policies

Focus Institution: Drake University

Comparison Group: Carnegie 2010 Master's Institutions - All (N=680)

Year: 2015-16

* All numbers are for in-network services unless otherwise indicated.

2015-16		Carnegie 2010 Master's Institutions - All (N=680)							
PART-TIME FACULTY STAFF		Focus Institution	\$, % #	Response	Median	Average	Low	High	N
Does institution offer health benefits for...									
- Part-time staff									
- If Yes, does institution pay part of premium?		No	25%	75%					105
- If No, does institution provide any financial support for enrollment in a public exchange?		No	85%	15%					26
			0%	100%					74
			% Yes	% No	% Considering	% Don't Know			
If no support provided now, does inst plan to provide any financial support for enrollment in a Public Exchange next year?		No	0%	84%	1%	15%			74
- Part-time faculty		No	21%	79%					105
- If Yes, does institution pay part of premium?		No	86%	14%					22
- If No, does institution provide any financial support for enrollment in a public exchange?		No	0%	100%					77
If no support provided now, does inst plan to provide any financial support for enrollment in a Public Exchange next year?		No	0%	86%	1%	13%			77
DOMESTIC PARTNERS									
Does institution offer health benefits for...									
- Opposite sex domestic partners		No	48%	52%					105
- If Yes, does inst provide subsidy to cover fed taxes associated with benefit?			2%	98%					49
- Same sex domestic partners or spouses		Yes	71%	29%					105
- If Yes, does inst provide subsidy to cover fed taxes associated with benefit?		No	3%	97%					73
OTHER PLAN CHARACTERISTICS									
Does institution...			% Yes	% No					
- Use a salary-based system to determine health care premiums?		No	18%	82%					104
- Offer a Health Care Flexible Spending Account		Yes	98%	2%					104
- Offer a Dependent Care Flexible Spending Account		Yes	99%	1%					104
- Provide employees access to on-campus medical services		No	29%	71%					105
- If Yes, is there a user fee?			33%	67%					30
- Provide employees access to on-campus fitness center(s)		Yes	92%	8%					105
- If Yes, is there a user fee?		No	22%	78%					92
Are your health benefit plans fully- or self-insured?			% Fully Ins	% Self-Ins					
		Self-insured	46%	54%					104
Does institution offer health care coverage for spouses/partners eligible for coverage elsewhere?			% Yes	% No					
If Yes: Does institution impose surcharge on such working spouses/partners eligible elsewhere?		Yes	96%	4%					103
		No	7%	93%					97

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Year: 2015-16

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2015-16		Carnegie 2010 Master's Institutions - All (N=680)					
Focus Institution	Response	\$, %, #	Median	Average	Low	High	N
Do you expect this year's health care costs for your institution to be lower, about the same, or higher than last year?	Higher						104
- If lower, by about what percentage?			4.0%	4.7%	1.5%	8.0%	5
- If higher, by about what percentage?			9.0%	8.7%	2.0%	18.0%	61
WELLNESS PROGRAM							
Does institution have a formal employee wellness program?	Yes						104
- If No, is it planning to implement one in next 12 months?							40
Does wellness program have a separate budget	No		\$27,500	\$46,933	\$1,000	\$225,000	104
Does wellness program have a dedicated staff - If Yes: FTE number	Yes	1.00	1.00	1.95	1.00	8.00	65
Who administers wellness program	Area of HR dedicated to wellness						
- Benefits area of HR		55%					
- Area of HR dedicated to wellness		20%					
- Another department outside of HR		17%					
- Medical insurance carrier		8%					
Are you tracking participation in the different offerings of your wellness program?	Yes						65
Do participating employees receive discount on health ins or other financial incentive?	Yes						65
You can now offer employees incentives of up to 30% of the cost of coverage for participating in a wellness program and meeting certain health related standards (increasing to 50% if appropriate). Is your institution offering incentives at this new level?	No						65
		6%	17%	68%	9%		
		% Yes	% No	% Considering	% Don't Know		
		5%	68%	27%	About the Same		
		% Lower	% Higher				
		62%	38%				
		35%	65%				
		66%	34%				
		40%	60%				

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Benefits Survey: Types of Health Care Plans Offered, Number of Enrollees and Other Health-Related Benefits and Policies

