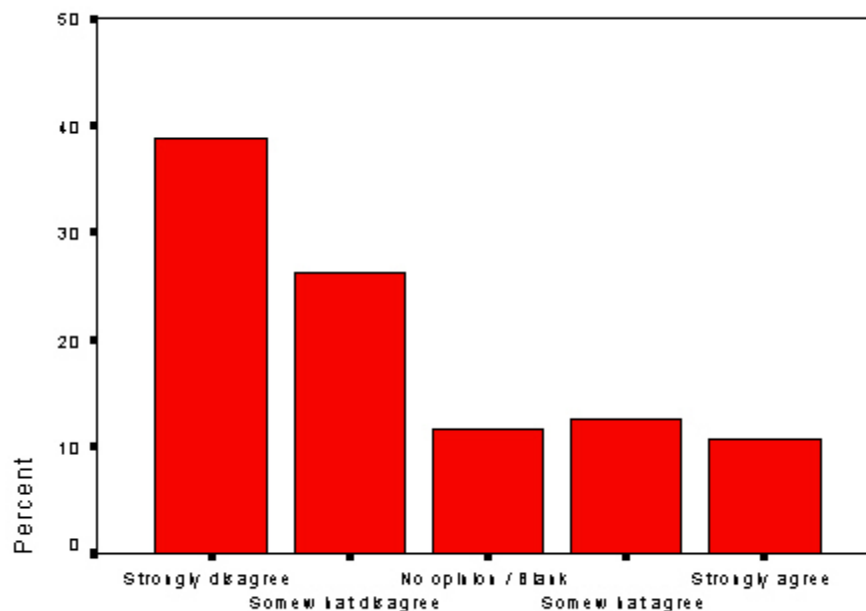


We should we cover all claims at 100%

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	63	61.2	61.2	61.2
	Somewhat disagree	14	13.6	13.6	74.8
	No opinion / Blank	5	4.9	4.9	79.6
	Somewhat agree	12	11.7	11.7	91.3
	Strongly agree	9	8.7	8.7	100.0
	<b>Total</b>	103	100.0	100.0	

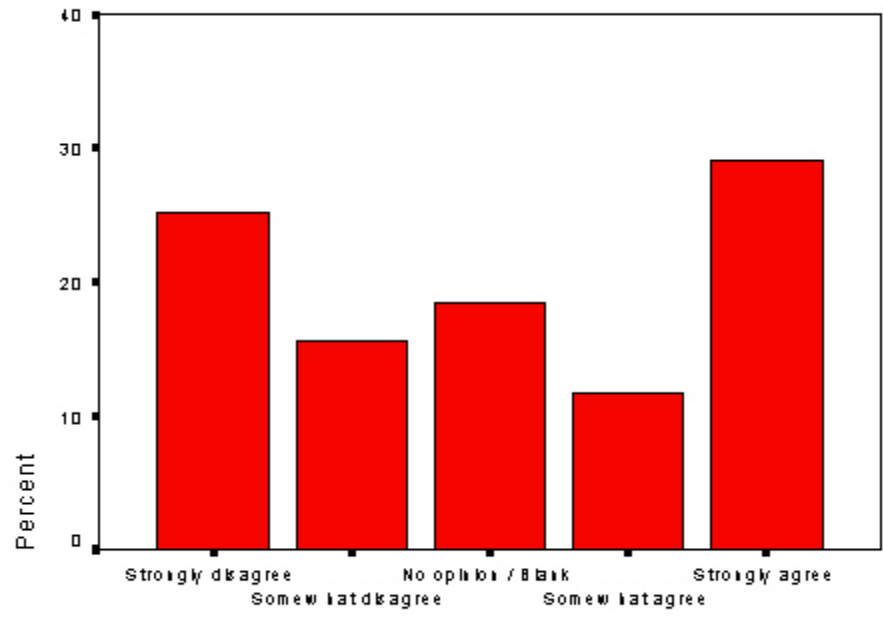
2. We should lower 80% coverage from \$3750 to \$1000 (FNEEQ



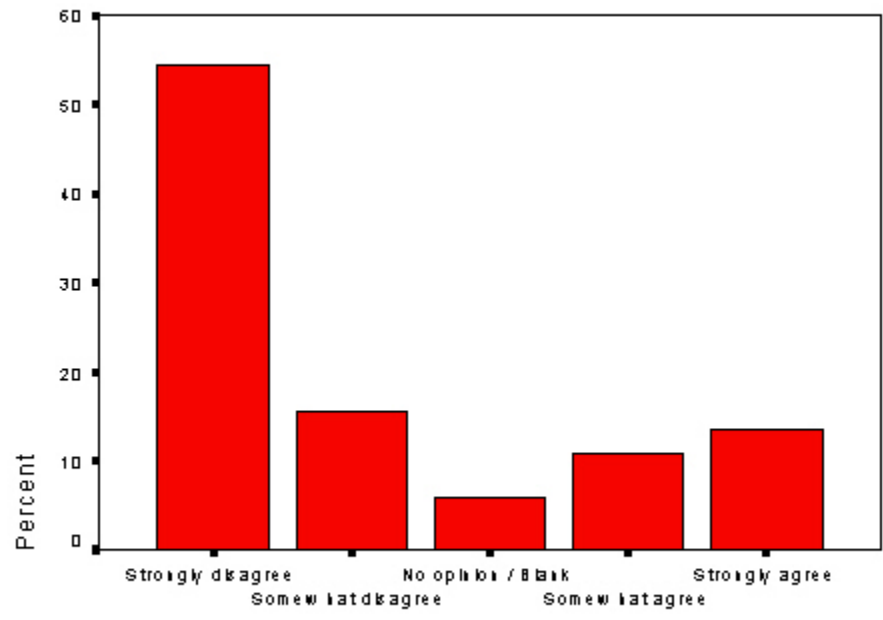
We should lower 80% coverage from \$3750 to \$1000 (FNEEQ level)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	40	38.8	38.8	38.8
	Somewhat disagree	27	26.2	26.2	65.0
	No opinion / Blank	12	11.7	11.7	76.7
	Somewhat agree	13	12.6	12.6	89.3
	Strongly agree	11	10.7	10.7	100.0
	<b>Total</b>	103	100.0	100.0	

