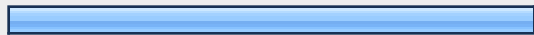


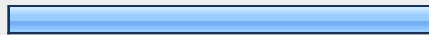


Admin/Board/Bookkeeper


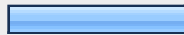
1. Would your school consider a Dual Choice offering for September 1, 2010? This would allow members within a subgroup to select from more than one plan option.

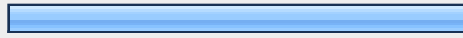

| | | Response Percent | Response Count |
|-----|--|--------------------------|----------------|
| Yes |  | 81.0% | 115 |
| No |  | 19.0% | 27 |
| | | <i>answered question</i> | 142 |
| | | <i>skipped question</i> | 4 |



2. Would your school consider a Dual Choice offering for September 1, 2010 if the premium rate were higher than for the current single benefit plan?

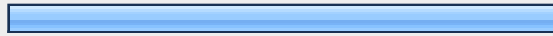
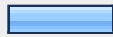
| | | Response Percent | Response Count |
|-----|---|--------------------------|----------------|
| Yes |  | 35.0% | 49 |
| No |  | 65.0% | 91 |
| | | <i>answered question</i> | 140 |
| | | <i>skipped question</i> | 6 |

3. Would your school consider a Dual Choice offering with a HDHP as one of the options for September 1, 2010? The difference in premium would go to the member selecting the option in an HSA.

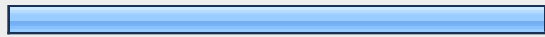

| | | Response Percent | Response Count |
|-----|--|--------------------------|----------------|
| Yes |  | 73.0% | 100 |
| No |  | 27.0% | 37 |
| | | <i>answered question</i> | 137 |
| | | <i>skipped question</i> | 9 |

| 4. With the Blue Enroll plan, would you allow your employees to complete their enrollment on-line? | | | |
|--|--|--------------------------|----------------|
| | | Response Percent | Response Count |
| Yes |  | 70.4% | 100 |
| No |  | 29.6% | 42 |
| | | <i>answered question</i> | 142 |
| | | <i>skipped question</i> | 4 |

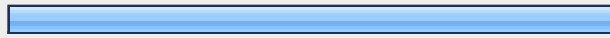

| 5. Do you want to utilize Electronic Billing for the EHA plan? | | | |
|--|--|--------------------------|----------------|
| | | Response Percent | Response Count |
| Yes |  | 77.0% | 107 |
| No |  | 23.0% | 32 |
| | | <i>answered question</i> | 139 |
| | | <i>skipped question</i> | 7 |

| 6. Would your school prefer a Plan Year Deductible (September to August) instead of the current Calendar Year Deductible? | | | |
|---|--|--------------------------|----------------|
| | | Response Percent | Response Count |
| Yes |  | 84.4% | 119 |
| No |  | 15.6% | 22 |
| | | <i>answered question</i> | 141 |
| | | <i>skipped question</i> | 5 |

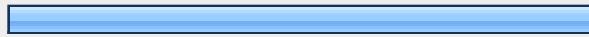

7. Would your school participate in an Enrollment Webinar in August if a EHA Representative cannot be in attendance at your school?

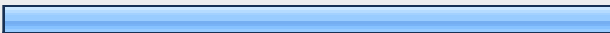

| | | Response Percent | Response Count |
|-----|--|--------------------------|----------------|
| Yes |  | 82.5% | 113 |
| No |  | 17.5% | 24 |
| | | <i>answered question</i> | 137 |
| | | <i>skipped question</i> | 9 |

8. The Enrollment Presentation will also be taped and put on the EHA website for viewing at anytime, would this be helpful for your staff?

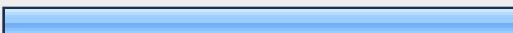
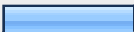

| | | Response Percent | Response Count |
|-----|--|--------------------------|----------------|
| Yes |  | 92.9% | 131 |
| No |  | 7.1% | 10 |
| | | <i>answered question</i> | 141 |
| | | <i>skipped question</i> | 5 |

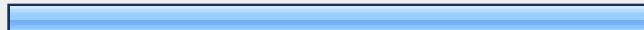

9. Every summer, BCBSNE & EHA hold Regional meetings throughout Nebraska. Several individuals have requested to have the sessions recorded to allow administration to review items later and to allow people who didn't attend access to the information discussed. Would this be helpful to you?