Focus Institution: Drake University

Comparison Group: Carnegie 2010 Master's Institutions - Private All (N=407)

Year: 2015-16

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2015-16 ACTIVE EMPLOYEES		Carnegie 2010 Master's Institutions - Private All (N=407)								
Focus Institution	Response	\$, %, #	% Yes			% No			High	N
			Average	Median	Low	Average	Median	Low		
Health Care Plans										
PPO	Plan type available?	% of employees enrolled	76%	75%	61%	24%	1%	100%	62	
HMO	Plan type available?	% of employees enrolled	33%	57%	58%	67%	3%	100%	28	
POS	Plan type available?	% of employees enrolled	21%	53%	55%	79%	4%	100%	17	
CDHC	Plan type available?	% of employees enrolled	57%	26%	39%	43%	1%	100%	48	
Stand-Alone Plans										
Dental	Plan type offered?	% of employees enrolled	97%	76%	74%	3%	41%	100%	72	
	- If Yes, does inst pay part of premium?		65%			35%			80	
Vision	Plan type offered?	% of employees enrolled	72%	56%	59%	28%	4%	100%	54	
	- If Yes, does inst pay part of premium?		34%			66%			58	
Long Term Care	Plan type offered?	% of employees enrolled	43%	5%	20%	57%	0%	100%	30	
	- If Yes, does inst pay part of premium?		23%			77%			35	
Are your health-related plans provided through a Private Health Insurance Exchange?										
If Yes: Do employees:										
	- choose from among available plans OR		96%						85	
	- receive a defined contribution that they can allocate among the different benefits		4%							
Are you currently using a Private Health Insurance Exchange, plan to use one next year?										
			% Yes	% No	% Considering % Don't Know	% Yes	% No	% Considering % Don't Know	84	
Are you offering health benefits for...										
	- STAFF retirees under the age of 65		36%	64%					86	
	- If Yes, does institution pay part of the premium?		35%	65%					31	
	- STAFF retirees aged 65 and older (Medicare eligible)		35%	65%					86	
	- If Yes, does institution pay part of the premium?		45%	55%					29	
	- FACULTY retirees under the age of 65		40%	60%					86	
	- If Yes, does institution pay part of the premium?		39%	61%					33	
	- FACULTY retirees aged 65 and older (Medicare eligible)		36%	64%					85	
	- If Yes, does institution pay part of the premium?		45%	55%					29	
Are you using a Private Health Insurance Exchange for?										
	- STAFF retirees under the age of 65		6%	94%					31	
	- If No, do you plan to use one next year?		0%	80%	7%				30	
	- STAFF retirees aged 65 and older (Medicare eligible)		7%	93%					29	
	- If No, do you plan to use one next year?		0%	78%	11%				27	
	- FACULTY retirees under the age of 65		6%	94%					33	
	- If No, do you plan to use one next year?		0%	78%	9%				32	
	- FACULTY retirees aged 65 and older (Medicare eligible)		7%	93%					30	
	- If No, do you plan to use one next year?		0%	72%	14%				29	

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2015-16		Carnegie 2010 Master's Institutions - Private All (N=407)					
Focus Institution	Response	\$, %, #	Median	Average	Low	High	N
DOMESTIC PARTNERS							
Does institution offer health benefits for...							
- Part-time staff	No						86
- If Yes, does institution pay part of premium?							17
- If No, does institution provide any financial support for enrollment in a public exchange?	No						64
		% Yes	% No	% Considering % Don't Know			
- Part-time faculty	No	0%	84%	2%			64
- If Yes, does institution pay part of premium?	No	16%	84%				86
- If No, does institution provide any financial support for enrollment in a public exchange?	No	86%	14%				14
- If no support provided now, does inst plan to provide any financial support for enrollment in a Public Exchange next year?	No	0%	100%				66
	No	0%	86%	2%			66
OTHER PLAN CHARACTERISTICS							
Does institution offer health benefits for...							
- Opposite sex domestic partners	No	44%	56%				86
- If Yes, does inst provide subsidy to cover fed taxes associated with benefit?		3%	97%				37
- Same sex domestic partners or spouses	Yes	67%	33%				86
- If Yes, does inst provide subsidy to cover fed taxes associated with benefit?	No	2%	98%				56
OTHER PLAN CHARACTERISTICS							
Does institution...							
- Use a salary-based system to determine health care premiums?	No	18%	82%				85
- Offer a Health Care Flexible Spending Account	Yes	98%	2%				85
- Offer a Dependent Care Flexible Spending Account	Yes	99%	1%				85
- Provide employees access to on-campus medical services	No	29%	71%				86
- If Yes, is there a user fee?		32%	68%				25
- Provide employees access to on-campus fitness center(s)	Yes	93%	7%				86
- If Yes, is there a user fee?	No	17%	83%				75
OTHER PLAN CHARACTERISTICS							
Are your health benefit plans fully- or self-insured?							
	Self-insured	% Fully Ins	% Self-Ins				86
		49%	51%				
OTHER PLAN CHARACTERISTICS							
Does institution offer health care coverage for spouses/partners eligible for coverage elsewhere?							
	Yes	% Yes	% No				85
	No	8%	93%				80

