

A G E N D A

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METRO

Agenda

MEETING: METRO COUNCIL/EXECUTIVE OFFICER INFORMAL MEETING
DATE: October 23, 2001
DAY: Tuesday
TIME: 2:00 PM
PLACE: Council Annex

CALL TO ORDER AND ROLL CALL

- I. UPCOMING LEGISLATION**
- II. EXECUTIVE SESSION HELD PURSUANT TO ORS 192.660 (1) (d)
FOR THE PURPOSE OF DELIBERATING WITH PERSONS
DESIGNATED TO CONDUCT LABOR NEGOTIATIONS.**
- III. EXECUTIVE OFFICER COMMUNICATION**
- IV. COUNCILOR COMMUNICATIONS**

ADJOURN

M E M O R A N D U M



METRO

Jeff Stone

102301ce-01

October 10, 2001

TO: Councilor Susan McLain

FROM: Jennifer Sims, *JS* Chief Financial Officer &
Director of Administrative Services

SUBJECT: Health Benefits Survey

At our meeting yesterday you had some questions about the Health Benefits Survey that was recently completed by Metro Employees. I have prepared answers to several of your questions and have listed them below. Some of your questions require additional research and detailed explanation. It is our intention to cover those questions in detail at the Council/Executive informal meeting scheduled for October 23rd.

Who participated in the survey?

The survey was distributed to benefit eligible employees. A benefit eligible employee is, in general, defined as any Metro employee that works at least 20 hours per week on a regular basis. This group also included Metro Councilors. The exceptions to this general rule are at MERC. Only full time MERC employees and members of the IATSE (International Association of Theatrical and Stage Employees) Local #28 who are classified as department heads are eligible for benefits.

All surveys completed by employees were to remain anonymous and employees were encouraged to provide additional comments that may not have been addressed in the survey questions. Of the total 669 surveys distributed, 64% or 425 were returned. The results are summarized in the attached report.

What are the salary ranges of the employees that participated?

The salaries of the benefit eligible employees vary widely. In general, the wages paid to hourly workers range from \$8.99 to \$27.68 per hour and salaried employees from \$29,497 to \$147,644 annually. The salaries and wages are often determined through union agreements. The compensation plans for all Metro employees are listed in the FY 2001-02 Adopted Budget, Vol. 2, pp. A-19 through A-33.

Do other government entities require employees to pay a portion of the monthly insurance premium?

Several of the local governments within the Metro region require employees to pay a portion of their insurance premiums. These governments include Clackamas County, City of Beaverton, and as we have discussed, the City of Portland is currently negotiating this issue with its unions. We also have information that OHSU requires a payment from their employees. More detailed information about which governments and amounts paid per employee will be available at the informal presentation.

We have contacted several other jurisdictions regarding the possibility of joining with them to achieve lower costs for health care. We will bring that information to the informal meeting on October 23rd.

These are just brief answers to your questions. If additional questions arise as you review the information collected from the survey, please let me know. We will try to answer those additional questions in our presentation at the informal

Attachment

**cc: Mike Burton, Executive Officer
Peter Sandrock, Chief Operating Officer
Jeff Stone, Council Chief of Staff
Peggy Coats, Council Analyst
Scott Moss, Assistant Director, ASD**

EMPLOYEE BENEFITS SURVEY RESULTS
EXECUTIVE SUMMARY
AUGUST 2001

An employee benefits survey was conducted during July 2001. The survey was sent to all benefit-eligible employees. The purpose of the survey was to:

- Measure the employees' satisfaction level with their medical plan (access and administration).
- Determine the importance of certain medical plan features.
- Measure the perception of plan cost paid by Metro.
- Measure employees' receptiveness to plan changes in order to control cost.
- Determine employees' preference in benefits communication material.
- Obtain feedback from the employees concerning their "wish list".

Of 669 surveys distributed, 64% or 425 employees responded. (Most benefit surveys realize a 25-30% response rate in the first year.)

Significant findings of the survey:

- For a clear majority of those that returned the survey (70%) Metro was the only source of health benefits.
- An overwhelming majority of employees are satisfied with health insurance benefits.
 - 80% of employees rate the overall satisfaction with the medical plan as good or better
 - 70% rate the administrative of health care benefits as good or better
 - 91% show an overall opinion of health insurance provided by Metro rated at good or better

- If employees are required to pay, by clear majority, 70% would want that done through payroll deduction of a specified amount
- A clear majority would prefer to see some type of base program completely paid for with some type of upgrade available to extra cost.
 - 73% said they agree that they would prefer to see a lower level plan with Metro paying 100% of the cost and a higher-level plan that employees could buy up to
 - 64% of employees said they would prefer tiered pricing for dependent coverage rather than composite pricing
 - 72% would prefer that Metro would offer the opportunity to opt out with cash back if they have coverage through another source*
- a clear majority of employees want a menu of plan options.
 - 89% disagree with having Metro offer just one plan.

The survey results are presented as overall and by each of the four plans. Those plans are:

- **ODS HMO (Primary Care Plan)**, a health maintenance plan similar to Kaiser
- **ODS PPO (Indemnity)**, a traditional health plan that also includes alternative medical care (naturopaths, chiropractors, acupuncture)
- **Kaiser Permanente**, a health maintenance plan
- **OLT (Oregon Laborers Trust)**, a plan available to LIU 483 employees only

*This creates a problem with adverse selection and probably creates a problem with constructive receipt with the IRS

Metro

EMPLOYEE BENEFITS SURVEY RESULTS

AUGUST 2001

Willis

Willis of Seattle, Inc.
505 Union Station
505 Fifth Ave. S., Suite 200
Seattle, WA 98104

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EMPLOYEE BENEFITS SURVEY RESULTS

INTRODUCTION

The context of this report contains the results of an employee benefit survey conducted for Metro during July 2001. The objective of the survey was intended to include the following:

- Measure the employees' satisfaction level with their medical plan (Access & Administration)
- Determine the importance of certain medical plan features
- Measure the perception of plan cost paid by Metro
- Measure employees' receptiveness to plan changes in order to control cost
- Determine employees' preference in benefits communication material
- Obtain feedback from the employees concerning their "wish list"

The employee benefits survey was conducted as part of the benefits strategic planning process. The input will be used in the formulation of the future benefit designs.

RESPONSE LEVEL

The response level for the benefits survey was surprisingly high. Of the 669 surveys distributed, 64% or 425 employees responded. As a benchmark, most benefit surveys realize a 25-30% response rate in the first year. Subsequent years generally increase in the percentage of returned questionnaires, particularly when the employees see changes that are made as a result of the surveys. Given that this is the first benefit survey conducted by Metro, we are very encouraged to have received so many responses.

All surveys completed by employees were to remain anonymous and employees were encouraged to provide additional comments that may not have been addressed in the survey questions. These comments are included at the end of our report for your review. We recommend that employees be acknowledged for their participation and valuable input.

EXECUTIVE SUMMARY

Satisfaction Level

- **80%** of employees rate their medical plan *access* as **good or better**.
- **70%** of employees rate their medical plan *administration* as **good or better**.
- **91%** of respondents indicated their *overall* opinion of the medical plan as **good or better**.

Most Important Features

When asked to rank the importance of certain plan features, employees indicated the following:

1. Freedom of choice of Physicians
2. Low Deductible
3. Preventive Care Coverage
4. Vision Care (eye exams & glasses or contacts)
5. Scheduled copays for office visits



Employee Benefits Survey Results – Overall

Controlling Cost

- **70%** of employees would rather have payroll deductions taken than use some portion of COLA
- **73%** of employees would prefer Metro pay 100% of a low-level plan and offer a “buy up” plan
- **64%** of employees would like Metro to charge ‘tiered’ rates rather than the current composite rate
- **89%** of employees are against Metro offering only one provider network
- **72%** of employees would like Metro to offer the opportunity to opt out of coverage with cash back

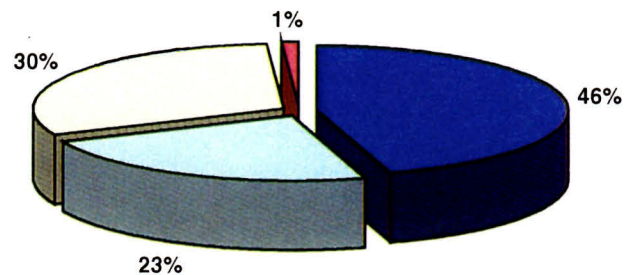
Communication

- Benefit booklets were rated the most useful way to receive information about the benefit plans.
70% of employees indicated booklets were useful/very useful.
- Only **34%** of employees indicated that employee meetings were a useful method for receiving benefit information.



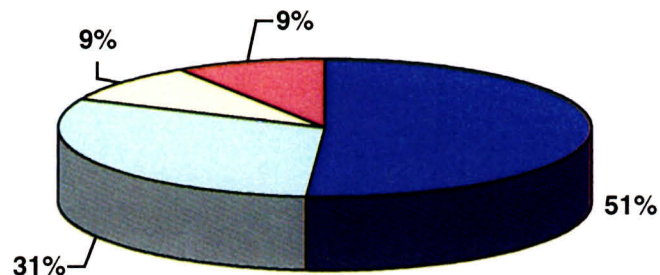
1. Medical Plan you are currently enrolled in: (425 Responses)

- ODS PPO - 46%
- ODS Primary Care HMO - 23%
- Kaiser - 30%
- OLT - 1%

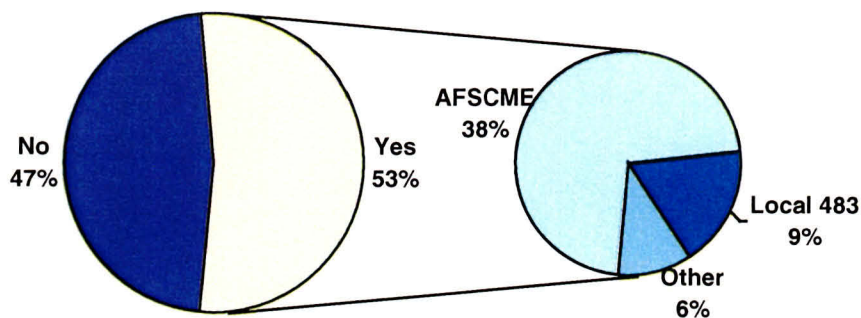


2. What is the primary reason you selected your current medical plan? (425 Responses)

- Freedom of choice of provider
- Scheduled copays/No deductible
- Preventive Care Coverage
- Other - Familiarity, Overall Cost, Alternative Care



3. Are you a represented Employee? (420 Responses)



4. Please indicate your marital status. (420 Responses)

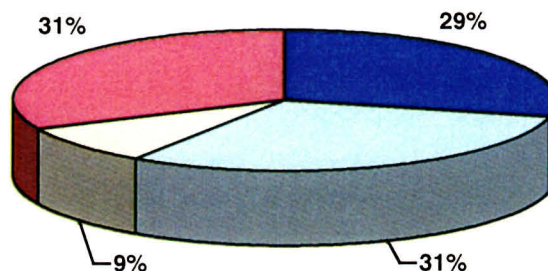
Single	34%
Married	59%
Other	7%



Employee Benefits Survey Results – Overall

5. Who is covered under the Medical plan you are enrolled in with Metro? (425 Responses)

- Employee Only - 29%
- Employee & Spouse/Domestic Partner - 31%
- Employee & Child(ren) - 9%
- Employee, Spouse/Domestic Partner & Children - 31%



6. Do you have access to coverage from another source (e.g. spouse's employer)? (423 Responses)

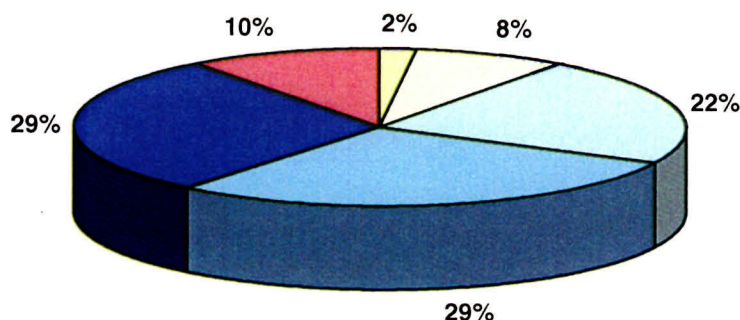
Yes 26% No 74%

7. Level of satisfaction with the medical plan you are currently enrolled in with Metro:

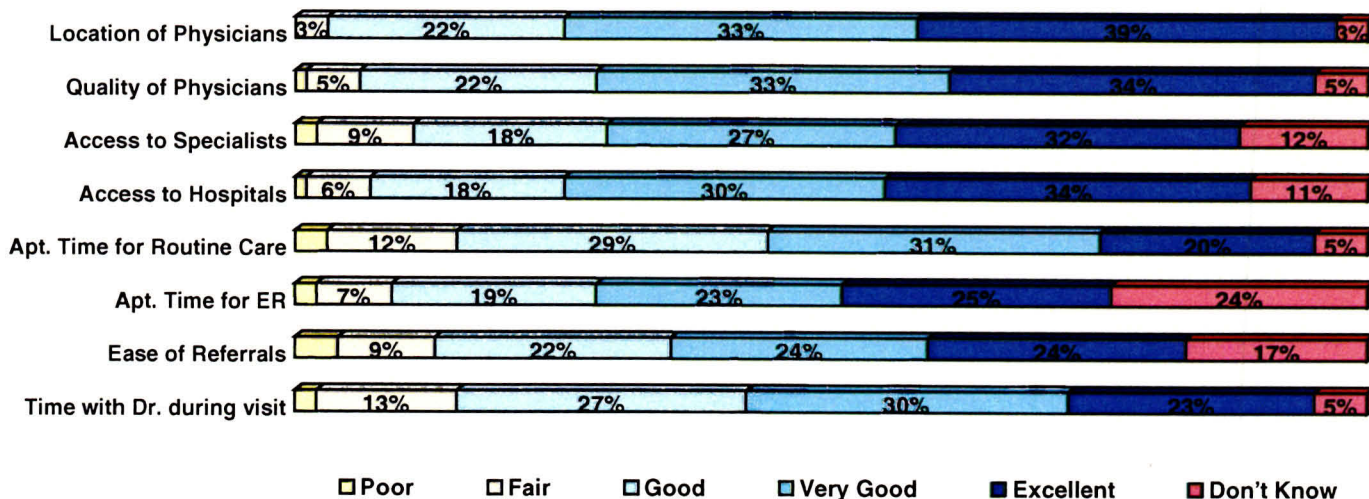
Access/Availability

OVERALL RESULTS

- Poor - 2%
- Fair - 8%
- Good - 22%
- Very Good - 29%
- Excellent - 29%
- Don't Know - 10%