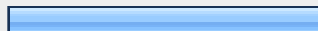
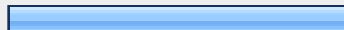
| | | Response Percent | Response Count |
|-----|--|--------------------------|----------------|
| Yes |  | 89.5% | 128 |
| No |  | 10.5% | 15 |
| | | <i>answered question</i> | 143 |
| | | <i>skipped question</i> | 3 |

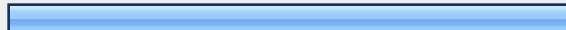

| 10. Would it be helpful to you and your staff to have a Retirement webinar in the Spring so individuals who are considering retirement can understand the process to continue coverage and other options through the EHA? | | | |
|---|--|--------------------------|----------------|
| | | Response Percent | Response Count |
| Yes |  | 93.7% | 133 |
| No |  | 6.3% | 9 |
| | | answered question | 142 |
| | | skipped question | 4 |


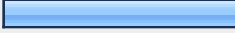
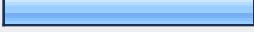


| 11. Please use this space for any additional notes or comments | | |
|--|--|--------------------------|
| | | Response Count |
| | | 20 |
| | | answered question |
| | | 20 |
| | | skipped question |
| | | 126 |


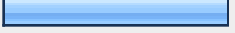



| 12. Do you understand the health/dental benefits that are available to you through your EHA Plan? | | | |
|---|--|--------------------------|----------------|
| | | Response Percent | Response Count |
| Yes |  | 79.1% | 91 |
| Somewhat |  | 20.0% | 23 |
| No |  | 0.9% | 1 |
| | | answered question | 115 |
| | | skipped question | 31 |

| 13. Do you know whom to ask about health/dental benefits if you have questions? | | | | |
|---|--|-------|--------------------------|----------------|
| | | | Response Percent | Response Count |
| Yes |  | 98.3% | 113 | |
| No |  | 1.7% | 2 | |
| | | | <i>answered question</i> | 115 |
| | | | <i>skipped question</i> | 31 |

| 14. Have you utilized the Educators Health Alliance website for information on the plan options for schools? | | | | |
|--|---|-------|--------------------------|----------------|
| | | | Response Percent | Response Count |
| Yes |  | 47.8% | 54 | |
| No |  | 52.2% | 59 | |
| | | | <i>answered question</i> | 113 |
| | | | <i>skipped question</i> | 33 |

| 15. Do you receive information on your benefits from your employer at the beginning of the plan year? | | | | |
|---|--|-------|--------------------------|----------------|
| | | | Response Percent | Response Count |
| Yes |  | 86.4% | 95 | |
| No |  | 7.3% | 8 | |
| Don't Know |  | 6.4% | 7 | |
| | | | <i>answered question</i> | 110 |
| | | | <i>skipped question</i> | 36 |





| 16. If you receive information, how satisfied are you with the information on coverage options and plan changes you receive? | | | |
|--|---|--------------------------|----------------|
| | | Response Percent | Response Count |
| Extremely satisfied |  | 18.8% | 18 |
| Very satisfied |  | 35.4% | 34 |
| Satisfied |  | 38.5% | 37 |
| Not very satisfied |  | 5.2% | 5 |
| Not at all satisfied |  | 2.1% | 2 |
| | | <i>answered question</i> | 96 |
| | | <i>skipped question</i> | 50 |

| 17. How satisfied are you with the health benefit plan choice your school offers you? | | | |
|---|---|--------------------------|----------------|
| | | Response Percent | Response Count |
| Extremely satisfied |  | 18.1% | 19 |
| Very satisfied |  | 34.3% | 36 |
| Satisfied |  | 39.0% | 41 |
| Not very satisfied |  | 5.7% | 6 |
| Not at all satisfied |  | 2.9% | 3 |
| | | <i>answered question</i> | 105 |
| | | <i>skipped question</i> | 41 |