3. We should 80% coverage to \$4285 (maximum allowed)



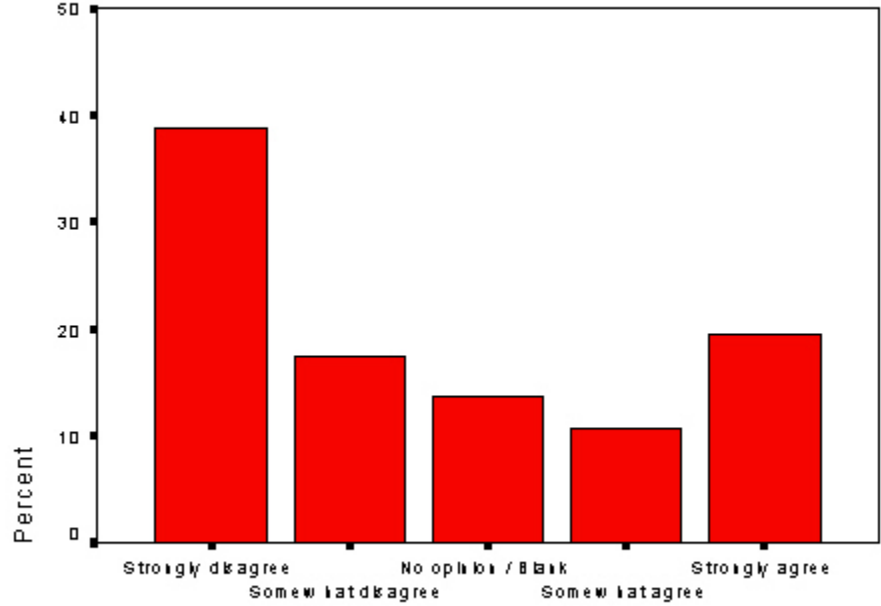
4. We should reduce coverage to 70% of the first \$3750, 100% th



**We should reduce coverage to 70% of the first \$3750, 100% thereafter**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	56	54.4	54.4	54.4
	Somewhat disagree	16	15.5	15.5	69.9
	No opinion / Blank	6	5.8	5.8	75.7
	Somewhat agree	11	10.7	10.7	86.4
	Strongly agree	14	13.6	13.6	100.0
	<b>Total</b>	<b>103</b>	<b>100.0</b>	<b>100.0</b>	

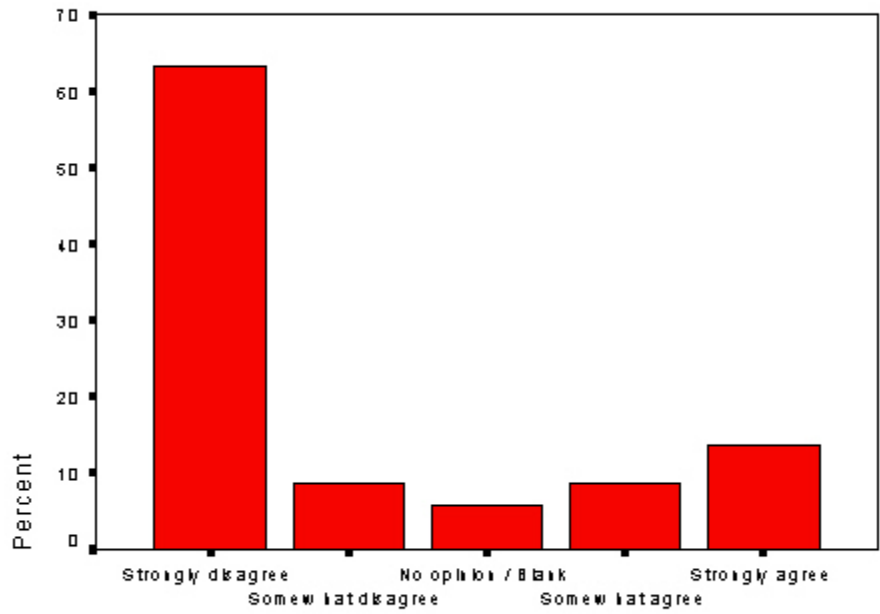
**5. We should eliminate the deductible**



**We should elimenate the deductible**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	40	38.8	38.8	38.8
	Somewhat disagree	18	17.5	17.5	56.3
	No opinion / Blank	14	13.6	13.6	69.9
	Somewhat agree	11	10.7	10.7	80.6
	Strongly agree	20	19.4	19.4	100.0
	<b>Total</b>	<b>103</b>	<b>100.0</b>	<b>100.0</b>	

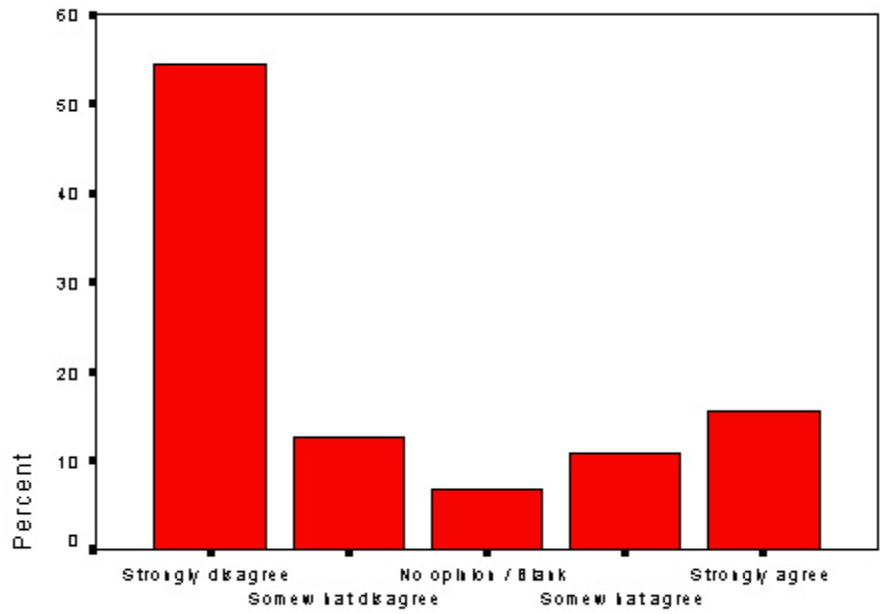
6. We should raise the deductible to first \$500 claimed