RESULTS BY QUESTION

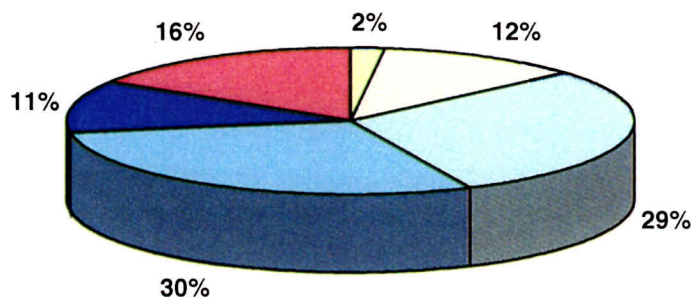




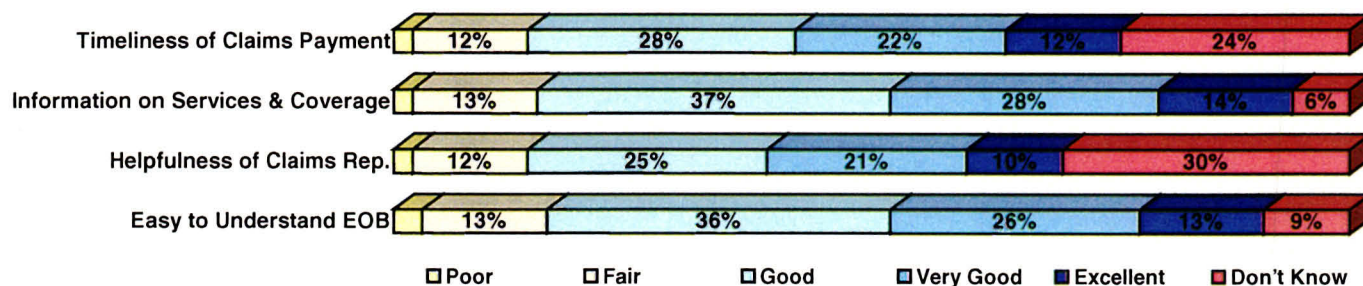
Administration

OVERALL RESULTS

- Poor - 2%
- Fair - 12%
- Good - 29%
- Very Good - 30%
- Excellent - 11%
- Don't Know - 16%

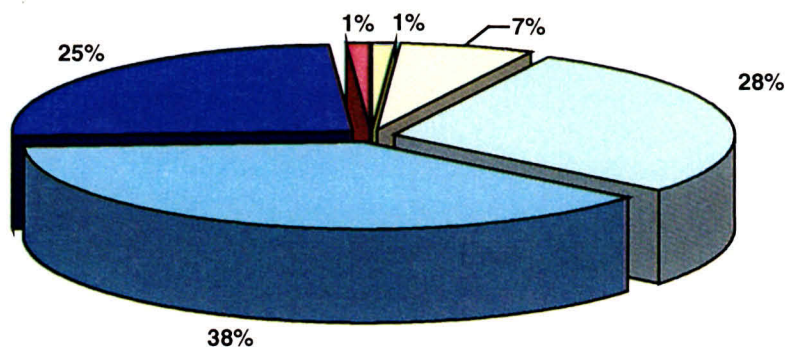


RESULTS BY QUESTION



8. Overall opinion of the health insurance plan:

- Poor - 1%
- Fair - 7%
- Good - 28%
- Very Good - 38%
- Excellent - 25%
- Don't Know - 1%





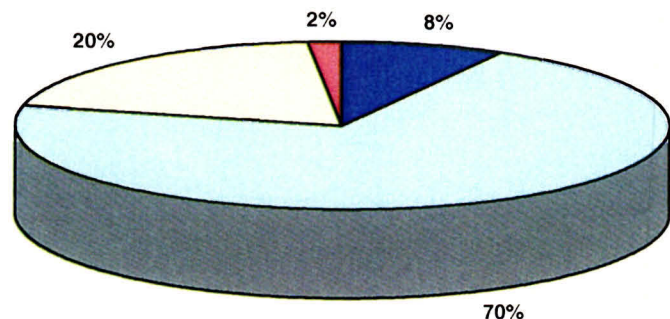
9. Based on survey responses, below are features that are important to have added or continued in your benefit plans. (In order of importance)

1. Freedom of choice of Physicians
2. Low Deductible
3. Preventive Care Coverage
4. Vision Care (eye exams & glasses or contacts)
5. Scheduled Copays for office visits
6. Access to Alternative Care Providers (including Chiropractors)
7. Three tier Rx Coverage w/ scheduled coinsurance
8. Other: Dental, Birth Control, Mental Health, Rx at old copay

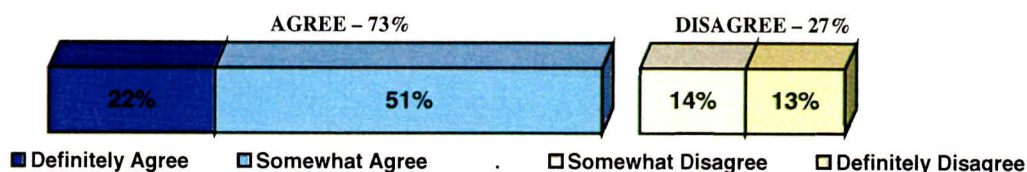
Awareness of Cost

10. If employees are required to contribute to the cost of the premiums, which of the following options would you prefer:

- ☒ Use some portion of annual COLA - 8%
- ☐ Payroll deduction to a specific amount - 70%
- ☐ A combination of the two options - 20%
- ☒ Other - Raise Ded/OV copay, Join group - 2%

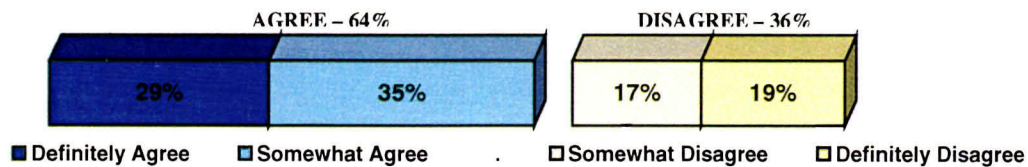


11. I would prefer to see a low-level plan offered as an option that Metro would pay 100% of the cost, and a higher level plan that employees could “buy up” to with a payroll deduction. (392 Responses)

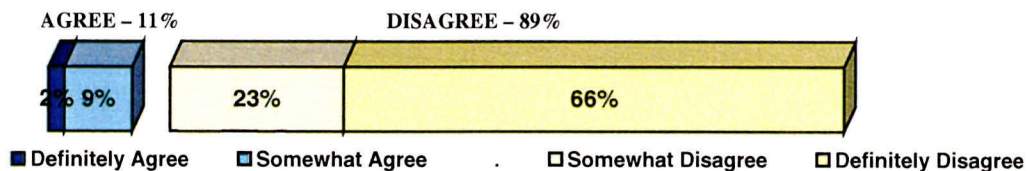




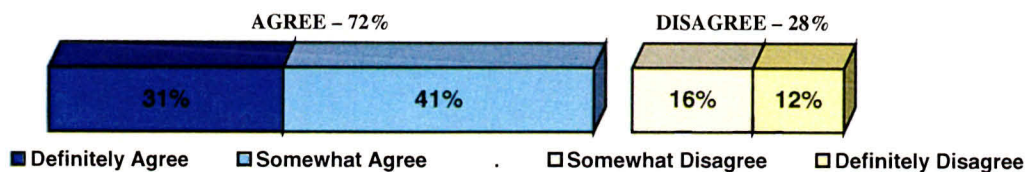
12. I would prefer if Metro charged ‘tiered’ (e.g. one rate for spouse, one for child) pricing for dependent coverage rather than a composite price for one or all family members. (388 Responses)



13. I believe Metro should just offer one plan with one provider network. (400 Responses)

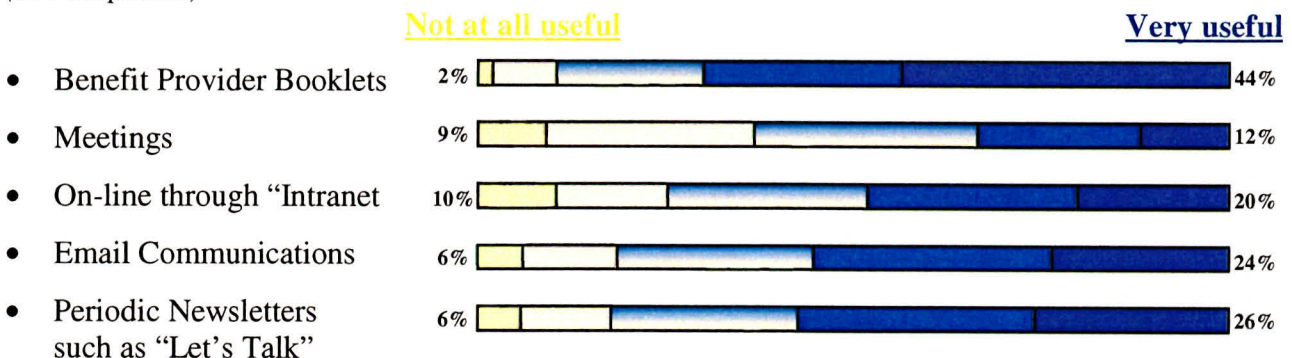


14. I would prefer Metro offer me the opportunity to opt out of the coverage with cash back if I can prove I have coverage through another source. (391 Responses)



Communication

How useful would the following be to you for receiving information about your benefits? (398 Responses)





COMMENTS

Rates/Employee Contributions

- 40 Requests to move from the composite rate to tiered rates
"While I understand the generous intention of having a "composite" pricing system for dependent coverage, I believe that such a system is only feasible when the cost of benefits is not an issue... Metro is struggling to find ways to meet increased costs, moving to a "tiered" pricing system seems like an essential first step to distribute the costs more equitably."
"I feel that I should not have to pay the same out as someone with 6 dependents"
"Metro should cover employees at 100% and cover non-employees at a lesser level"
"I resent my rates going up instead of raising rates for spouses & children."
"I think that it's wonderful that Metro has been able to pay full coverage for family members. However, I think with the rising cost of insurance, this plan is no longer feasible."
"While I appreciate the support Metro has provided families, it has also been a source of frustration to know that my coworkers with children/spouses receive this additional compensation."
- 5 Comments that the composite rate should continue.
"Metro must maintain a pro-family benefits package. Allowing opt-out and dependent charges would scare off good employees."
"Those who need coverage most, frequently can not afford it."
- 30 Comments that Metro should pay 100% of employee benefits
"It seem that the majority of this year's increase in premiums was borne by the employees rather than the employer. Where is all the money – allocated but not spent – saved in past years that Metro came in under the cap?"
"Metro should pay all of benefits cost as employees take a pay cut by being in the public sector."
"While I commend Metro's efforts to reduce costs, I don't think the solution is making employees pay more." "....does not make for good employee retention."
"A reduction in benefits may cause a migration of most qualified people to the private sector."
"Benefits are a major factor in retaining and hiring employees. Without it, we would be unable to compete for good employees."
- 6 Comments that employee contributions are reasonable
"I would rather have payroll deductions than have reduced benefits"
"I do appreciate Metro policy makers decision to "split the cost" with employees this year. I do realize that they were/are in a tough position."

Communication/Marketing

- 7 Employees would like to know what happened to past rebates on insurance benefits
"Until recently health care costs have been under the cap and this revenue put in general fund. This money should be used to offset the increased cost this year."
- 5 Comments that Metro should consider teaming up with other government entities
"Bargaining with such a small membership is ridiculous. View all PERS membership as one collective body for healthcare."
- 2 Requests for information on how other government agencies or companies of similar size are dealing with this issue
- 1 Employee would like specific information on what is driving up costs
- 2 Employees felt that the non-represented employees didn't get a voice in these negotiations.



Employee Benefits Survey Results – Overall

"It would have been nice to be included."

1 Employee believes "Let's Talk" is a very effective tool

1 Employee expressed dislike for "Let's Talk"

"Employees in my area found the whole "Let's Talk" process very condescending & unhelpful."