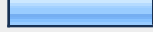
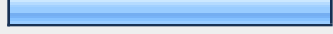
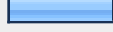

| 18. Which level of health insurance are you currently enrolled in? | | | |
|--|--|------------------|----------------|
| | | Response Percent | Response Count |
| Single | | 14.2% | 15 |
| Employee + Spouse | | 30.2% | 32 |
| Employee + Children | | 0.0% | 0 |
| Family | | 42.5% | 45 |
| None | | 13.2% | 14 |
| <i>answered question</i> | | | 106 |
| <i>skipped question</i> | | | 40 |

| 19. Which level of dental insurance are you currently enrolled in? | | | |
|--|--|------------------|----------------|
| | | Response Percent | Response Count |
| Single | | 26.2% | 28 |
| Employee + Spouse | | 22.4% | 24 |
| Employee + Children | | 0.0% | 0 |
| Family | | 39.3% | 42 |
| None | | 12.1% | 13 |
| <i>answered question</i> | | | 107 |
| <i>skipped question</i> | | | 39 |


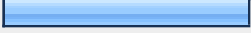



20. With the dental coverage, how satisfied are you with the Dental Network that you can choose from under your benefit plan?

| | | Response Percent | Response Count |
|----------------------|---|--------------------------|----------------|
| Extremely satisfied |  | 10.9% | 11 |
| Very satisfied |  | 31.7% | 32 |
| Satisfied |  | 45.5% | 46 |
| Not very satisfied |  | 11.9% | 12 |
| Not at all satisfied | | 0.0% | 0 |
| | | <i>answered question</i> | 101 |
| | | <i>skipped question</i> | 45 |

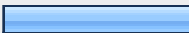
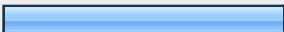
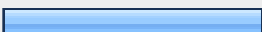
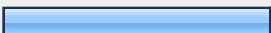
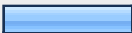


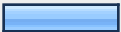

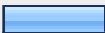
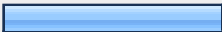
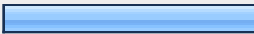


21. How satisfied are you with the range of services covered by your dental benefits (i.e. preventive/diagnostic care; maintenance and simple restorative; complex restorative; orthodontic, emergency care; available specialists; etc.)?



| | | Response Percent | Response Count |
|----------------------|---|--------------------------|----------------|
| Extremely satisfied |  | 10.9% | 11 |
| Very satisfied |  | 21.8% | 22 |
| Satisfied |  | 49.5% | 50 |
| Not very satisfied |  | 15.8% | 16 |
| Not at all satisfied |  | 2.0% | 2 |
| | | <i>answered question</i> | 101 |
| | | <i>skipped question</i> | 45 |



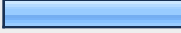
22. How satisfied are you with the range of services covered by your health benefits (i.e. preventive care; emergency care; available specialists; OB-GYN; chiropractic; etc.)?



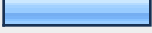
| | | Response Percent | Response Count |
|----------------------|---|---------------------------------|-----------------------|
| Extremely satisfied |  | 10.9% | 11 |
| Very satisfied |  | 37.6% | 38 |
| Satisfied |  | 44.6% | 45 |
| Not very satisfied |  | 5.0% | 5 |
| Not at all satisfied |  | 2.0% | 2 |
| | | <i>answered question</i> | 101 |
| | | <i>skipped question</i> | 45 |

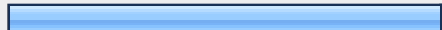

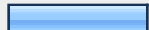
23. What changes would you like to see in your benefit plans? Please note that some of these may increase premium rates. Please check all that apply.

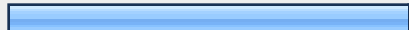

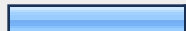
| | | Response Percent | Response Count |
|---|---|------------------|----------------|
| Change copay level |  | 28.6% | 28 |
| Add a medium deductible plan (\$800 - \$1,500) |  | 42.9% | 42 |
| Add a higher deductible plan (\$1,500 - \$5,000) |  | 39.8% | 39 |
| Add/increase vision care |  | 40.8% | 40 |
| Add/increase dental care |  | 19.4% | 19 |
| Add/increase orthodontia coverage (juvenile) |  | 14.3% | 14 |
| Add/increase orthodontia coverage (adult) |  | 6.1% | 6 |
| Add/increase chiropractic care |  | 17.3% | 17 |
| Add/increase mental health services |  | 7.1% | 7 |
| Add/increase alternative medicine (acupuncture, massage therapy, etc.) |  | 15.3% | 15 |
| Add/increase wellness program (weight loss, nutrition, smoking cessation programs, etc.) |  | 33.7% | 33 |
| Add a Health Savings Account (HSA) (allows employees to enroll in a high deductible health plan, and then the school and the employee contribute on a pre-tax basis to an account used for eligible medical expenses) |  | 38.8% | 38 |
| Offer benefits in a Flexible Spending Account (FSA) |  | 10.2% | 10 |
| Offer an Employee Assistance Program (EAP) |  | 9.2% | 9 |