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2015-16		Carnegie 2010 Master's Institutions - Private All (N=407)						
Focus Institution	Response	\$, %, #		Median	Average	Low	High	N
Do you expect this year's health care costs for your institution to be lower, about the same, or higher than last year?	Higher		% Lower 5%	% Higher 71%	About the Same 24%			86
- If lower, by about what percentage?					4.9%	1.5%	8.0%	4
- If higher, by about what percentage?					8.8%	2.0%	18.0%	53
WELLNESS PROGRAM								
Does institution have a formal employee wellness program?	Yes		% Yes 58%	% No 42%				85
- If No, is it planning to implement one in next 12 months?								36
Does wellness program have a separate budget	No		66%	34%	\$24,000	\$1,000	\$140,000	85
- If Yes, budget size								
Does wellness program have a dedicated staff - If Yes: FTE number	Yes	1.00	38%	62%	1.00	1.00	8.00	50
Who administers wellness program								49
- Benefits area of HR			59%					
- Area of HR dedicated to wellness			22%					
- Another department outside of HR			12%					
- Medical insurance carrier			6%					
Are you tracking participation in the different offerings of your wellness program?	Yes		88%	12%				50
Do participating employees receive discount on health ins or other financial incentive?	Yes		58%	42%				50
You can now offer employees incentives of up to 30% of the cost of coverage for participating in a wellness program and meeting certain health related standards (increasing to 50% if appropriate). Is your institution offering incentives at this new level?	No		% Yes 6%	% No 66%	% Considering % Don't Know 16%	12%		50

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POS Plans: Premiums, Deductibles, Maximums, Coinsurance, Copays, Annual Limits, Coverage for "Non-Essential Services, Prescription Drugs"

Focus Institution: Drake University
 Comparison Group: Carnegie 2010 Master's Institutions - All (N=680)
 Year: 2015-16

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2015-16		Carnegie 2010 Master's Institutions - All (N=680)									
Focus Institution		Response	\$, %, #	% Yes	% No	% NA	Median	Average	Low	High	N
Premiums											
Employee Only Coverage This Year											
Employee pays premium	Yes	\$133	100%	0%			\$133	\$148	\$13	\$320	20
Institution monthly premium		\$399					\$520	\$553	\$366	\$1,089	19
Total monthly premium		\$532					\$693	\$701	\$460	\$1,143	19
Employee + Family Coverage This Year											
Employee pays premium	Yes	\$452	100%	0%			\$469	\$510	\$75	\$938	20
Institution monthly premium		\$878					\$1,400	\$1,378	\$874	\$1,925	19
Total monthly premium		\$1,330					\$1,829	\$1,888	\$1,220	\$2,556	19
Employee Only Coverage Last Year											
Employee pays premium	Yes	\$125	95%	5%			\$141	\$151	\$9	\$303	20
Institution monthly premium		\$376					\$513	\$542	\$368	\$1,089	18
Total monthly premium		\$501					\$655	\$685	\$460	\$1,143	19
Employee + Family Coverage Last Year											
Employee pays premium	Yes	\$427	100%	0%			\$471	\$499	\$75	\$902	20
Institution monthly premium		\$828					\$1,329	\$1,320	\$828	\$1,861	19
Total monthly premium		\$1,255					\$1,827	\$1,820	\$1,220	\$2,423	19
Employee Only: % Change in Premium This/Last Yr?											
Employee monthly premium		6%					-5%	-1%			
Institution monthly premium		6%					1%	2%			
Total monthly premium		6%					6%	2%			
Employee + Family: % Change in Premium This/Last Yr?											
Employee monthly premium		6%					0%	2%			
Institution monthly premium		6%					5%	4%			
Total monthly premium		6%					0%	4%			
Additional Premium Categories											
Employee + 1	No		33%	67%							18
Employee + Spouse	No		65%	35%							20
Employee + Domestic Partner	No		26%	74%							19
Employee + Child(ren)	No		65%	35%							20
Employee + Spouse or Child(ren)	No		40%	60%							20
Plan Premium Also Covers											
Dental care	No		0%	100%							19
Vision care (beyond routine eye exam)	Yes		42%	58%							19
Prescription drugs	Yes		95%	5%							19