3 Requests to find an HMO in the Legacy system.

2 Employees believe Metro should seek other health provider bids.

"Metro should audit the health provider to prove justification of huge rate increase."

1 Request for Metro to submit a RFI (request for information) to potential insurance providers

1 Employee expressed concern that enrollment materials were sometimes lost

"Would like Metro to send out a summary of all benefits after open enrollment so that employees could verify coverage."

ODS Administration

4 Employees are very satisfied with the ODS PPO plan and would be unhappy with anything else

"The ODS PPO plan is the best thing that has ever covered my family. Employees should not have been pushed to join Kaiser."

5 Comments that ODS coverage is confusing

"ODS statements of coverage are many times inaccurate and almost always confusing."

1 Comment that ODS is unfairly raising the premium

"I feel that we are being unduly penalized based on the fact that only this past year experienced a much higher number of claims."

1 Request for a dedicated ODS representative for Metro

1 Comment that the ODS claims service office hours need to be extended

Kaiser Administration

1 Employee expressed great satisfaction with the Kaiser plan

"Ease and promptness of appointment scheduling has improved much in the last few years."

2 Comments that Kaiser worked well if you understand the system

"Kaiser is currently acceptable because it is cheap."

2 Employees want the Kaiser plan improved

"HMOs only care about how much money they make – not about the patients."

2 Employees believe that Kaiser should not subsidize the ODS plans.

Overall Medical Coverage

24 Comments that Metro has a good benefits plan

"Thank you for your hard work. I have a feeling that folks are getting a reality check regarding the great benefits we have here – and we are a rarity. I don't mind paying a portion of the premium if it means quality health care."

"The plan is excellent and we consider it to be a very important part of compensation."

"I appreciate the fact that Metro has such a complete benefit package and has continued to keep the cost to employees at a minimum."

"I think our benefits are great and I am very glad to pay something towards them if necessary."

"Metro has always provided outstanding benefits, for which I am grateful."

6 Employees believe benefit changes were too drastic

"Coverage is now more like catastrophic coverage."

"Disappointed with the decrease to 60% coverage for non PPO providers."



Employee Benefits Survey Results – Overall

- 4 Employees believe it is important for Metro to offer several medical plans
"More choice is always preferable to less choice."
- 4 Employees believe Metro should offer "buy-up" plans
"Should have low option 100% employer paid and high option that employee could pay for."
- 3 Requests for increased well baby/child coverage
- 2 Comments that routine cancer screenings should be covered
- 3 Comments that coverage for Alternative Care is an extremely important benefit
"Access to alternative providers and preventive care has become increasingly important to me. I support the continuation of these services and don't mind paying something for this."
- 2 Requests for additional preferred providers in the alternative medicine category.
- 2 Employees think Metro should do away with the performance program and use the money to fund the medical plan.
- 3 Employees think Metro should only offer the Kaiser plan to "keep things simple"
"By simplifying the insurance plans, it would cost less in the long run and would take less labor on Metro's end to organize it all."
- 2 Employees suggest offering Kaiser at 100% employer paid and make payroll deductions for those who choose other plans
- 1 Employee thinks Metro should do away with the 'sick leave abuse policy' in the ASFME contract
"It requires employee to go to a doctor for everything; costing the medical plan more money."
- 1 Request for an increase in the dollar amount for preventive care.
"\$100 doesn't really cover much."
- 1 Request for hearing aids to be covered

Rx Coverage

- 7 Comments that the Rx cost is too high and the copay needs to be reduced
"I don't like the 3 tier prescription benefit. Going from \$5 to \$15/\$25 or 50% is very drastic in my opinion. It actually is a consideration for me changing to Kaiser."
"In the three tier drug scheme, my costs will skyrocket from \$5 to over \$200 for one prescription. I'd like to see that system looked at again."
- 5 Requests for coverage for birth control
"This is a basic need for Metro's women employees. Hopefully it won't take a federal case to have Metro do the right thing."
- 1 Comment that the 3 tier Rx program with Certifax mail order option is reasonable.
- 1 Comment that ODS should cover Rx prescription for "stop smoking" program.
- 1 Employee would rather pay more monthly premium then have a 3-tiered Rx plan.

Metro's Benefits Staff

- 14 Comments that the Benefits department is extremely helpful and friendly
"It has always been a pleasure working with the Metro Benefits staff. I receive prompt courteous service and answers to my insurance questions."
"The efforts taken to keep employees informed about the changes & challenges make a big difference. Thank you."
"The Benefits office has always been responsive to my inquiries when I've had them the last 12 years. Thanks for all of your hard work!"
"I understand that there is tremendous pressure from increasing costs, and I applaud your effort to respond in a prudent fashion."
- 2 Comments that the Metro benefits staff can only answer basic questions about the plan.



Additional Benefits

- 12 Requests for access to alternative care
- 10 Requests for a cafeteria plan
 - “With a cafeteria plan the employees get to select their own benefits, based on cost.”*
 - “By providing an ‘opt out’ option, employees can use more of their benefit dollars on other benefits where they have no coverage at all and it becomes the employee’s choice.”*
- 9 Requests to establish a wellness program for employees
 - “Perhaps if you coupled the medical plan with a wellness program you could reduce some of the benefits without impacting many employees. A wellness program could include gym fees, diet program, dietician consultation, etc.”*
 - “Set up a wellness program to encourage healthier lifestyles. The costs would be recouped by lower incidents of illness.”*
- 1 Request to increase the vision benefits
 - “Vision does not measure up to other benefits”*
- 1 Employee would like corrective eye surgery covered
- 2 Requests for a private “mothers” station and a place for people to lie down

Additional Comments

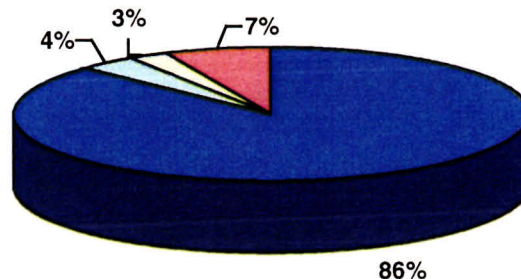
- 5 Employees expressed their gratitude for the survey
 - “Thanks for requesting my input”*
- 2 Employees didn’t like the design of the survey
 - “The questionnaire seems slanted towards “eliminating” current benefits - having people rate their importance and those not voted for will go away.”*
- 4 Comments that the medical and FSA renewal should coincide
 - 1 Statement that Metro should do a better job of not “bowing to insurance company.”
 - 1 Request for better air in the building

1. Medical Plan you are currently enrolled in: (193 Responses)

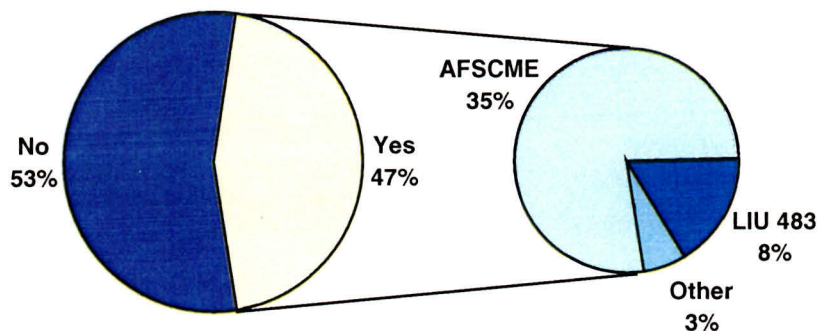
ODS PPO Plan – 100%

2. What is the primary reason you selected your current medical plan?

- ☒ Freedom of choice of provider
- ☐ Scheduled copays/No deductible
- ☐ Preventive Care Coverage
- ☒ Other - Alternative Care, Better Care, Overall Cost



3. Are you a represented Employee? (193 Responses)

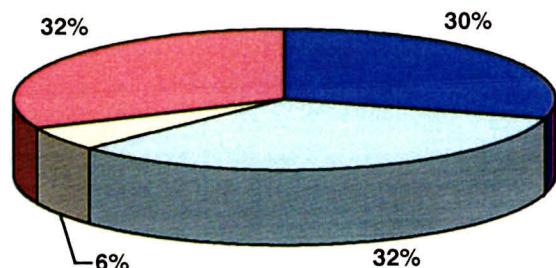


4. Please indicate your marital status. (191 Responses)

Single	32%
Married	61%
Other	7%

5. Who is covered under the Medical plan you are enrolled in with Metro? (193 Responses)

- ☒ Employee Only - 30%
- ☐ Employee & Spouse/Domestic Partner - 32%
- ☐ Employee & Child(ren) - 6%
- ☒ Employee, Spouse/Domestic Partner & Children - 32%





6. Do you have access to coverage from another source (e.g. spouse's employer)? (192 Responses)

Yes 31%

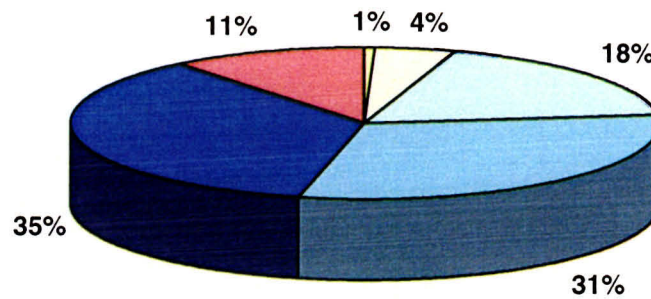
No 69%

7. Please rate your level of satisfaction with the medical plan you are currently enrolled in with Metro:

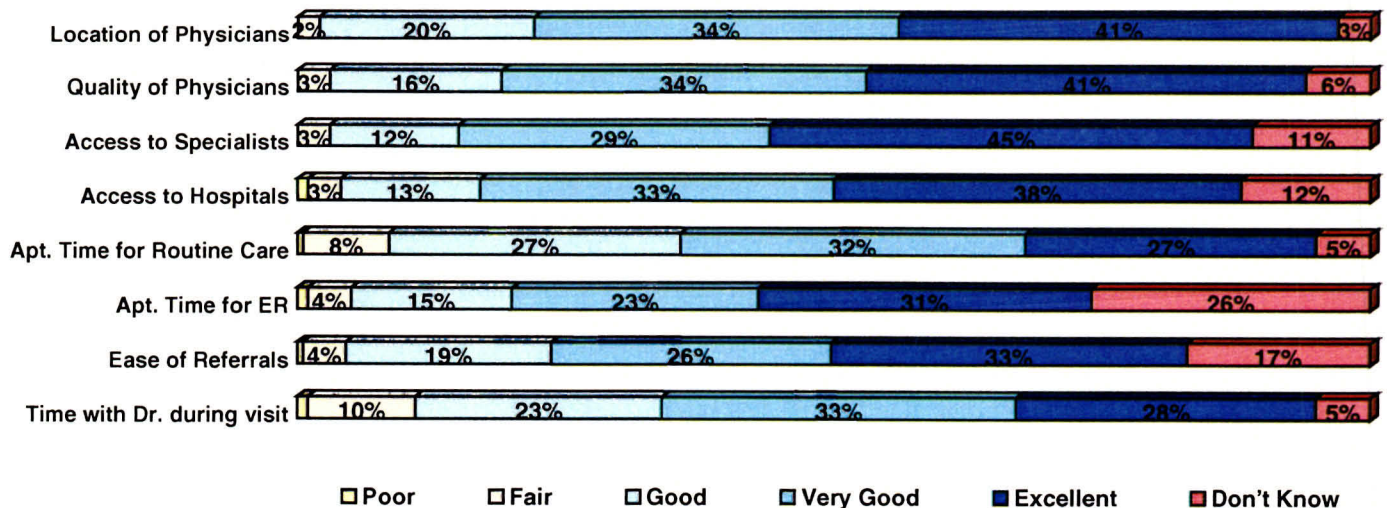
Access/Availability

OVERALL RESULTS

- Poor - 1%
- Fair - 4%
- Good - 18%
- Very Good - 31%
- Excellent - 35%
- Don't Know - 11%



RESULTS BY QUESTION

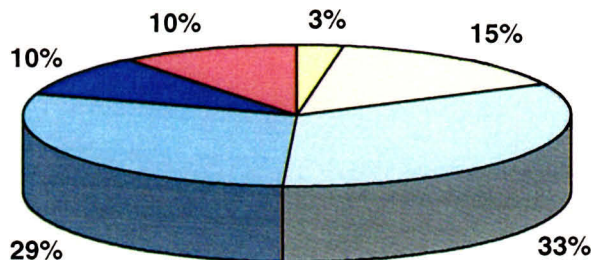




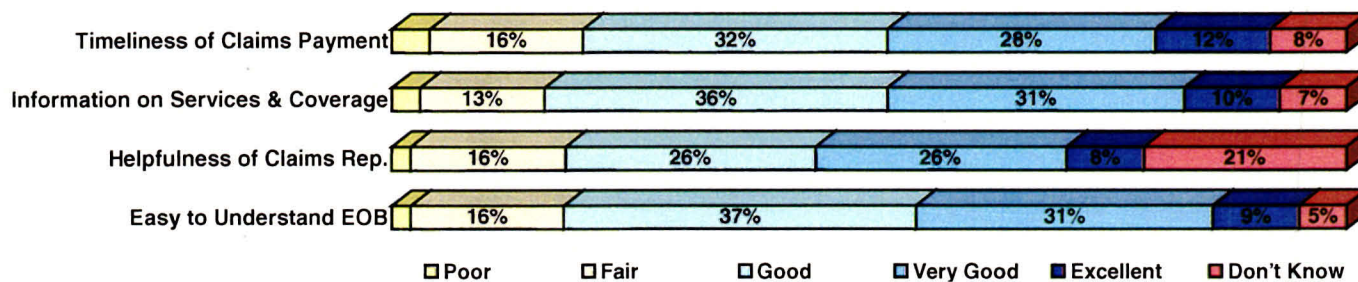
Administration

OVERALL RESULTS

- Poor - 3%
- Fair - 15%
- Good - 33%
- Very Good - 29%
- Excellent - 10%
- Don't Know - 10%