We should raise the deductible to first \$500 claimed

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	65	63.1	63.1	63.1
	Somewhat disagree	9	8.7	8.7	71.8
	No opinion / Blank	6	5.8	5.8	77.7
	Somewhat agree	9	8.7	8.7	86.4
	Strongly agree	14	13.6	13.6	100.0
	Total	103	100.0	100.0	

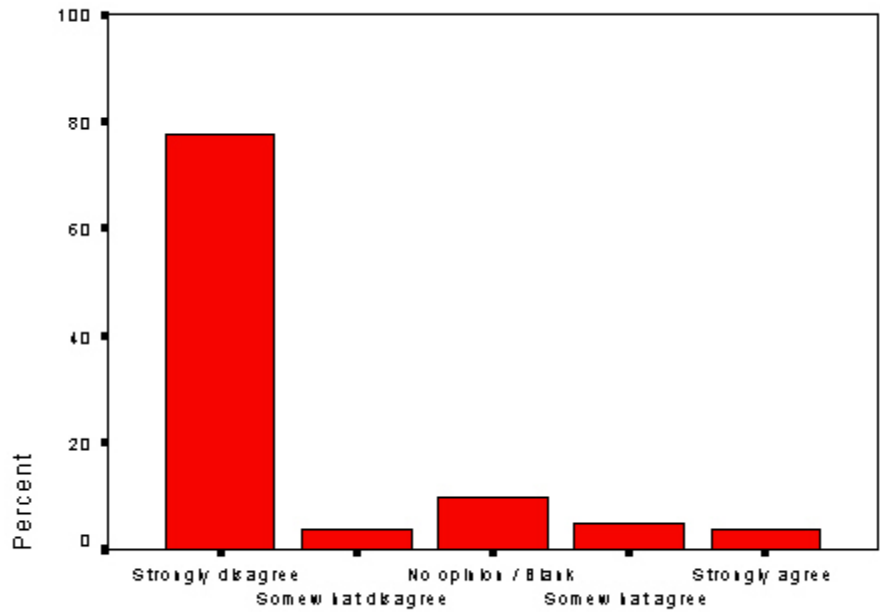
7. We should raise the deductible to first \$125 claimed



We should raise the deductible to first \$125 claimed

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	56	54.4	54.4	54.4
	Somewhat disagree	13	12.6	12.6	67.0
	No opinion / Blank	7	6.8	6.8	73.8
	Somewhat agree	11	10.7	10.7	84.5
	Strongly agree	16	15.5	15.5	100.0
	Total	103	100.0	100.0	

8. We should cover all drugs even those not on formulary li

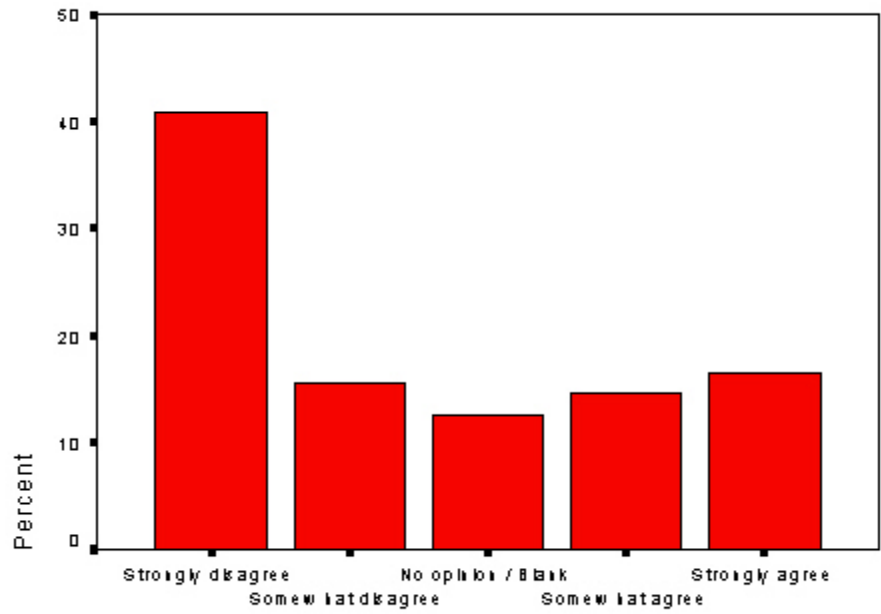


We should cover all drugs even those not on formulary list

We should cover all drugs even those not on formulary list

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	80	77.7	77.7	77.7
	Somewhat disagree	4	3.9	3.9	81.6
	No opinion / Blank	10	9.7	9.7	91.3
	Somewhat agree	5	4.9	4.9	96.1
	Strongly agree	4	3.9	3.9	100.0
	<b>Total</b>	103	100.0	100.0	

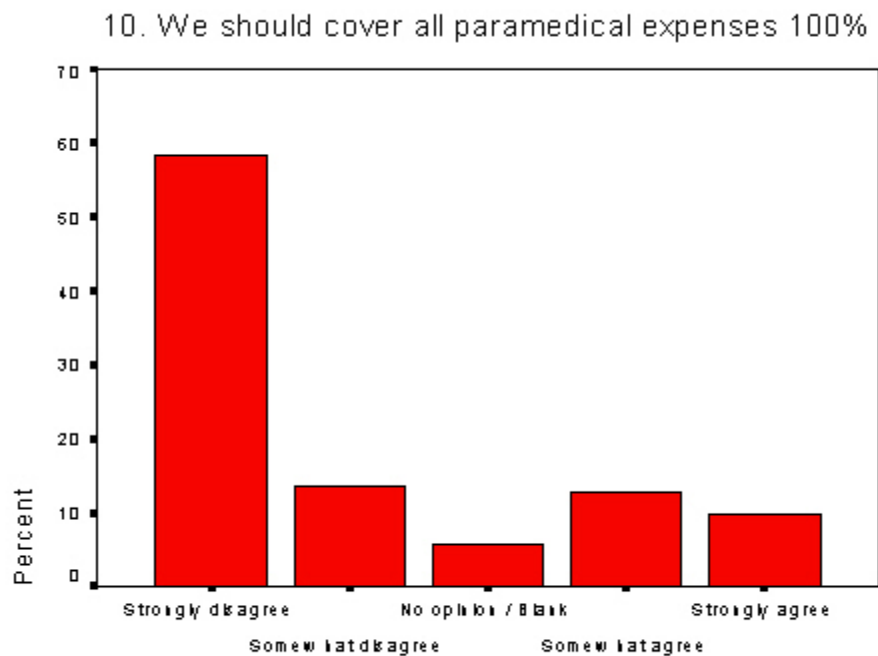
9. I am willing to reduce drug coverage to lower cost of plan