Benefits Survey: POS Plans: Premiums, Deductibles, Maximums, Coinsurance, Copays, Annual Limits, Coverage for "Non-Essential Services, Prescription Drugs"
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2015-16		Carnegie 2010 Master's Institutions - All (N=680)									
Response	\$, %, #	% Yes	% No	% NA	Median	Average	Low	High	N		
Deductibles and Maximums											
Plan has annual deductible: individual	\$850				\$750	\$644	\$100	\$1,250	9		
Plan has annual deductible: family	\$1,700				\$1,500	\$1,467	\$300	\$3,000	9		
Plan has annual out-of-pocket max: individual	\$2,000				\$2,000	\$2,925	\$750	\$6,350	18		
Plan has annual out-of-pocket max: family	\$4,000				\$5,250	\$6,475	\$2,000	\$12,700	18		
Coinsurance											
In-Network % of charges paid by plan	80%				100%	93%	80%	100%	13		
In-Network % of charges paid by member	20%				20%	18%	10%	20%	5		
Have Out-of-Network benefits? If Yes: % of charges paid by plan*	70%	100%	0%		70%	71%	50%	80%	18		
Out-of-Network % of charges paid by member*	30%				30%	29%	20%	50%	18		
Outpatient Services											
Primary care physician office visit	Yes	100%	0%		\$20	\$23	\$15	\$40	20		
Specialist office visit	Yes	100%	0%		\$35	\$33	\$15	\$60	19		
Diagnostic x-ray	Yes	40%	60%		\$28	\$26	\$10	\$40	8		
Diagnostic blood test	Yes	15%	85%		\$15	\$17	\$10	\$25	3		
Imaging (CT/PET scans, MRI)	Yes	50%	50%		\$58	\$59	\$25	\$100	10		
Inpatient Services											
Facility fee	No	47%	53%		\$100	\$139	\$15	\$500	9		
Physician/surgeon fee	No	16%	84%		\$40	\$32	\$15	\$40	3		
Emergency/Medical Care											
Urgent care center	Yes	100%	0%		\$38	\$43	\$15	\$105	20		
Emergency room services	No	9%	5%		\$100	\$108	\$50	\$200	19		
Emergency medical transportation	No	26%	74%		\$50	\$63	\$15	\$200	5		
Hospital Stay											
Facility fee	No	56%	42%		\$275	\$292	\$15	\$500	10		
Physician/surgeon fee	No	11%	89%		\$28	\$28	\$15	\$40	2		
Maternity											
Prenatal and postnatal care visits	Yes	42%	58%		\$33	\$53	\$15	\$200	8		
Delivery and all inpatient services	No	58%	42%		\$275	\$292	\$15	\$500	10		
Durable Medical Equipment											
Durable medical equipment	No	1%	85%		\$15	\$15	\$15	\$15	2		
Other Care											
Phys/occup/speech therapy (visits)	No	84%	16%		\$28	\$29	\$15	\$45	16		
Home health care (visits)	No	11%	89%		\$20	\$20	\$15	\$25	2		
Inpatient skilled nursing care (days)	No	32%	68%		\$200	\$248	\$15	\$500	6		
Annual limit?	Yes	100%	0%		100	101	30	200	18		