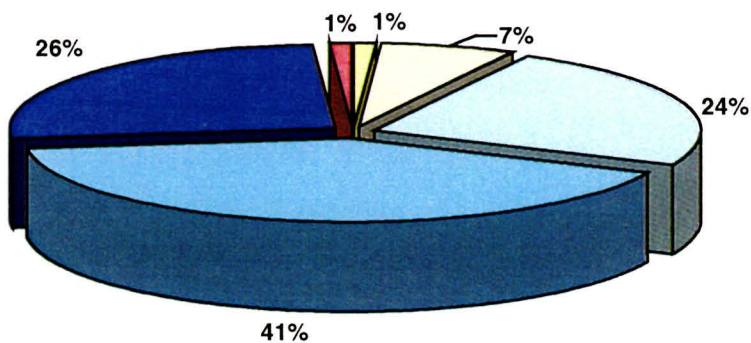


RESULTS BY QUESTION



8. Please indicate your overall opinion of the health insurance plan:

- Poor - 1%
- Fair - 7%
- Good - 24%
- Very Good - 41%
- Excellent - 26%
- Don't Know - 1%





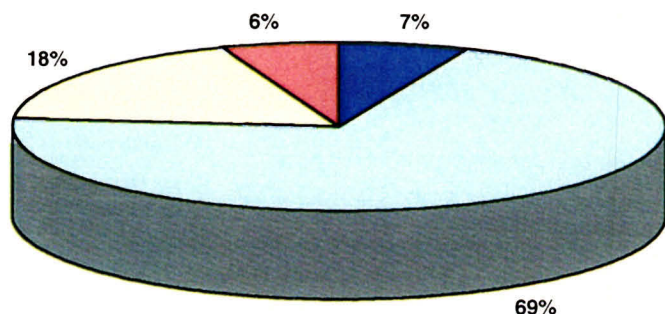
9. Based on survey responses, below are features that are important to have added or continued in your benefit plans. (In order of importance)

1. Freedom of choice of Physicians
2. Preventive Care Coverage
3. Low Deductible
4. Vision Care (eye exams & glasses or contacts)
5. Access to Alternative Care Providers (including Chiropractors)
6. Three tier Rx Coverage w/ scheduled coinsurance
7. Scheduled Copays for office visits
8. Other: Dental, Well Baby Care, Mental Health, Rx at old copay

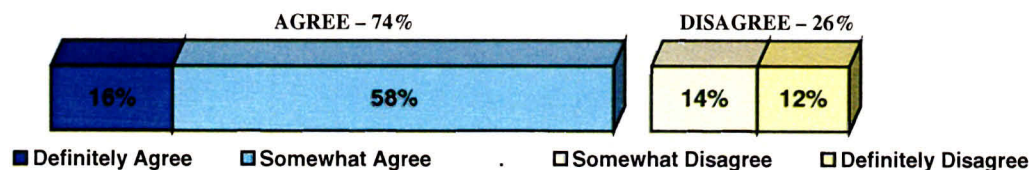
Awareness of Cost

10. If employees are required to contribute to the cost of the premiums, which of the following options would you prefer:

- Use some portion of annual COLA - 7%
- Payroll deduction to a specific amount - 69%
- A combination of the two options - 18%
- Other - 6%

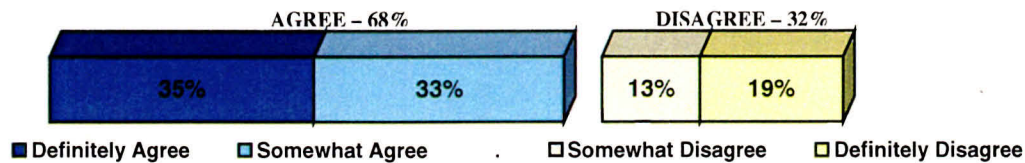


11. I would prefer to see a low-level plan offered as an option that Metro would pay 100% of the cost, and a higher level plan that employees could “buy up” to with a payroll deduction. (182 Responses)

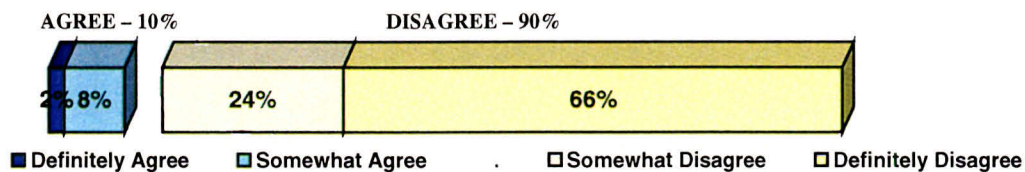




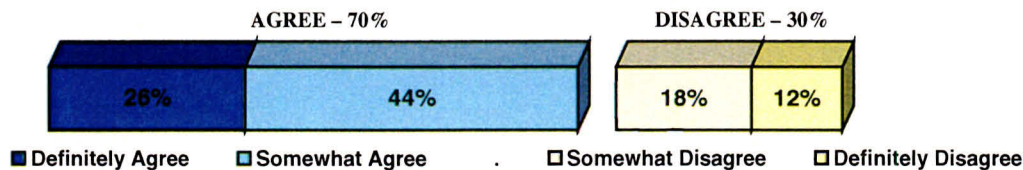
12. I would prefer if Metro charged 'tiered' (e.g. one rate for spouse, one for child) pricing for dependent coverage rather than a composite price for one or all family members. (178 Responses)



13. I believe Metro should just offer one plan with one provider network. (184 Responses)

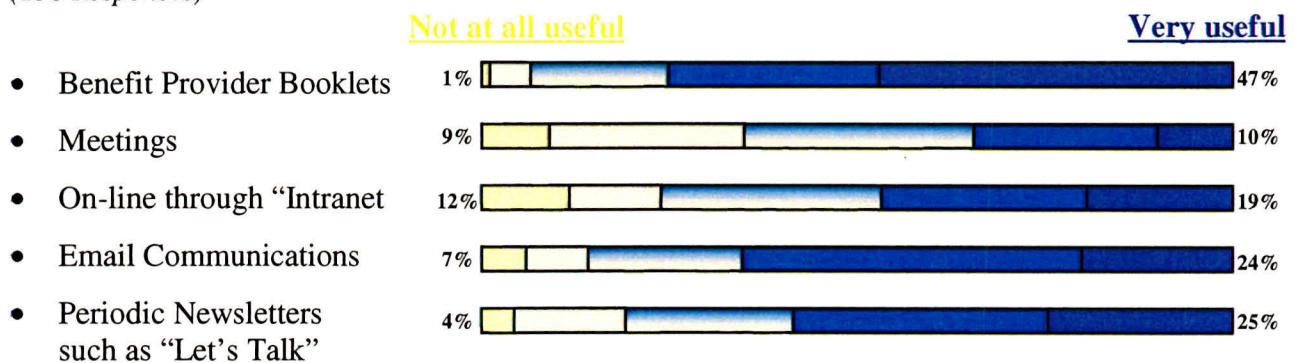


14. I would prefer Metro offer me the opportunity to opt out of the coverage with cash back if I can prove I have coverage through another source. (179 Responses)



Communication

How useful would the following be to you for receiving information about your benefits? (138 Responses)





COMMENTS

Rates/Employee Contributions

- 19 Requests to move from the composite rate to tiered rates
 - "While I understand the generous intention of having a "composite" pricing system for dependent coverage, I believe that such a system is only feasible when the cost of benefits is not an issue... Metro is struggling to find ways to meet increased costs, moving to a "tiered" pricing system seems like an essential first step to distribute the costs more equitably."*
 - "I feel that I should not have to pay the same out as someone with 6 dependents"*
 - "Metro should cover employees at 100% and cover non-employees at a lesser level"*
 - "I resent my rates going up instead of raising rates for spouses & children."*
 - "While I appreciate the support Metro has provided families, it has also been a source of frustration to know that my coworkers with children/spouses receive this additional compensation."*
- 3 Comments that the composite rate should continue.
 - "Metro must maintain a pro-family benefits package. Allowing opt-out and dependent charges would scare off good employees."*
- 9 Comments that Metro should pay 100% of employee benefits
 - "I believe that benefits are part of compensation and should be fully provided or the difference made up in salary/wages."*
 - "It seem that the majority of this year's increase in premiums was borne by the employees rather than the employer. Where is all the money – allocated but not spent – saved in past years that Metro came in under the cap?"*
- 6 Comments that employee contributions are reasonable
 - "I would rather have payroll deductions than have reduced benefits"*
 - "I do appreciate Metro policy makers decision to "split the cost" with employees this year. I do realize that they were/are in a tough position."*

Communication/Marketing

- 1 Employee believes "Let's Talk" is a very effective tool
- 1 Employee expressed dislike for "Let's Talk"
 - "Employees in my area found the whole "Let's Talk" process very condescending & unhelpful."*
- 1 Comment that non-represented employees were not informed of the upcoming changes until the "last possible moment"
- 1 Comment that Metro should form a "union" with other government employees
- 1 Request for Metro to submit a RFI (request for information) to potential insurance providers
- 3 Requests to find an HMO in the Legacy system.
 - "Provide employees with list of internet websites containing information about all the healthcare coverages available through all providers nationwide. Then an employee could conceivably have a true choice if #14 were one of the employee options."*

ODS Administration

- 4 Employees are very satisfied with the ODS PPO plan and would be unhappy with anything else
 - "The ODS PPO plan is the best thing that has ever covered my family. Employees should not have been pushed to join Kaiser."*
- 3 Comments that ODS coverage is confusing
 - "ODS statements of coverage are many times inaccurate and almost always confusing."*



Employee Benefits Survey Results – ODS PPO Plan

- 1 Comment that ODS is unfairly raising the premium
"I feel that we are being unduly penalized based on the fact that only this past year experienced a much higher number of claims."

Overall Medical Coverage

- 10 Comments that Metro has a good benefits plan
"We have a very good, possible too good, medical program. It is reasonable for us to pay a little more for it."
"Thank you for your hard work. I have a feeling that folks are getting a reality check regarding the great benefits we have here – and we are a rarity. I don't mind paying a portion of the premium if it means quality health care."
- 3 Employees believe benefit changes were too drastic
"Disappointed with the decrease to 60% coverage for non PPO providers."
- 2 Requests for increased well baby/child coverage
- 2 Comments that routine cancer screenings should be covered
- 4 Employees believe it is important for Metro to offer several medical plans
"More choice is always preferable to less choice."
- 1 Request for an increase in the dollar amount for preventive care.
"\$100 doesn't really cover much."
- 3 Comments that coverage for Alternative Care is an extremely important benefit
"Access to alternative providers and preventive care has become increasingly important to me. I support the continuation of these services and don't mind paying something for this."
- 2 Requests for additional preferred providers in the alternative medicine category.

Rx Coverage

- 7 Comments that the Rx cost is too high and the copay needs to be reduced
"I don't like the 3 tier prescription benefit. Going from \$5 to \$15/\$25 or 50% is very drastic in my opinion. It actually is a consideration for me changing to Kaiser."
"In the three tier drug scheme, my costs will skyrocket from \$5 to over \$200 for one prescription. I 'd like to see that system looked at again."
- 3 Requests for coverage for birth control
- 1 Comment that the 3 tier Rx program with Certifax mail order option is reasonable.
- 1 Comment that ODS should cover Rx prescription for "stop smoking" program.

Metro Benefits Staff

- 5 Comments that the Benefits department is extremely helpful and friendly
"It has always been a pleasure working with the Metro Benefits staff. I receive prompt courteous service and answers to my insurance questions."
"I feel the benefits staff does a good job in communicating not only the difficult decisions that have been made, but also in the benefits changes themselves. Thanks for you hard work!"
- 1 Comment that benefits staff is often not "up to speed" on benefit issues

Additional Benefits

- 6 Requests for a cafeteria plan "Might like to see health benefits as part of a cafeteria of benefits.
"I really think a cafeteria plan would benefit Metro and the employees in the long run."
"With a cafeteria plan the employees get to select their own benefits, based on cost."