I am willing to reduce drug coverage to lower cost of plan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	42	40.8	40.8	40.8
	Somewhat disagree	16	15.5	15.5	56.3
	No opinion / Blank	13	12.6	12.6	68.9
	Somewhat agree	15	14.6	14.6	83.5
	Strongly agree	17	16.5	16.5	100.0
	Total	103	100.0	100.0	

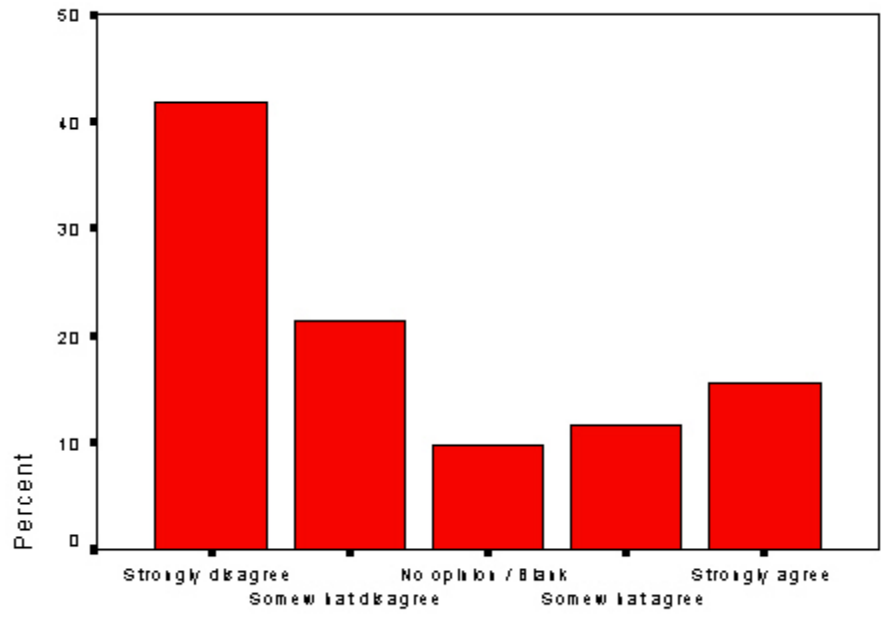




**We should cover all paramedical expenses 100%**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>Strongly disagree</b>	60	58.3	58.3	58.3
	<b>Somewhat disagree</b>	14	13.6	13.6	71.8
	<b>No opinion / Blank</b>	6	5.8	5.8	77.7
	<b>Somewhat agree</b>	13	12.6	12.6	90.3
	<b>Strongly agree</b>	10	9.7	9.7	100.0
	<b>Total</b>	103	100.0	100.0	

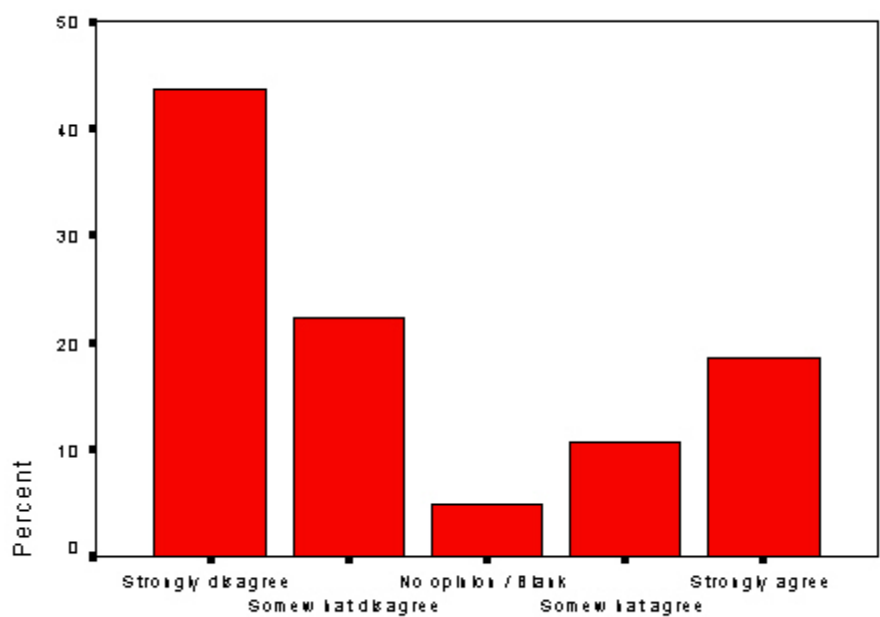
11. We should reduce paramedical coverage to 70%



We should reduce paramedical coverage to 70%

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	43	41.7	41.7	41.7
	Somewhat disagree	22	21.4	21.4	63.1
	No opinion / Blank	10	9.7	9.7	72.8
	Somewhat agree	12	11.7	11.7	84.5
	Strongly agree	16	15.5	15.5	100.0
	<b>Total</b>	103	100.0	100.0	

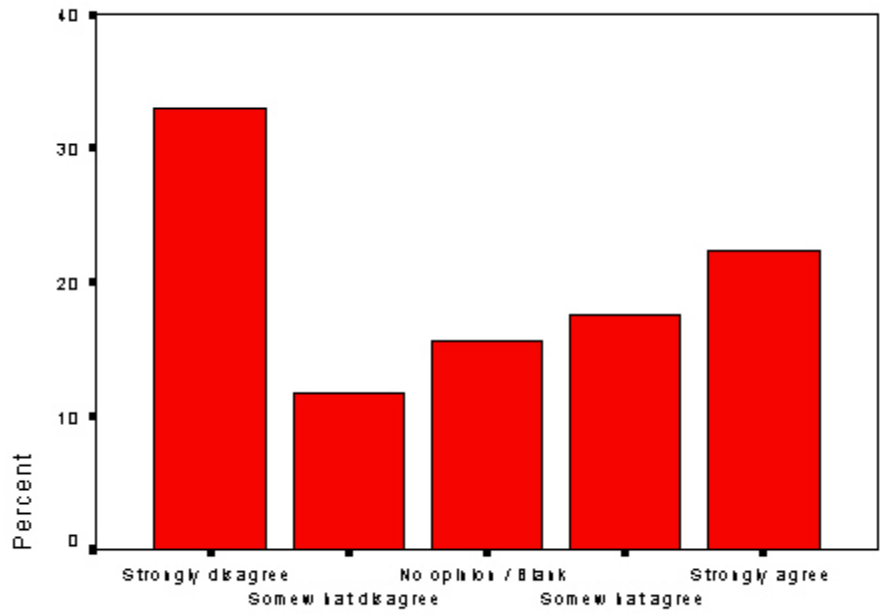
12. We should reduce paramedical coverage to FNEEQ level