Benefits Survey: POS Plans: Premiums, Deductibles, Maximums, Coinsurance, Copays, Annual Limits, Coverage for "Non-Essential Services, Prescription Drugs"
 Focus Institution: Drake University
 Comparison Group: Carnegie 2010 Master's Institutions - All (N=680)
 Year: 2015-16
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	Focus Institution		Carnegie 2010 Master's Institutions - All (N=680)							
	Response	\$, %, #	% Yes	% No	% NA	Median	Average	Low	High	N
2015-16										
Mental Health, Behavioral Health & Substance Abuse										
Outpatient (visits)	Co-pay required?	If Yes: \$	75%	25%		\$20	\$26	\$15	\$40	15
	Annual limit?	If Yes: max #	0%	100%		0	0	0	0	0
Inpatient (days)	Co-pay required?	If Yes: \$	58%	42%		\$150	\$270	\$15	\$500	11
	Annual limit?	If Yes: max #	0%	100%		0	0	0	0	0
Plan Coverage of Selected "Non-Essential" Health Benefits										
Acupuncture	Provided?		30%	70%						20
Chiropractic medical services	Provided?		90%	10%						20
Private Duty Nursing	Provided?		50%	50%						20
Infertility treatments	Provided?		70%	30%						20
Artificial Insemination	Provided?		53%	47%						19
In vitro fertilization	Provided?		47%	53%						19
Hospice services	Provided?		89%	11%						19
Bariatric (obesity) surgery	Provided?		65%	35%						20
Orthotic braces	Provided?		50%	50%						20
Tobacco cessation programs	Provided?		47%	53%						19
Weight loss programs	Provided?		40%	60%						20
Non-emergency care outside of U.S.	Provided?		60%	40%						20
Hearing aids (Adults)	Provided?		40%	60%						20
Hearing aids (Children)	Provided?		58%	42%						19
Dental care (Adult)	Provided?		11%	89%						19
Routine eye care (Adult)	Provided?		70%	30%						20
Glasses and frames (Adults)	Provided?		30%	70%						20
Sex reassignment	Provided?		11%	89%						19
Prescription Drug Benefits										
Is there a separate annual deductible?	If Yes, \$ amount: Individual		15%	85%		\$50	\$117	\$50	\$250	3
	If Yes, \$ amount: Family					\$150	\$250	\$100	\$500	3
Is there a separate annual out of pocket maximum?	If Yes, \$ amount: Individual	\$2,500	39%	61%		\$2,500	\$2,564	\$1,000	\$3,600	7
	If Yes, \$ amount: Family	\$5,000				\$5,000	\$4,700	\$1,000	\$6,700	7
Is a co-pay required for in-network prescription drug purchases?			95%	5%						20
Employee Cost for Prescription Drug Using an In-Network Provider										
Generic drugs	Retail, up to 30 days \$ amount:	\$7				\$10	\$12	\$5	\$30	20
	Retail, up to 30 days % of cost:					0%	0%	0%	0%	0
	Mail order, 31 to 90 days \$ amount:	\$14				\$20	\$22	\$10	\$60	19
	Mail order, 31 to 90 days % of cost:					0%	0%	0%	0%	0
Preferred brands	Retail, up to 30 days \$ amount:	\$125				\$30	\$38	\$15	\$125	18
	Retail, up to 30 days % of cost:	40%				25%	30%	25%	40%	3
	Mail order, 31 to 90 days \$ amount:	\$250				\$63	\$78	\$15	\$250	17
	Mail order, 31 to 90 days % of cost:	40%				25%	30%	25%	40%	3