Employee Benefits Survey Results – ODS PPO Plan

- 3 Requests for a good wellness program for employees
"Perhaps if you coupled the medical plan with a wellness program you could reduce some of the benefits without impacting many employees. A wellness program could include gym fees, diet program, dietician consultation, etc."
- 1 Request to increase the vision benefits
"Vision does not measure up to other benefits"

Additional Comments

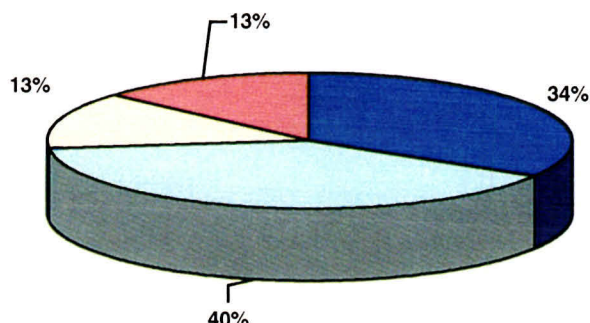
- 4 Employees expressed their gratitude for the survey
"Thanks for requesting my input"
- 3 Comments that the medical and FSA renewal should coincide

1. Medical Plan you are currently enrolled in: (98 Responses)

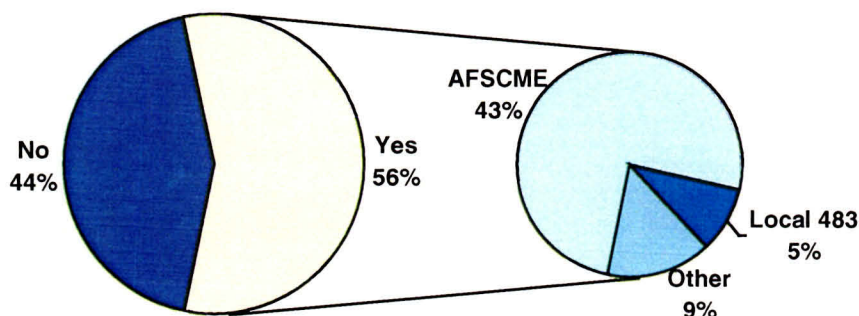
ODS HMO Plan – 100%

2. What is the primary reason you selected your current medical plan? (98 Responses)

- ☒ Freedom of choice of provider
- ☐ Scheduled copays/No deductible
- ☐ Preventive Care Coverage
- ☒ Other - Well Baby Care, Physician selection, lower out of pocket



3. Are you a represented Employee? (93 Responses)

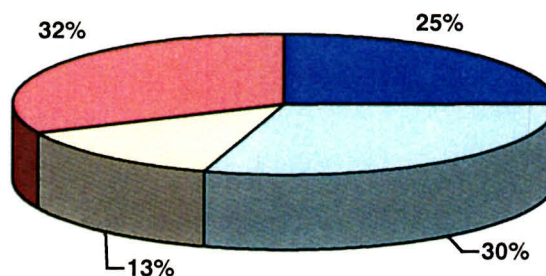


4. Please indicate your marital status. (98 Responses)

Single	36%
Married	55%
Other	8%

5. Who is covered under the Medical plan you are enrolled in with Metro? (97 Responses)

- ☒ Employee Only - 25%
- ☐ Employee & Spouse/Domestic Partner - 30%
- ☐ Employee & Child(ren) - 13%
- ☒ Employee, Spouse/Domestic Partner & Children - 32%





6. Do you have access to coverage from another source (e.g. spouse's employer)? (97 Responses)

Yes 22%

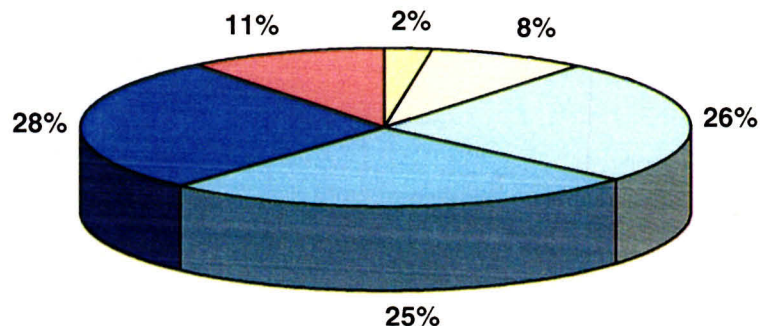
No 78%

7. Level of satisfaction with the medical plan you are currently enrolled in with Metro:

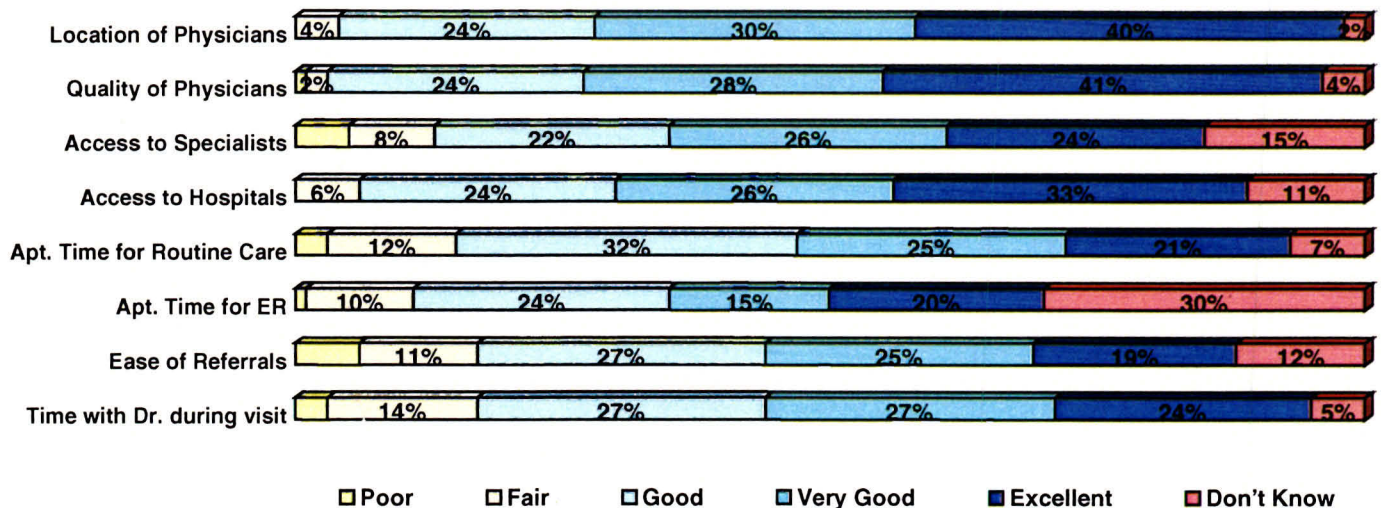
Access/Availability

OVERALL RESULTS

- Poor - 2%
- Fair - 8%
- Good - 26%
- Very Good - 25%
- Excellent - 28%
- Don't Know - 11%



RESULTS BY QUESTION

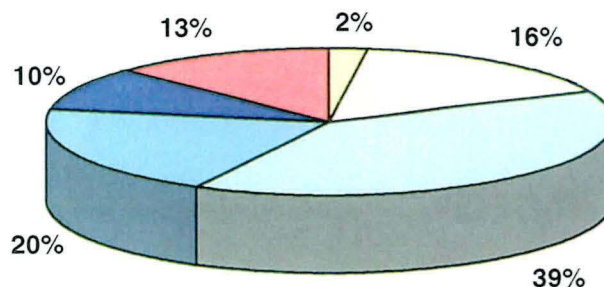




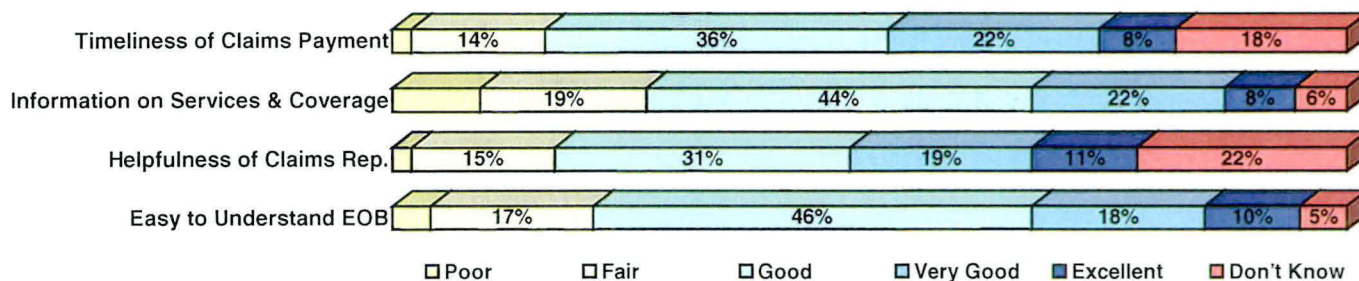
Administration

OVERALL RESULTS

- Poor - 2%
- Fair - 16%
- Good - 39%
- Very Good - 20%
- Excellent - 10%
- Don't Know - 13%

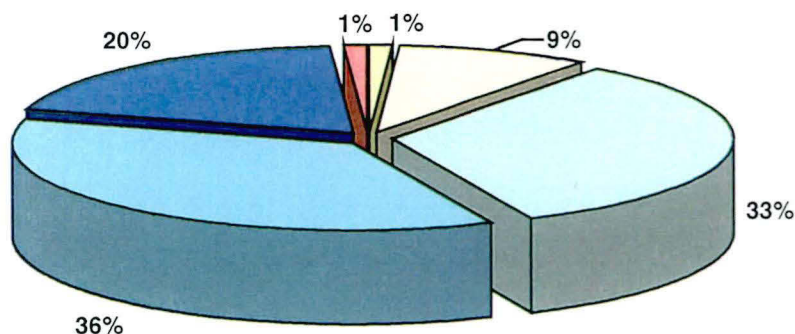


RESULTS BY QUESTION



8. Overall opinion of the health insurance plan:

- Poor - 1%
- Fair - 9%
- Good - 33%
- Very Good - 36%
- Excellent - 20%
- Don't Know - 1%





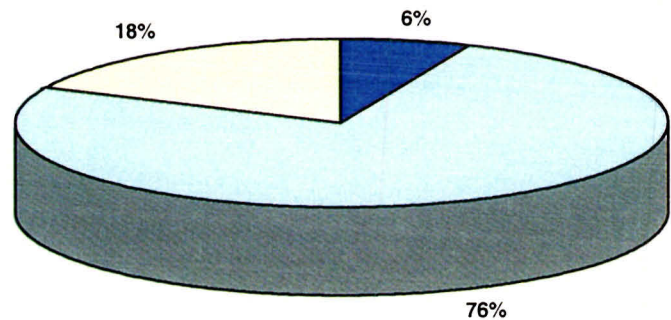
9. Based on survey responses, below are features that are important to have added or continued in your benefit plans. (In order of importance)

1. Freedom of choice of Physicians
2. Preventive Care Coverage
3. Scheduled Copays for office visits
4. Low Deductible
5. Vision Care (eye exams & glasses or contacts)
6. Three tier Rx Coverage w/ scheduled coinsurance
7. Access to Alternative Care Providers (including Chiropractors)
8. Other: Dental, Birth Control, Mental Health, Rx at old copay

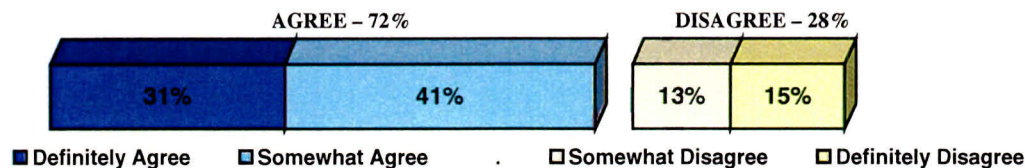
Awareness of Cost

10. If employees are required to contribute to the cost of the premiums, which of the following options would you prefer:

- ☒ Use some portion of annual COLA - 6%
- ☐ Payroll deduction to a specific amount - 76%
- ☐ A combination of the two options - 18%

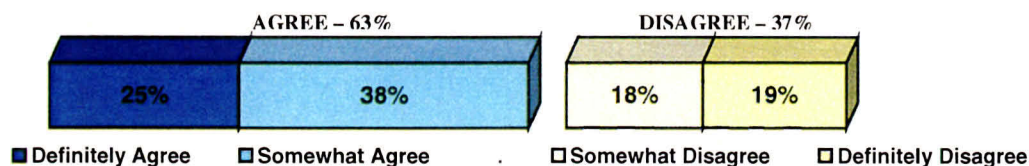


11. I would prefer to see a low-level plan offered as an option that Metro would pay 100% of the cost, and a higher level plan that employees could “buy up” to with a payroll deduction. (88 Responses)

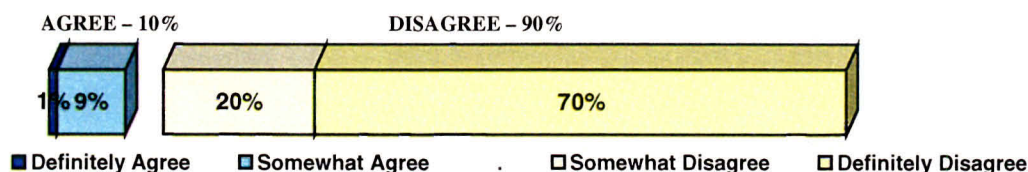




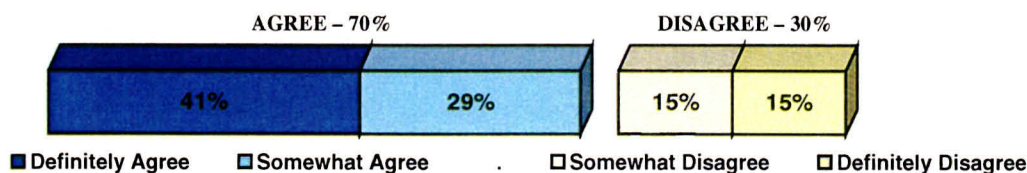
12. I would prefer if Metro charged ‘tiered’ (e.g. one rate for spouse, one for child) pricing for dependent coverage rather than a composite price for one or all family members. (88 Responses)