We should reduce paramedical coverage to FNEEQ levels

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	45	43.7	43.7	43.7
	Somewhat disagree	23	22.3	22.3	66.0
	No opinion / Blank	5	4.9	4.9	70.9
	Somewhat agree	11	10.7	10.7	81.6
	Strongly agree	19	18.4	18.4	100.0
	<b>Total</b>	103	100.0	100.0	

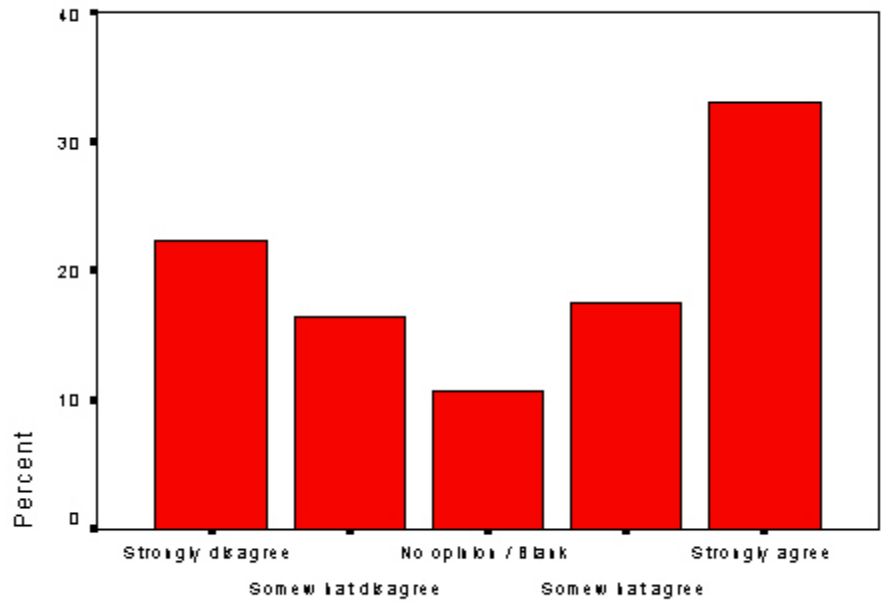
13. We should add counsellor/social workers to psychologist cov



We should add counsellor/social workers to psychologist coverage

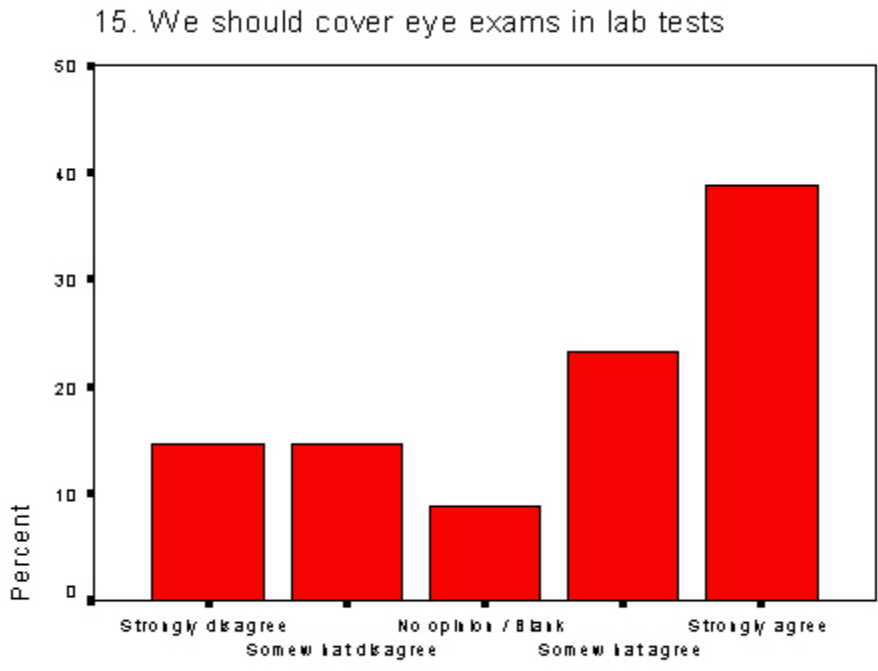
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	34	33.0	33.0	33.0
	Somewhat disagree	12	11.7	11.7	44.7
	No opinion / Blank	16	15.5	15.5	60.2
	Somewhat agree	18	17.5	17.5	77.7
	Strongly agree	23	22.3	22.3	100.0
	<b>Total</b>	103	100.0	100.0	