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		Response	\$, %, #	% Yes	% No	% NA	Median	Average	Low	High	N
Non-preferred brands	Retail, up to 30 days \$ amount: Retail, up to 30 days % of cost:		\$125 40%				\$50 35%	\$55 37%	\$25 35%	\$125 40%	16 3
	Mail order, 31 to 90 days \$ amount: Mail order, 31 to 90 days % of cost:		\$250 40%				\$105 35%	\$111 37%	\$25 35%	\$250 40%	16 3
Specialty drugs (e.g., self-injectable)	Retail, up to 30 days \$ amount: Retail, up to 30 days % of cost:		\$125 40%				\$100 30%	\$98 27%	\$25 10%	\$250 40%	8 5
	Mail order, 31 to 90 days \$ amount: Mail order, 31 to 90 days % of cost:		\$250 40%				\$70 33%	\$115 26%	\$25 0%	\$250 40%	3 4
Does the drug plan:											
	Use a closed formulary?	No		65%	35%						20
	Require mail order?	No		5%	95%						20
	Provide Rx benefits for dental or dental trauma?	Yes		80%	20%						20
	Cover oral contraceptives?	Yes		100%	0%						19
	Cover contraceptive devices?	Yes		95%	5%						19
	Cover fertility drugs?	Yes		68%	32%						19
	Cover erectile dysfunction drugs?	Yes		63%	37%						19
	Cover diabetic supplies - e.g. test strips and insulin?	Yes		95%	5%						20
	Provide incentives for using mail order for maintenance drugs?	No		75%	25%						20

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Response	\$, %, #	% Yes	% No	% NA	Median	Average	Low	High	N		
Employee Only Coverage This Year											
Employee pays premium		100%	0%						18		
Employee monthly premium	\$133				\$133	\$154	\$13	\$320	17		
Institution monthly premium	\$399				\$520	\$525	\$366	\$761	17		
Total monthly premium	\$532				\$693	\$679	\$460	\$1,015	17		
Employee + Family Coverage This Year											
Employee pays premium		100%	0%						18		
Employee monthly premium	\$452				\$471	\$542	\$244	\$938	17		
Institution monthly premium	\$878				\$1,400	\$1,372	\$874	\$1,925	17		
Total monthly premium	\$1,330				\$2,149	\$1,914	\$1,220	\$2,556	17		
Employee Only Coverage Last Year											
Employee pays premium		94%	6%						18		
Employee monthly premium	\$125				\$144	\$157	\$9	\$303	16		
Institution monthly premium	\$376				\$513	\$515	\$368	\$761	17		
Total monthly premium	\$501				\$655	\$663	\$460	\$962	17		
Employee + Family Coverage Last Year											
Employee pays premium		100%	0%						18		
Employee monthly premium	\$427				\$512	\$532	\$244	\$902	17		
Institution monthly premium	\$828				\$1,329	\$1,318	\$828	\$1,861	17		
Total monthly premium	\$1,255				\$1,851	\$1,849	\$1,220	\$2,423	17		
Employee Only: % Change In Premium This/Last Yr?											
Employee monthly premium	6%				-8%	-2%					
Institution monthly premium	6%				1%	2%					
Total monthly premium	6%				6%	2%					
Employee + Family: % Change In Premium This/Last Yr?											
Employee monthly premium	6%				-8%	2%					
Institution monthly premium	6%				5%	4%					
Total monthly premium	6%				16%	4%					
Additional Premium Categories											
Employee + 1		35%	65%						17		
Employee + Spouse		61%	39%						18		
Employee + Domestic Partner		18%	82%						17		
Employee + Child(ren)		61%	39%						18		
Employee + Spouse or Child(ren)		33%	67%						18		
Plan Premium Also Covers											
Dental care		0%	100%						17		
Vision care (beyond routine eye exam)		41%	59%						17		
Prescription drugs		94%	6%						17		

Benefits Survey: POS Plans: Premiums, Deductibles, Maximums, Coinsurance, Copays, Annual Limits, Coverage for "Non-Essential Services, Prescription Drugs"
 Focus Institution: Drake University
 Comparison Group: Carnegie 2010 Master's Institutions - Private All (N=407)
 Year: 2015-16

* All values are for in-network services unless otherwise indicated.