13. I believe Metro should just offer one plan with one provider network. (90 Responses)

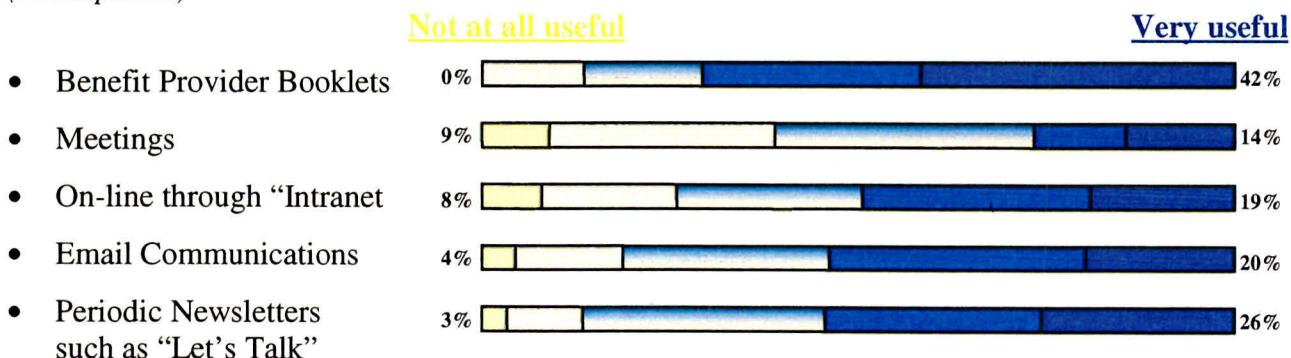


14. I would prefer Metro offer me the opportunity to opt out of the coverage with cash back if I can prove I have coverage through another source. (89 Responses)



Communication

How useful would the following be to you for receiving information about your benefits?
(90 Responses)





COMMENTS

Rates/Employee Contributions

- 9 Requests to move from the composite rate to tiered rates
 - "Charging employees without dependents the same premium as employees with families is unfair."*
 - "The monthly cost should not be the same for individuals as it is for families. They should be at an additional cost. Individuals should not have to supplement large families."*
- 9 Comments that Metro should pay 100% of employee benefits
 - "Metro should pay all of benefits cost as employees take a pay cut by being in the public sector."*
 - "While I commend Metro's efforts to reduce costs, I don't think the solution is making employees pay more." "...does not make for good employee retention."*

Communication/Marketing

- 4 Comments that Metro should consider teaming up with other government entities
 - "Bargaining with such a small membership is ridiculous. View all PERS membership as one collective body for healthcare."*
- 2 Requests for information on how other government agencies or companies of similar size are dealing with this issue
- 3 Employees requested information regarding what happened to the excess money returned in prior years that went to the general fund.
- 1 Employee would like specific information on what is driving up costs
- 1 Employee felt that the non-represented employees didn't get a voice in these negotiations.
 - "It would have been nice to be included."*

ODS Administration

- 2 Comments that ODS coverage and claims payments are confusing
- 1 Request for a dedicated ODS representative for Metro
- 1 Comment that the ODS claims service office hours need to be extended

Overall Medical Coverage

- 6 Comments that Metro has a good benefits plan
 - "Having worked in the private sector, I feel the benefits are very good and very reasonable."*
 - "The plan is excellent and we consider it to be a very important part of compensation."*
- 2 Request for birth control to be covered.
 - "This is a basic need for Metro's women employees. Hopefully it won't take a federal case to have Metro do the right thing."*
- 3 Employees believe changes to medical plan were too drastic
 - "Coverage is now more like catastrophic coverage."*
- 3 Employees believe Metro should offer "buy-up" plans
 - "fund one plan at 100% with lower benefits and allow employee's to 'buy up' to a higher plan via payroll deduction."*
- 1 Request to increase well baby care
- 1 Request for chiro and naturopathic care to be added to the HMO plan with ODS.
- 1 Request for hearing aids to be covered
- 1 Employee would rather pay more monthly premium then have a 3-tiered Rx plan.



Metro's Benefits Staff

- 3 Comments of appreciation for the benefits staff
"Thanks for spending time to host meetings to explain the upcoming changes. The handouts were very helpful in explaining and comparing the new costs and coverages."
- 1 Comment that the Metro benefits staff can only answer basic questions about the plan.

Additional Benefits

- 4 Requests to establish a wellness program
"Set up a wellness program to encourage healthier lifestyles. The costs would be recouped by lower incidents of illness."
- 3 Request for a cafeteria plan
"By providing an 'opt out' option, employees can use more of their benefit dollars on other benefits where they have no coverage at all and it becomes the employee's choice."

Additional Comments

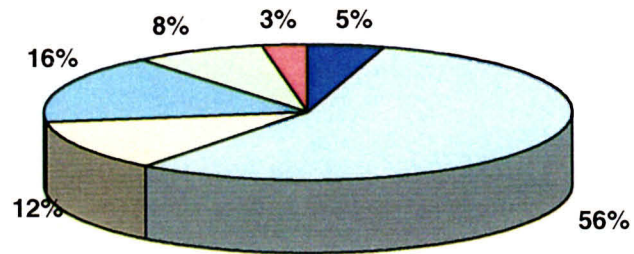
- 1 Comment that the medical renewal and FSA enrollment should coincide
- 1 Statement that Metro should do a better job of not "bowing to insurance company."
- 2 Employees didn't like the design of the survey
"The questionnaire seems slanted towards "eliminating" current benefits - having people rate their importance and those not voted for will go away."

1. Medical Plan you are currently enrolled in: (129 Responses)

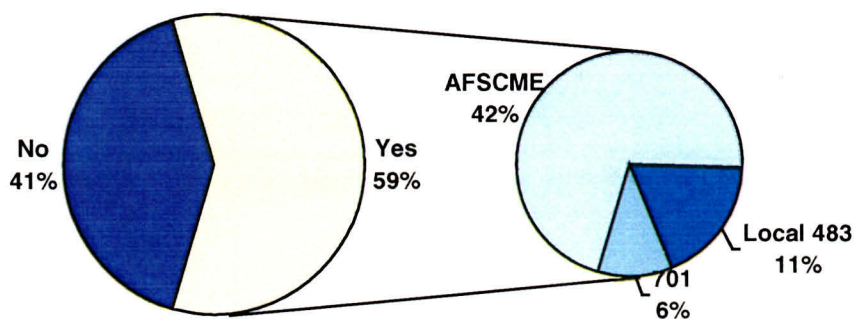
Kaiser – 100%

2. What is the primary reason you selected your current medical plan? (129 Responses)

- Freedom of choice of provider
- Scheduled copays/No deductible
- Preventive Care Coverage
- Happy with service
- Cost
- Other - Location, Rx Cost



3. Are you a represented Employee? (129 Responses)

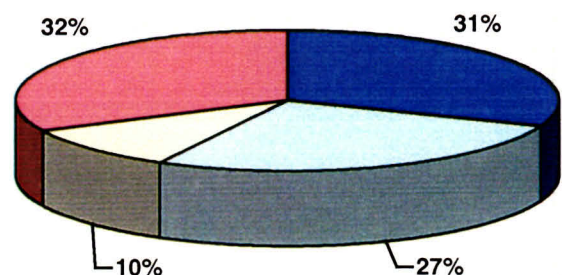


4. Please indicate your marital status. (126 Responses)

Single	37%
Married	59%
Other	4%

5. Who is covered under the Medical plan you are enrolled in with Metro? (129 Responses)

- Employee Only - 31%
- Employee & Spouse/Domestic Partner - 27%
- Employee & Child(ren) - 10%
- Employee, Spouse/Domestic Partner & Children - 32%





6. Do you have access to coverage from another source (e.g. spouse's employer)? (129 Responses)

Yes 22%

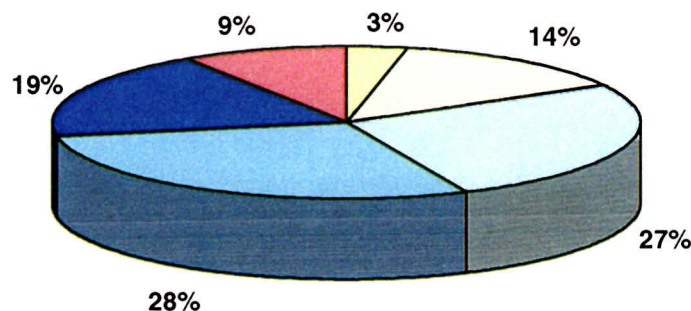
No 78%

7. Please rate your level of satisfaction with the medical plan you are currently enrolled in with Metro:

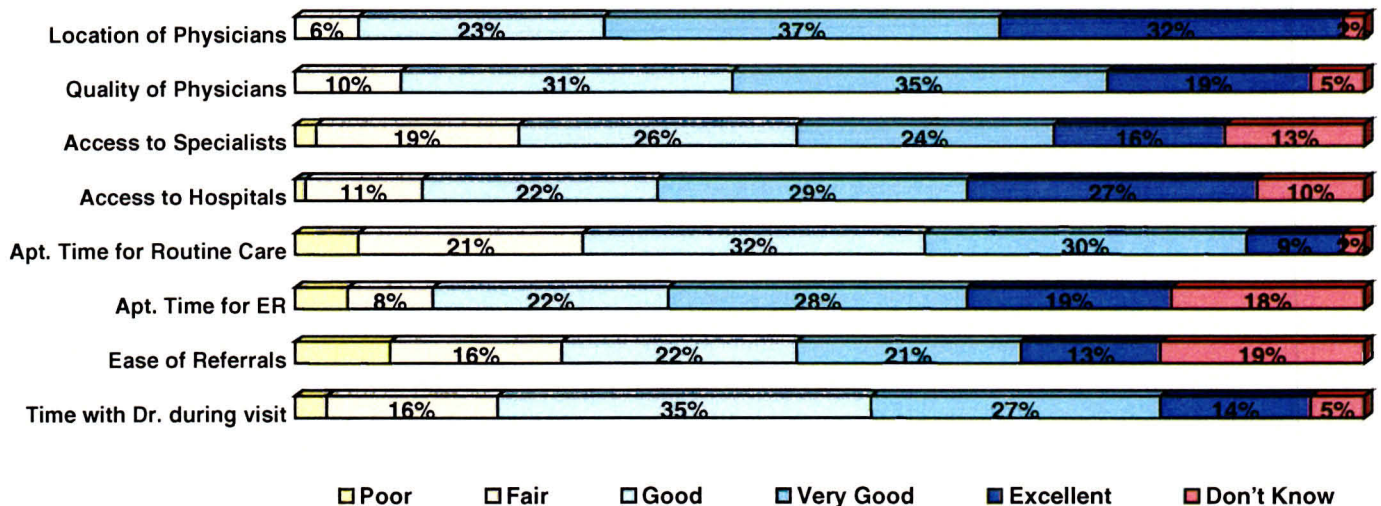
Access/Availability

OVERALL RESULTS

- Poor - 3%
- Fair - 14%
- Good - 27%
- Very Good - 28%
- Excellent - 19%
- Don't Know - 9%



RESULTS BY QUESTION

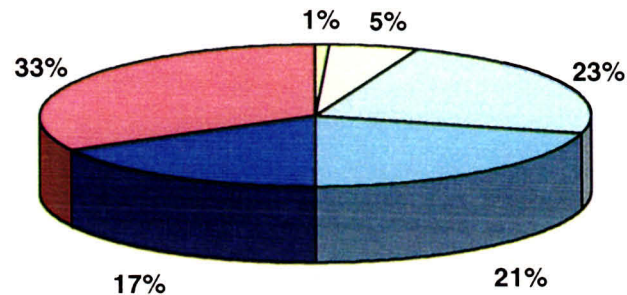




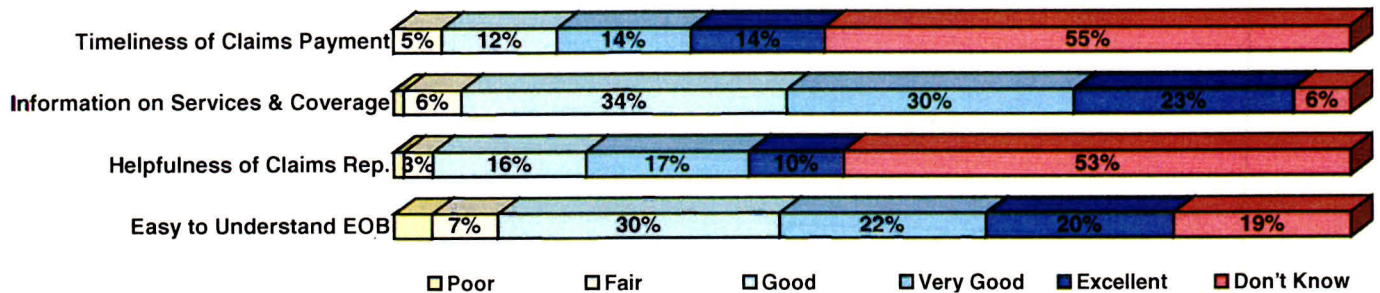
Administration

OVERALL RESULTS

- Poor - 1%
- Fair - 5%
- Good - 23%
- Very Good - 21%
- Excellent - 17%
- Don't Know - 33%