14. We should add vision care (\$150 every two years)



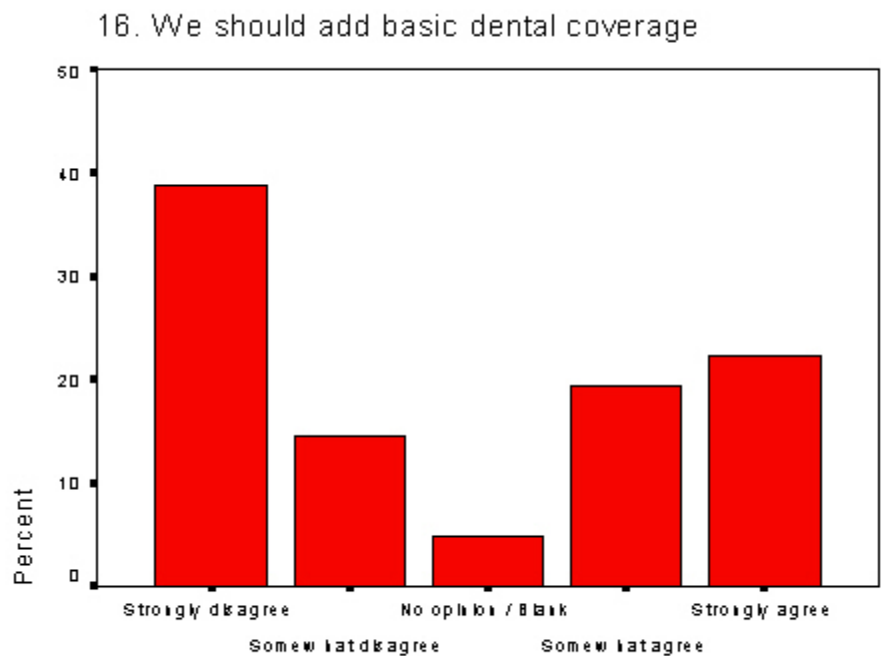
We should add vision care (\$150 every two years)

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	23	22.3	22.3	22.3
	Somewhat disagree	17	16.5	16.5	38.8
	No opinion / Blank	11	10.7	10.7	49.5
	Somewhat agree	18	17.5	17.5	67.0
	Strongly agree	34	33.0	33.0	100.0
	<b>Total</b>	103	100.0	100.0	



We should cover eye exams in lab tests

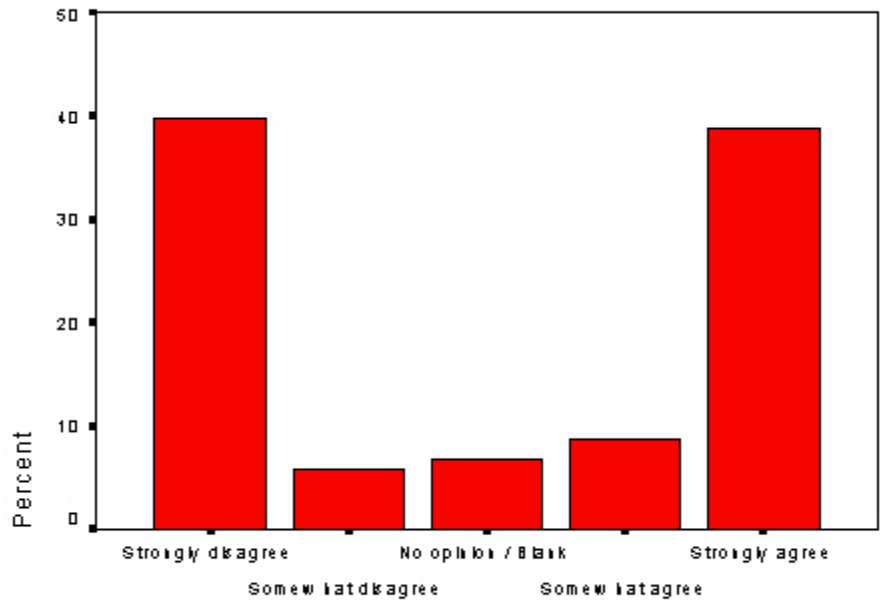
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	15	14.6	14.6	14.6
	Somewhat disagree	15	14.6	14.6	29.1
	No opinion / Blank	9	8.7	8.7	37.9
	Somewhat agree	24	23.3	23.3	61.2
	Strongly agree	40	38.8	38.8	100.0
	<b>Total</b>	103	100.0	100.0	



We should add basic dental coverage

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	40	38.8	38.8	38.8
	Somewhat disagree	15	14.6	14.6	53.4
	No opinion / Blank	5	4.9	4.9	58.3
	Somewhat agree	20	19.4	19.4	77.7
	Strongly agree	23	22.3	22.3	100.0
	Total	103	100.0	100.0	

17. We should require doctor referrals for massage

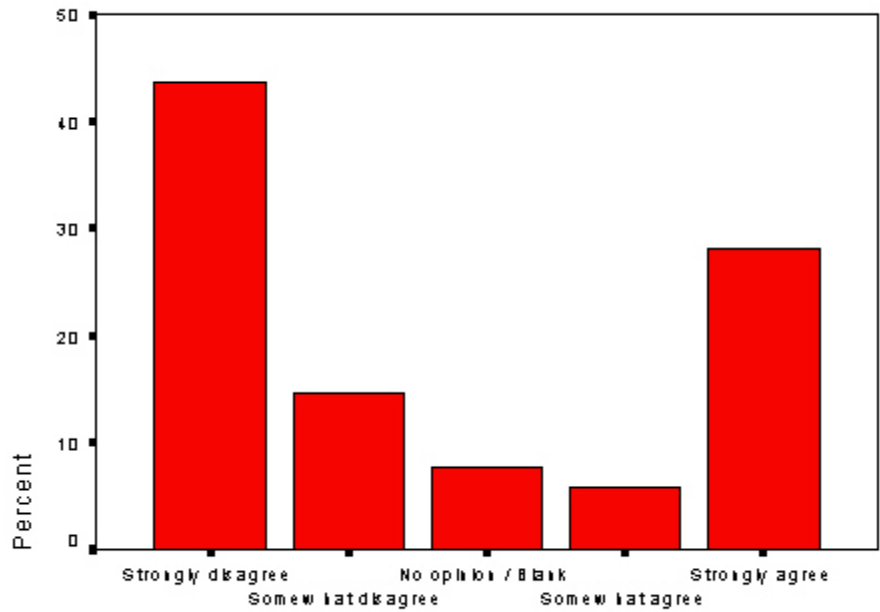


We should require doctor referrals for massage

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	41	39.8	39.8	39.8
	Somewhat disagree	6	5.8	5.8	45.6
	No opinion / Blank	7	6.8	6.8	52.4
	Somewhat agree	9	8.7	8.7	61.2
	Strongly agree	40	38.8	38.8	100.0
	<b>Total</b>	103	100.0	100.0	