2015-16		Carnegie 2010 Master's Institutions - Private All (N=407)										
Deductibles and Maximums		Response	\$, %, #	Focus Institution	% Yes	% No	% NA	Median	Average	Low	High	N
Plan has annual deductibles: Individual			\$850					\$800	\$694	\$100	\$1,250	8
Plan has annual deductibles: family			\$1,700					\$1,600	\$1,556	\$300	\$3,000	8
Plan has annual out-of-pocket max: Individual			\$2,000					\$2,500	\$3,072	\$750	\$6,350	16
Plan has annual out-of-pocket max: family			\$4,000					\$6,250	\$6,753	\$2,000	\$12,700	16
Coinsurance												
In-Network % of charges paid by plan			80%					100%	93%	80%	100%	13
In-Network % of charges paid by member			20%					20%	18%	10%	20%	5
Have Out-of-Network benefits? If Yes: % of charges paid by plan*		Yes	70%		100%	0%		70%	71%	50%	80%	17
Out-of-Network % of charges paid by member*			30%					30%	29%	20%	50%	17
Outpatient Services												
Primary care physician office visit		If Yes: \$	\$25	Yes	100%	0%		\$20	\$24	\$15	\$40	18
Specialist office visit		If Yes: \$	\$25	Yes	100%	0%		\$40	\$35	\$15	\$60	17
Imaging												
Diagnostic x-ray		If Yes: \$	\$25	Yes	39%	61%		\$30	\$28	\$10	\$40	7
Diagnostic blood test		If Yes: \$	\$25	Yes	11%	89%		\$18	\$18	\$10	\$25	2
Imaging (CT /PET scans, MRI)		If Yes: \$	\$25	Yes	44%	56%		\$40	\$48	\$25	\$80	8
Outpatient Surgery												
Facility fee		If Yes: \$		No	41%	59%		\$100	\$168	\$50	\$500	7
Physician/surgeon fee		If Yes: \$		No	12%	88%		\$40	\$40	\$40	\$40	2
Emergency/Medical Care												
Urgent care center		If Yes: \$	\$25	Yes	100%	0%		\$43	\$46	\$20	\$105	18
Emergency room services		If Yes: \$		No	94%	6%		\$100	\$109	\$50	\$200	17
Emergency medical transportation		If Yes: \$		No	18%	82%		\$50	\$100	\$50	\$200	3
Hospital Stay												
Facility fee		If Yes: \$		No	53%	47%		\$325	\$313	\$100	\$500	8
Physician/surgeon fee		If Yes: \$		No	6%	94%		\$40	\$40	\$40	\$40	1
Maternity												
Prenatal and postnatal care visits		If Yes: \$	\$25	Yes	41%	59%		\$40	\$58	\$15	\$200	7
Delivery and all inpatient services		If Yes: \$		No	53%	47%		\$325	\$313	\$100	\$500	8
Durable Medical Equipment												
Durable medical equipment		If Yes: \$		No	11%	89%		\$15	\$15	\$15	\$15	1
Other Care												
Phys/occup/speech therapy (visits)		If Yes: \$		No	82%	18%		\$30	\$30	\$15	\$45	14
Home health care (visits)		If Yes: max #	60	Yes	94%	6%		43	44	20	90	14
Inpatient skilled nursing care (days)		If Yes: \$		No	6%	94%		\$25	\$25	\$25	\$25	1
Annual limit?		If Yes: max #	100	Yes	67%	33%		100	101	30	200	10
Annual limit?		If Yes: \$		No	29%	71%		\$250	\$295	\$75	\$800	5
Annual limit?		If Yes: max #	120	Yes	100%	0%		100	98	30	200	16

Benefits Survey: POS Plans: Premiums, Deductibles, Maximums, Coinsurance, Copays, Annual Limits, Coverage for "Non-Essential Services, Prescription Drugs"
 Focus Institution: Drake University
 Comparison Group: Carnegie 2010 Master's Institutions - Private All (N=407)
 Year: 2015-16
 * All values are for in-network services unless otherwise indicated.