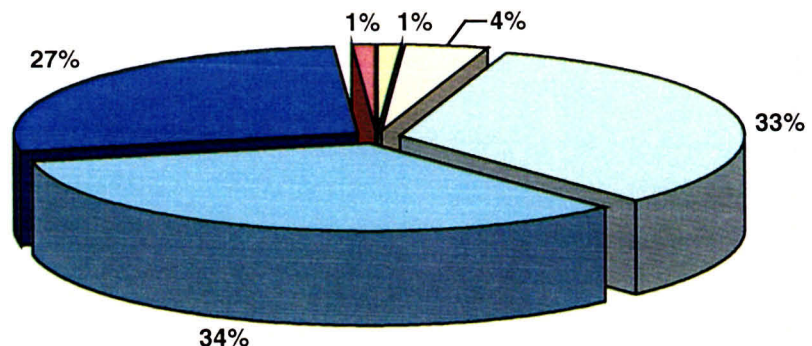


RESULTS BY QUESTION



8. Please indicate your overall opinion of the health insurance plan:

- Poor - 1%
- Fair - 4%
- Good - 33%
- Very Good - 34%
- Excellent - 27%
- Don't Know - 1%





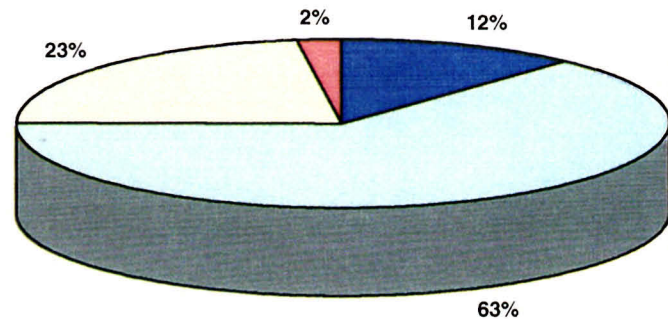
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1. Low Deductible
2. Scheduled Copays for office visits
3. Preventive Care
4. Vision Care (eye exams & glasses or contacts)
5. Access to Alternative Care Providers (including Chiropractors)
6. Three tier Rx Coverage w/ scheduled coinsurance
7. Freedom of choice of Physicians
8. Other: Location, Rates, No paperwork

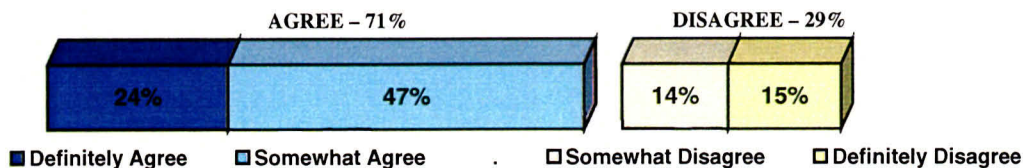
Awareness of Cost

10. If employees are required to contribute to the cost of the premiums, which of the following options would you prefer:

- ☒ Use some portion of annual COLA - 12%
- ☐ Payroll deduction to a specific amount - 63%
- ☐ A combination of the two options - 23%
- ☐ Other - Office Visit Copay - 2%

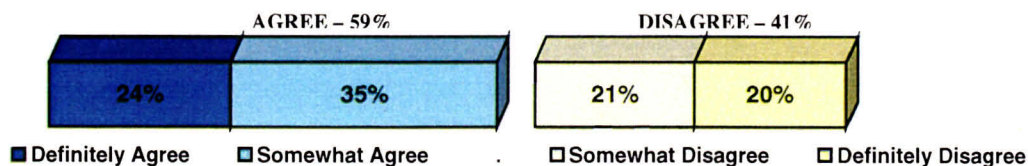


11. I would prefer to see a low-level plan offered as an option that Metro would pay 100% of the cost, and a higher level plan that employees could “buy up” to with a payroll deduction. (117 Responses)

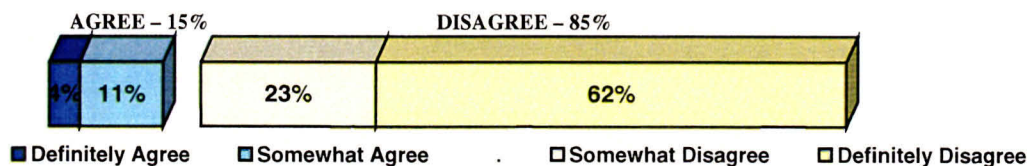




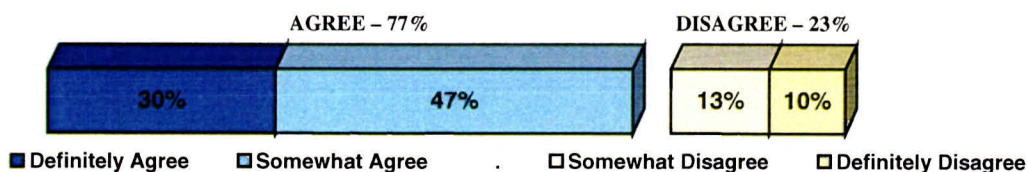
12. I would prefer if Metro charged ‘tiered’ (e.g. one rate for spouse, one for child) pricing for dependent coverage rather than a composite price for one or all family members. (117 Responses)



13. I believe Metro should just offer one plan with one provider network. (121 Responses)

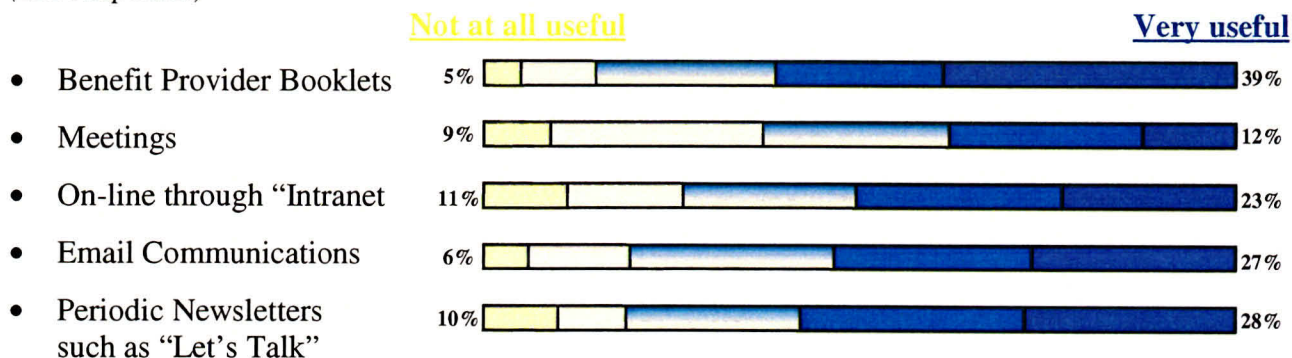


14. I would prefer Metro offer me the opportunity to opt out of the coverage with cash back if I can prove I have coverage through another source. (118 Responses)



Communication

How useful would the following be to you for receiving information about your benefits? (121 Responses)





COMMENTS

Rates/Employee Contributions

- 12 Employees believe employee premium should be paid at 100% and deductions should be taken for family coverage.
"It is unfair that employees with multiple children receive full free coverage."
"As a single person, I am costing Metro less for health care benefits. Why should I pay the same as a family of five?"
"It feels like employees with families get a benefit that I don't get."
- 2 Comment that it is important to pay for family coverage as many employees would be affected by a change
"Those who need coverage most, frequently can not afford it."
- 12 Comments that benefits need to remain constant or salary needs to be increased
"As a public employee, we are paid less than private employees so our benefits should be better or we should see a pay increase."
"A reduction in benefits may cause a migration of most qualified people to the private sector."
"Benefits are a major factor in retaining and hiring employees. Without it, we would be unable to compete for good employees."

Comments Regarding Communication/Marketing

- 4 Employees would like to know what happened to past rebates on insurance benefits
"Until recently health care costs have been under the cap and this revenue put in general fund. This money should be used to offset the increased cost this year."
- 1 Employee expressed concern that enrollment materials were sometimes lost
"Would like Metro to send out a summary of all benefits after open enrollment so that employees could verify coverage."
- 2 Employees believe Metro should seek other health provider bids.
"Metro should audit the health provider to prove justification of huge rate increase."

Kaiser Administration

- 1 Employee expressed great satisfaction with the Kaiser plan
"Ease and promptness of appointment scheduling has improved much in the last few years."
- 2 Comments that Kaiser worked well if you understand the system
"Kaiser is currently acceptable because it is cheap."
- 2 Employees want the Kaiser plan improved
"HMOs only care about how much money they make – not about the patients."
- 2 Employees believe that Kaiser should not subsidize the ODS plans.

Overall Medical Coverage

- 8 Employees believe Metro offers a very good benefits package
"I appreciate the fact that Metro has such a complete benefit package and has continued to keep the cost to employees at a minimum."
"I think our benefits are great and I am very glad to pay something towards them if necessary."
"Metro has always provided outstanding benefits, for which I am grateful."
- 2 Employees think Metro should do away with the performance program and use the money to fund the medical plan.



Employee Benefits Survey Results – Kaiser Medical Plan

- 3 Employees think Metro should only offer the Kaiser plan to “keep things simple”
“By simplifying the insurance plans, it would cost less in the long run and would take less labor on Metro’s end to organize it all.”
- 2 Employees suggest offering Kaiser at 100% employer paid and make payroll deductions for those who choose other plans
- 1 Employee thinks Metro should do away with the ‘sick leave abuse policy’ in the ASFME contract
“It requires employee to go to a doctor for everything; costing the medical plan more money.”
- 1 Suggestion for a buy-up medical program
“Should have low option 100% employer paid and high option that employee could pay for.”

Metro’s Benefits Staff

- 6 Employees believe Metro benefits department is doing a good job
“The efforts taken to keep employees informed about the changes & challenges make a big difference. Thank you.”
“The Benefits office has always been responsive to my inquiries when I’ve had them the last 12 years. Thanks for all of your hard work!”
“I understand that there is tremendous pressure from increasing costs, and I applaud your effort to respond in a prudent fashion.”

Additional Benefits

- 12 Requests for access to alternative care
- 2 Request for a wellness program
- 1 Request for a cafeteria plan
“Single people would have money after medical coverage to spend on other benefits.”
- 2 Requests for a private “mothers” station and a place for people to lie down
- 1 Employee would like corrective eye surgery covered

Additional Comments

- 1 Employee expressed gratitude for the survey
“Thank you for asking our opinions.”
- 1 Request for better air in the building

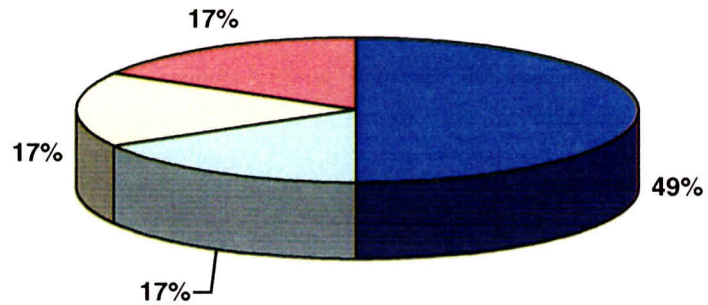


1. Medical Plan you are currently enrolled in: (5 Responses)

OLT – 100%

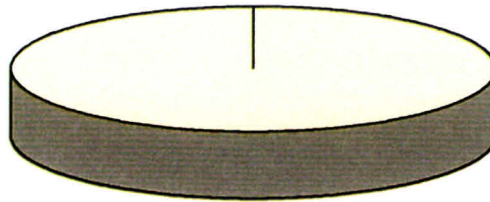
2. What is the primary reason you selected your current medical plan? (5 Responses)

- ☒ Freedom of choice of provider - 49%
- ☐ Scheduled copays/No deductible - 17%
- ☐ Preventive Care Coverage - 17%
- ☐ Other - 17%



3. Are you a represented Employee? (5 Responses)

Yes- LIU Local 483
100%

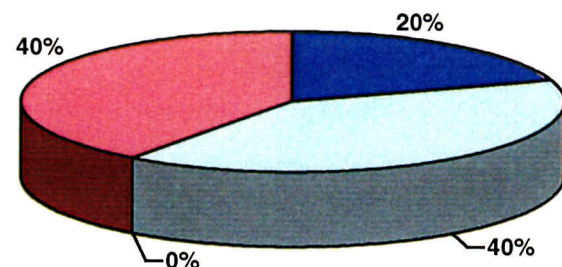


4. Please indicate your marital status. (5 Responses)

Single	20%
Married	80%
Other	0%

5. Who is covered under the Medical plan you are enrolled in with Metro? (5 Responses)

- ☒ Employee Only - 20%
- ☐ Employee & Spouse/Domestic Partner - 40%
- ☐ Employee & Child(ren) - 0%
- ☒ Employee, Spouse/Domestic Partner & Children - 40%