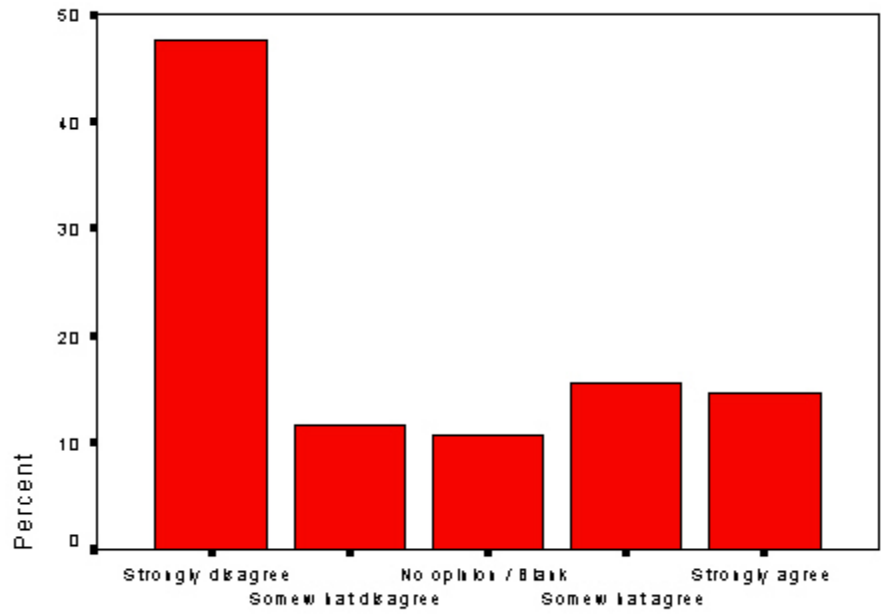
18. We should eliminate massage therapy from the plan



We should eliminate massage therapy from the plan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	45	43.7	43.7	43.7
	Somewhat disagree	15	14.6	14.6	58.3
	No opinion / Blank	8	7.8	7.8	66.0
	Somewhat agree	6	5.8	5.8	71.8
	Strongly agree	29	28.2	28.2	100.0
	<b>Total</b>	103	100.0	100.0	

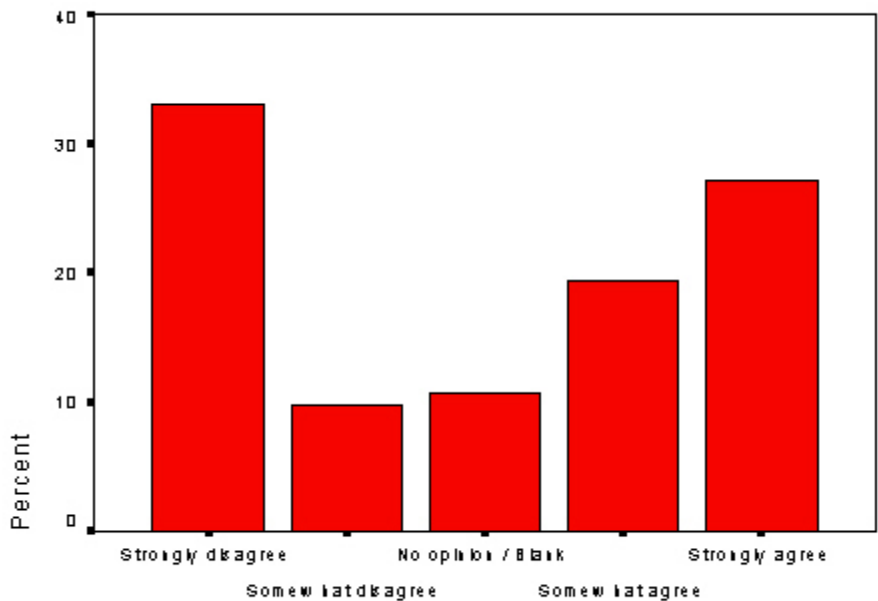
19. We should cover vaccinations and preventative measure



We should cover vaccinations and preventative measures

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	49	47.6	47.6	47.6
	Somewhat disagree	12	11.7	11.7	59.2
	No opinion / Blank	11	10.7	10.7	69.9
	Somewhat agree	16	15.5	15.5	85.4
	Strongly agree	15	14.6	14.6	100.0
	Total	103	100.0	100.0	

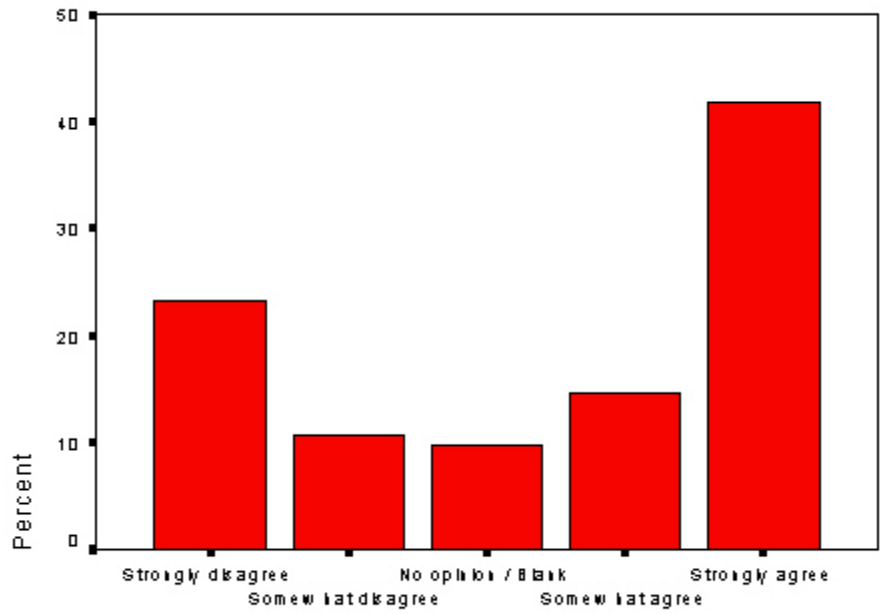
20. We should add trip cancellation insurance



We should add trip cancellation insurance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	34	33.0	33.0	33.0
	Somewhat disagree	10	9.7	9.7	42.7
	No opinion / Blank	11	10.7	10.7	53.4
	Somewhat agree	20	19.4	19.4	72.8
	Strongly agree	28	27.2	27.2	100.0
	<b>Total</b>	103	100.0	100.0	