| | | | |
|--|---|--------------------------|-----------|
| Post Retirement Health Care Savings Plan |  | 28.6% | 28 |
| Other (please specify) |  | 5.1% | 5 |
| | | answered question | 98 |
| | | skipped question | 48 |

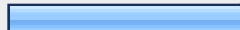
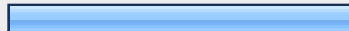

| 24. If you checked any items above, are you still interested if it will increase premium rates? | | | |
|--|---|--------------------------|-----------------------|
| | | Response Percent | Response Count |
| Yes |  | 35.9% | 37 |
| No |  | 36.9% | 38 |
| Maybe/Don't know |  | 27.2% | 28 |
| | | answered question | 103 |
| | | skipped question | 43 |






| 25. Do you understand High Deductible Health Plans (HDHP)? | | | |
|---|---|--------------------------|-----------------------|
| | | Response Percent | Response Count |
| Yes |  | 58.9% | 63 |
| No |  | 18.7% | 20 |
| Maybe/Don't know |  | 22.4% | 24 |
| | | answered question | 107 |
| | | skipped question | 39 |

| 26. Do you understand Health Savings Accounts (HSAs)? | | | |
|--|---|-------------------------|-----------------------|
| | | Response Percent | Response Count |
| Yes |  | 66.7% | 70 |
| No |  | 12.4% | 13 |
| Maybe/Don't know |  | 21.0% | 22 |
| answered question | | | 105 |
| skipped question | | | 41 |


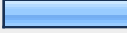



| 27. The EHA has initiated a Wellness Pilot Program in the fall of 2009. Would you participate in a Wellness program if offered through your employer? | | | |
|--|---|-------------------------|-----------------------|
| | | Response Percent | Response Count |
| Yes |  | 61.5% | 64 |
| No |  | 11.5% | 12 |
| Maybe/Don't know |  | 26.9% | 28 |
| answered question | | | 104 |
| skipped question | | | 42 |

| 28. Do you have any other options to obtain health insurance coverage for yourself and/or your family (i.e. through a spouse's plan)? | | | |
|--|---|-------------------------|-----------------------|
| | | Response Percent | Response Count |
| Yes |  | 29.9% | 32 |
| No |  | 68.2% | 73 |
| Maybe/Don't know |  | 1.9% | 2 |
| answered question | | | 107 |
| skipped question | | | 39 |


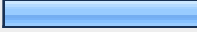
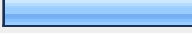


| 29. If you answered yes to the previous question, is this other option similarly priced to the School's plan? | | | |
|---|---|--------------------------|----------------|
| | | Response Percent | Response Count |
| Yes |  | 35.7% | 15 |
| No |  | 52.4% | 22 |
| Maybe/Don't know |  | 11.9% | 5 |
| | | answered question | 42 |
| | | skipped question | 104 |

| 30. To control premiums, how much more in copay fees are you willing to pay? | | | |
|--|---|--------------------------|----------------|
| | | Response Percent | Response Count |
| \$0 more |  | 21.5% | 23 |
| \$5-10 more |  | 40.2% | 43 |
| \$10-25 more |  | 25.2% | 27 |
| \$25-50 more |  | 2.8% | 3 |
| \$50 or more |  | 10.3% | 11 |
| | | answered question | 107 |
| | | skipped question | 39 |






31. Your school currently offers a annual deductible for the medical plan (\$350, \$600, etc). How satisfied are you with the annual deductible level?

| | | Response Percent | Response Count |
|----------------------|---|--------------------------|----------------|
| Extremely satisfied |  | 16.2% | 17 |
| Very satisfied |  | 19.0% | 20 |
| Satisfied |  | 52.4% | 55 |
| Not very satisfied |  | 7.6% | 8 |
| Not at all satisfied |  | 4.8% | 5 |
| | | <i>answered question</i> | 105 |
| | | <i>skipped question</i> | 41 |