6. Do you have access to coverage from another source (e.g. spouse's employer)? (5 Responses)

Yes 40%

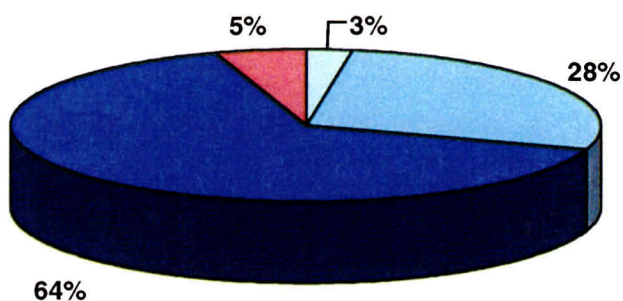
No 60%

7. Please rate your level of satisfaction with the medical plan you are currently enrolled in with Metro:

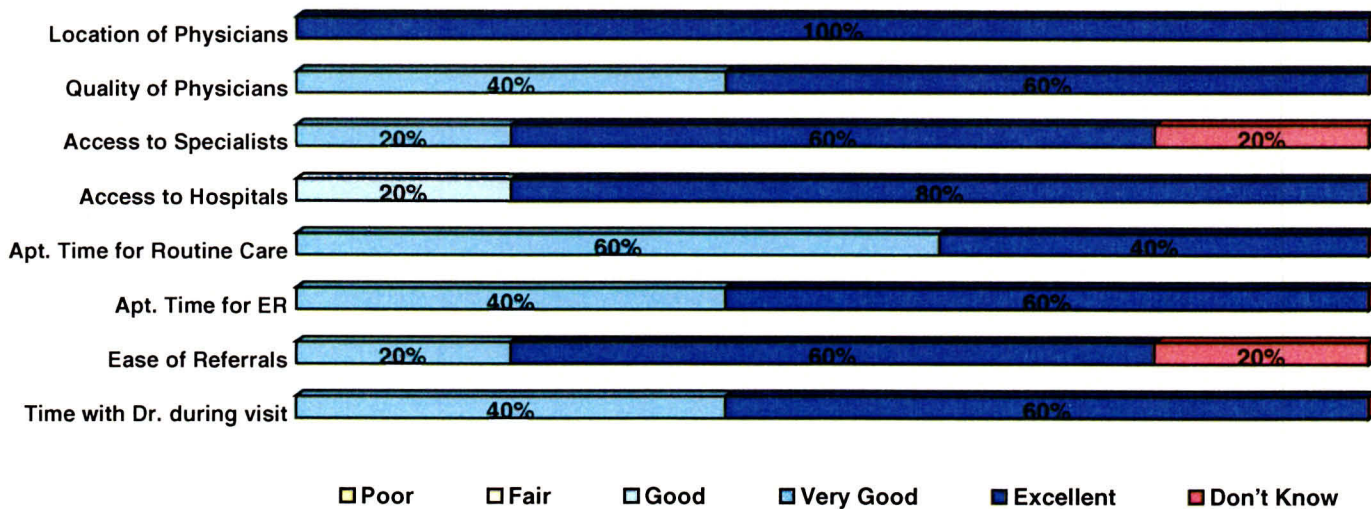
Access/Availability

OVERALL RESULTS

- Poor - 0%
- Fair - 0%
- Good - 3%
- Very Good - 28%
- Excellent - 64%
- Don't Know - 5%



RESULTS BY QUESTION

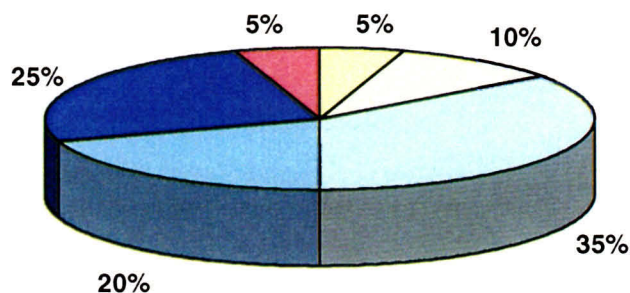




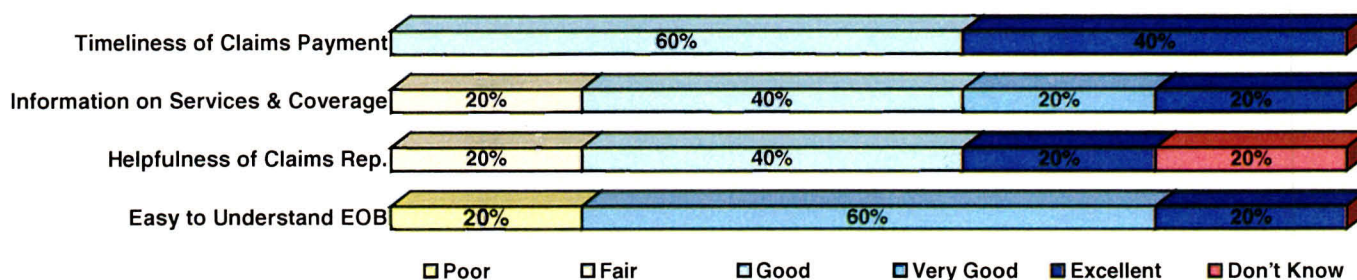
Administration

OVERALL RESULTS

- Poor - 5%
- Fair - 10%
- Good - 35%
- Very Good - 20%
- Excellent - 25%
- Don't Know - 5%

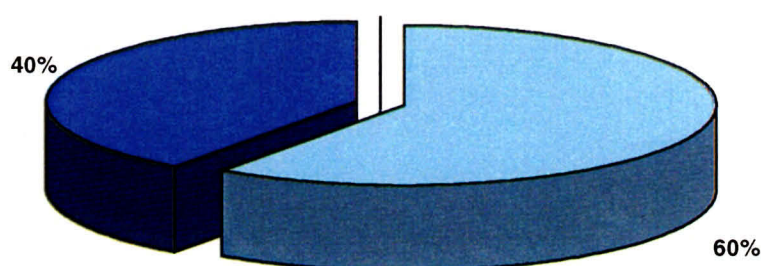


RESULTS BY QUESTION



8. Please indicate your overall opinion of the health insurance plan:

- Poor - 0%
- Fair - 0%
- Good - 0%
- Very Good - 60%
- Excellent - 40%
- Don't Know - 0%





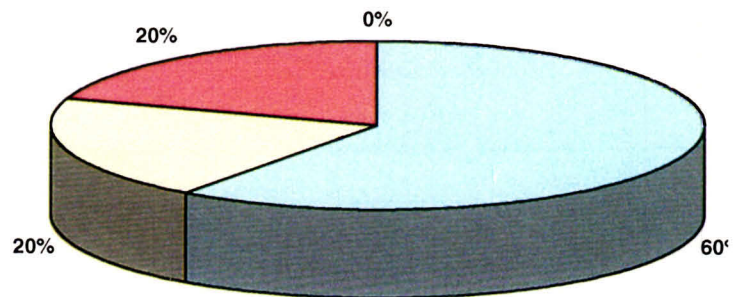
9. Based on survey responses, below are features that are important to have added or continued in your benefit plans. (In order of importance)

1. Freedom of choice of Physicians
2. Low Deductible
3. Vision Care (eye exams & glasses or contacts)
4. Preventive Care Coverage
5. Access to Alternative Care Providers (including Chiropractors)
6. Scheduled Copays for office visits
7. Three tier Rx Coverage w/ scheduled coinsurance

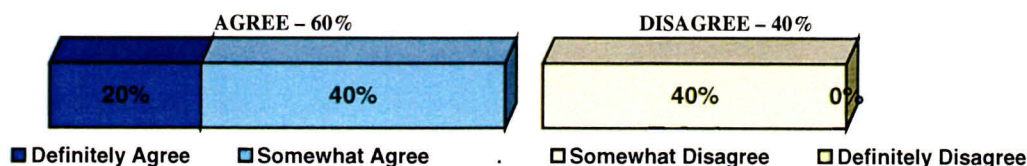
Awareness of Cost

10. If employees are required to contribute to the cost of the premiums, which of the following options would you prefer:

- ☒ Use some portion of annual COLA - 0%
- ☐ Payroll deduction to a specific amount - 60%
- ☐ A combination of the two options - 20%
- ☐ Other - Unsure- 20%

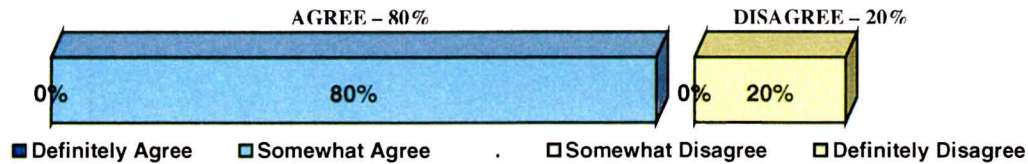


11. I would prefer to see a low-level plan offered as an option that Metro would pay 100% of the cost, and a higher level plan that employees could “buy up” to with a payroll deduction. (5 Responses)

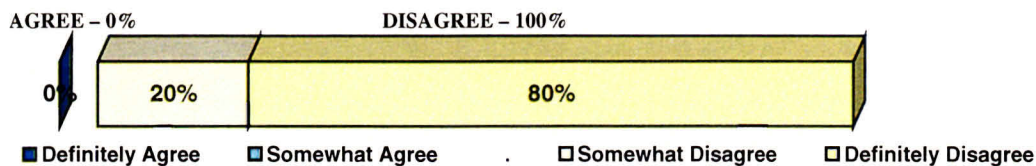




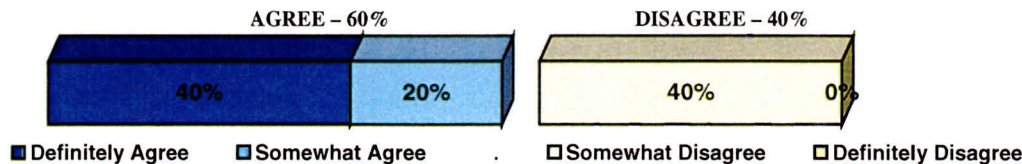
12. I would prefer if Metro charged 'tiered' (e.g. one rate for spouse, one for child) pricing for dependent coverage rather than a composite price for one or all family members. (5 Responses)



13. I believe Metro should just offer one plan with one provider network. (5 Responses)

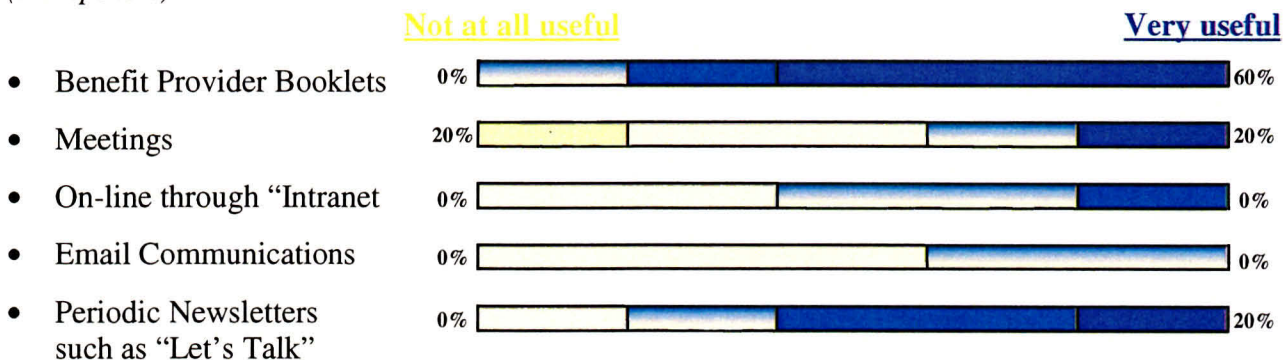


14. I would prefer Metro offer me the opportunity to opt out of the coverage with cash back if I can prove I have coverage through another source. (5 Responses)



Communication

How useful would the following be to you for receiving information about your benefits?
(5 Responses)





COMMENTS

- 1 Employee would like the option of not taking insurance and being compensated instead
“As my husband has full medical through his job – this would be a nice option for our family.”

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BENEFIT CONTRIBUTION SURVEY

Area Public Employers

Survey Conducted 10/08/01 - 10/22/01

PUBLIC ENTITY	RATE STRUCTURE		OUT-OF-POCKET EXPENSES for ANY EMPLOYEES?		MAX EMPLOYER COST	MAX CONTRIBUTION ANY EMPLOYEE COULD HAVE	COMMENT
	UNIT	TIERED	YES	NO			
City of Beaverton	X			X	\$767.00	\$0.00	Benefits are technically capped at the current rate.
City of Forest Grove		X	X		\$585.00	\$65.00	Employer pays 90% of cost.
City of Gresham		X	X		\$213.00 (single) \$449.00 (two party) \$602.00 (full-family)	\$295.05	Employer offers multiple plan options, but has fixed cost obligation.
Housing Authority of Portland		X	X		unknown	\$195.00	Employer pays 100% of single subscriber cost for Kaiser and 80% for two party and full family. Employees may "pay up" to a non-Kaiser plan.
City of Milwaukie	X		X		\$250.00	\$250.00	Employer pays 50% of cost.
Multnomah County		X	X		unknown	\$100.00	Variable contributions required of employees based upon choice of coverage (single/2 party/full-family).
City of Newberg	X		X		\$712.50	\$37.50	Employer pays 95% of cost.
OHSU	X		X		\$415.00	?	Employer offers cafeteria style plan, but has fixed cost obligation.
Port of Portland		X	X		unknown	\$68.93	Variable contributions required of employees based upon choice of coverage (single/2 party/full-family).
City of Tualitin		X	X		\$226.03 (single) \$472.38 (two party) \$658.08 (full-family)	\$65.98	Employer has fixed dollar cap.
Washington County		X		X	Up to \$595	\$0.00	Benefits are technically capped. However, current cost does not exceed cap.
City of West Linn		X	X		\$447.48	\$74.39	Employer has fixed dollar cap.