2015-16	Focus Institution		Carnegie 2010 Master's Institutions - Private All (N=407)							
	Response	\$, %, #	% Yes	% No	% NA	Median	Average	Low	High	N
Outpatient (visits)	Co-pay required?	If Yes: \$	72%	28%		\$25	\$27	\$15	\$40	13
	Annual limit?	If Yes: max #	0%	100%		0	0	0	0	0
Inpatient (days)	Co-pay required?	If Yes: \$	53%	47%		\$150	\$284	\$60	\$500	9
	Annual limit?	If Yes: max #	0%	100%		0	0	0	0	0
Plan Coverage of Selected Non-Essential Health Benefits										
Acupuncture	Provided?		22%	78%						18
Chiropractic medical services	Provided?		89%	11%						18
Private Duty Nursing	Provided?		56%	44%						18
Infertility treatments	Provided?		67%	33%						18
Artificial insemination	Provided?		53%	47%						17
In vitro fertilization	Provided?		47%	53%						17
Hospice services	Provided?		88%	12%						17
Bariatric (obesity) surgery	Provided?		61%	39%						18
Orthotic braces	Provided?		50%	50%						18
Tobacco cessation programs	Provided?		41%	59%						17
Weight loss programs	Provided?		39%	61%						18
Non-emergency care outside of U.S.	Provided?		61%	39%						18
Hearing aids (Adults)	Provided?		39%	61%						18
Hearing aids (Children)	Provided?		53%	47%						17
Dental care (Adult)	Provided?		12%	88%						17
Routine eye care (Adult)	Provided?		72%	28%						18
Glasses and frames (Adults)	Provided?		33%	67%						18
Sex reassignment	Provided?		12%	88%						17
Prescription Drug Benefits										
Is there a separate annual deductible?	If Yes, \$ amount: Individual		11%	89%		\$150	\$150	\$50	\$250	2
	If Yes, \$ amount: Family					\$300	\$300	\$100	\$500	2
Is there a separate annual out of pocket maximum?	If Yes, \$ amount: Individual	\$2,500	38%	63%		\$2,750	\$2,825	\$2,000	\$3,600	6
	If Yes, \$ amount: Family	\$5,000				\$5,000	\$5,317	\$4,200	\$6,700	6
Is a co-pay required for in-network prescription drug purchases?			94%	6%						18
Employee Cost for Prescription Drugs Using an In-Network Provider										
Generic drugs	Retail, up to 30 days \$ amount:	\$7				\$10	\$12	\$5	\$30	18
	Retail, up to 30 days % of cost:					0%	0%	0%	0%	0
	Mail order, 31 to 90 days \$ amount:	\$14				\$20	\$22	\$10	\$60	18
	Mail order, 31 to 90 days % of cost:					0%	0%	0%	0%	0
Preferred brands	Retail, up to 30 days \$ amount:	\$125				\$30	\$39	\$15	\$125	16
	Retail, up to 30 days % of cost:	40%				25%	30%	25%	40%	3
	Mail order, 31 to 90 days \$ amount:	\$250				\$64	\$79	\$15	\$250	16
	Mail order, 31 to 90 days % of cost:	40%				25%	30%	25%	40%	3

Benefits Survey: POS Plans: Premiums, Deductibles, Maximums, Coinsurance, Copays, Annual Limits, Coverage for "Non-Essential Services, Prescription Drugs"

Focus Institution: Drake University

Comparison Group: Carnegie 2010 Master's Institutions - Private All (N=407)

Year: 2015-16

* All values are for in-network services unless otherwise indicated.

2015-16		Carnegie 2010 Master's Institutions - Private All (N=407)									
Focus Institution	Response	\$, %, #	% Yes	% No	% NA	Median	Average	Low	High	N	
Non-preferred brands		\$ amount: Retail, up to 30 days Retail, up to 30 days Mail order, 31 to 90 days Mail order, 31 to 90 days				\$50 35% \$110 35%	\$56 37% \$113 37%	\$25 35% \$25 35%	\$125 40% \$250 40%	15 3 15 3	
Specialty drugs (e.g., self-injectable)		\$ amount: Retail, up to 30 days Retail, up to 30 days Mail order, 31 to 90 days Mail order, 31 to 90 days				\$100 28% \$70 35%	\$97 26% \$115 25%	\$25 10% \$25 0%	\$250 40% \$250 40%	7 4 3 3	
Does the drug plan:											
Use a closed formulary?	No		61%	39%						18	
Require mail order?	No		6%	94%						18	
Provide Rx benefits for dental or dental trauma?	Yes		78%	22%						18	
Cover oral contraceptives?	Yes		100%	0%						17	
Cover contraceptive devices?	Yes		94%	6%						17	
Cover fertility drugs?	Yes		71%	29%						17	
Cover erectile dysfunction drugs?	Yes		65%	35%						17	
Cover diabetic supplies - e.g. test strips and insulin?	Yes		94%	6%						18	
Provide incentives for using mail order for maintenance drugs?	No		78%	22%						18	



Healthcare Benefits for Domestic Partners