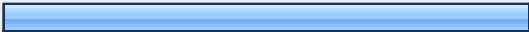

32. How much more of an annual deductible are you willing to pay if there was a savings in premium cost directly to you?

| | | Response Percent | Response Count |
|-------------------|---|--------------------------|----------------|
| \$0 more |  | 18.3% | 19 |
| \$100 more |  | 29.8% | 31 |
| \$250 more |  | 28.8% | 30 |
| \$500 more |  | 10.6% | 11 |
| \$1,000 more |  | 12.5% | 13 |
| | | <i>answered question</i> | 104 |
| | | <i>skipped question</i> | 42 |

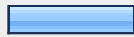
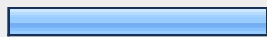
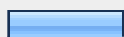
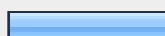
33. The EHA Plan currently offers a coinsurance percentage for prescription drug coverage. How satisfied are you with the prescription drug coinsurance level?

| | | Response Percent | Response Count |
|---------------------|---|--------------------------|----------------|
| Extremely satisfied |  | 11.4% | 12 |
| Very satisfied |  | 24.8% | 26 |
| Satisfied |  | 53.3% | 56 |
| Not very satisfied |  | 5.7% | 6 |
| Dissatisfied |  | 4.8% | 5 |
| | | <i>answered question</i> | 105 |
| | | <i>skipped question</i> | 41 |


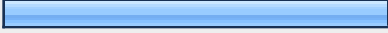
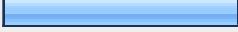
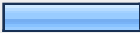




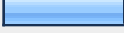

34. Have you had trouble getting prescriptions filled in the last 12 months due to certain drugs/dosages not being covered?






| | | Response Percent | Response Count |
|------------------|--|--------------------------|----------------|
| Yes |  | 13.3% | 14 |
| No |  | 81.0% | 85 |
| Maybe/Don't Know |  | 5.7% | 6 |
| | | <i>answered question</i> | 105 |
| | | <i>skipped question</i> | 41 |

35. If you had problems, did your Doctor assist you in getting either a medical exception or a comparable drug that is covered?

| | | Response Percent | Response Count |
|------------------|---|--------------------------|----------------|
| Yes |  | 19.0% | 11 |
| No |  | 39.7% | 23 |
| Maybe/Don't know |  | 17.2% | 10 |
| Didn't ask |  | 24.1% | 14 |
| | | <i>answered question</i> | 58 |
| | | <i>skipped question</i> | 88 |

36. What changes would you be willing to accept in order to help hold down premium increases? (Please check all that apply.)

| | | Response Percent | Response Count |
|---|---|------------------|----------------|
| Higher annual deductibles (the amount you pay out-of-pocket before benefits begin) |  | 66.3% | 55 |
| Higher office visit copays (the dollar amount you pay for office visits) |  | 59.0% | 49 |
| Higher prescription drug copays (the dollar amount you pay for prescription drugs) |  | 36.1% | 30 |
| Higher percentage of co-insurance (the percentage of the billed amount you are responsible for paying after you meet the annual deductible) |  | 20.5% | 17 |
| Higher out-of-pocket maximums (the maximum amount you will pay for all services in a calendar year before the plan pays 100% of charges) |  | 27.7% | 23 |
| More network restrictions (smaller group of doctors and specialists to choose from) |  | 10.8% | 9 |
| No preventive care (i.e. routine physicals, pre-cancer screenings, well-baby care, etc.) |  | 2.4% | 2 |
| No dental coverage |  | 7.2% | 6 |
| No orthodontia coverage |  | 18.1% | 15 |
| Other (please specify) |  | 7.2% | 6 |
| | answered question | | 83 |
| | skipped question | | 63 |

| 37. How has your experience with Blue Cross Blue Shield of Nebraska been? | | | |
|---|---|--------------------------|----------------|
| | | Response Percent | Response Count |
| Very positive |  | 36.9% | 38 |
| Somewhat positive |  | 50.5% | 52 |
| Somewhat negative |  | 8.7% | 9 |
| Very negative |  | 2.9% | 3 |
| Too little experience to evaluate |  | 1.0% | 1 |
| | | <i>answered question</i> | 103 |
| | | <i>skipped question</i> | 43 |