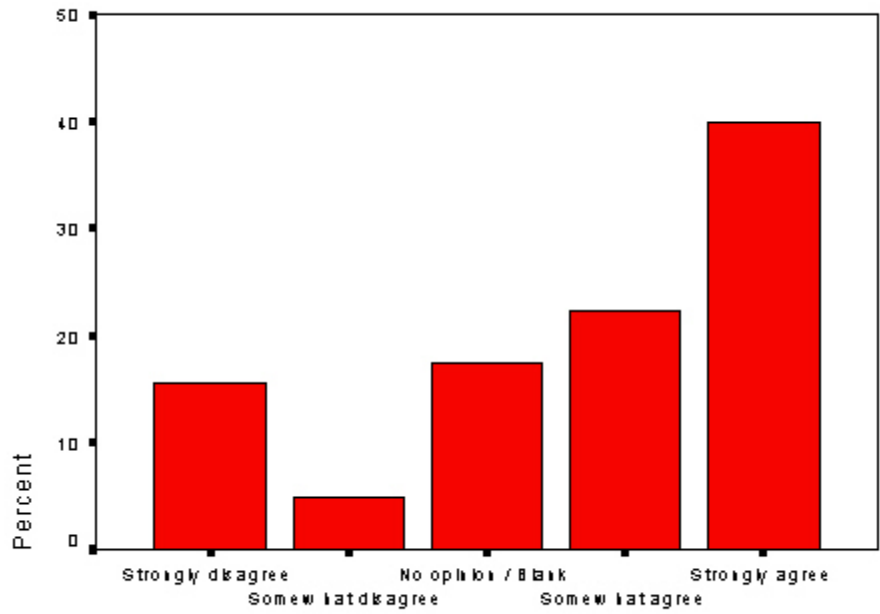
21. We should reduce maximum trip length to 60 days



We should reduce maximum trip length to 60 days

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	24	23.3	23.3	23.3
	Somewhat disagree	11	10.7	10.7	34.0
	No opinion / Blank	10	9.7	9.7	43.7
	Somewhat agree	15	14.6	14.6	58.3
	Strongly agree	43	41.7	41.7	100.0
	<b>Total</b>	103	100.0	100.0	

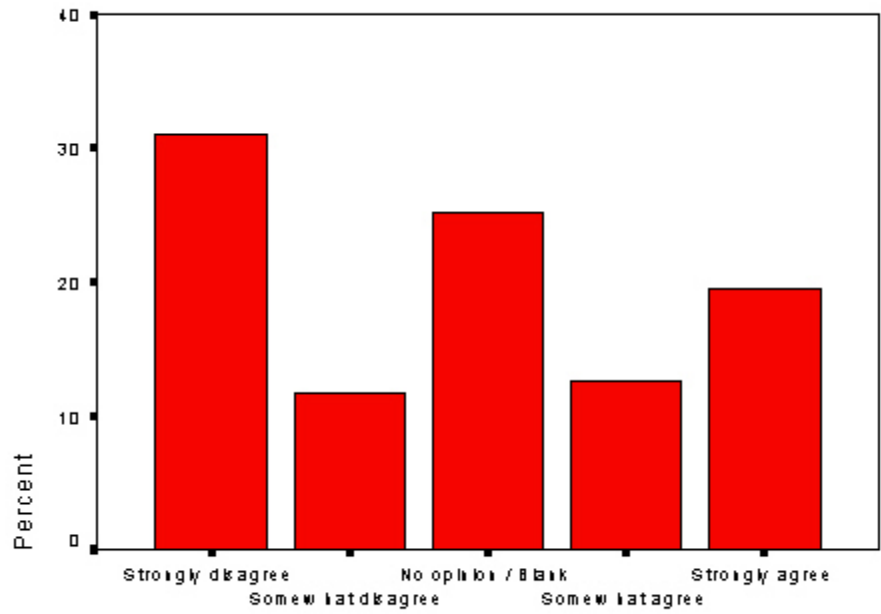
22. We should require life insurance at least one times sala



We should require life insurance at least one times salary

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	16	15.5	15.5	15.5
	Somewhat disagree	5	4.9	4.9	20.4
	No opinion / Blank	18	17.5	17.5	37.9
	Somewhat agree	23	22.3	22.3	60.2
	Strongly agree	41	39.8	39.8	100.0
	<b>Total</b>	103	100.0	100.0	

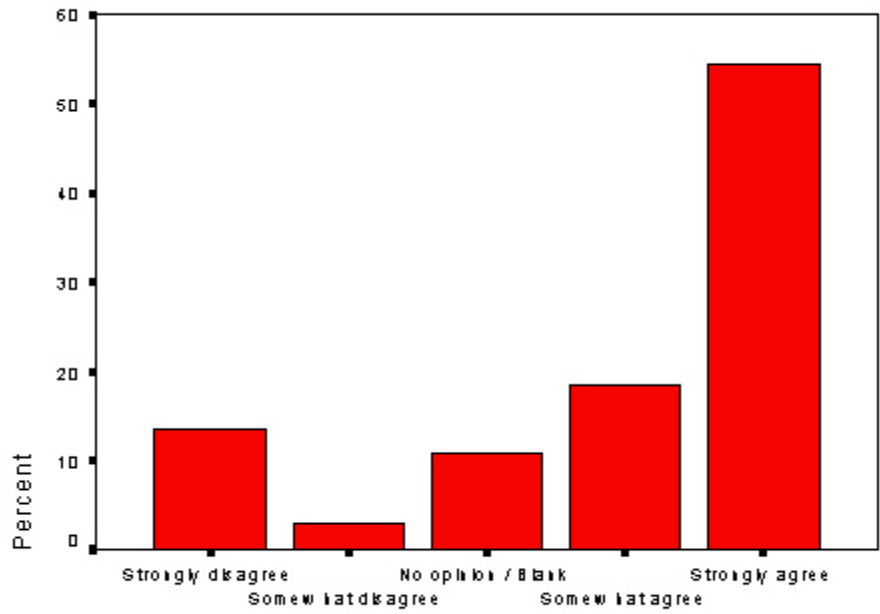
23. We should reduce life insurance coverage for those over 65 y



We should reduce life insurance coverage for those over 65 years old

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	32	31.1	31.1	31.1
	Somewhat disagree	12	11.7	11.7	42.7
	No opinion / Blank	26	25.2	25.2	68.0
	Somewhat agree	13	12.6	12.6	80.6
	Strongly agree	20	19.4	19.4	100.0
	Total	103	100.0	100.0	

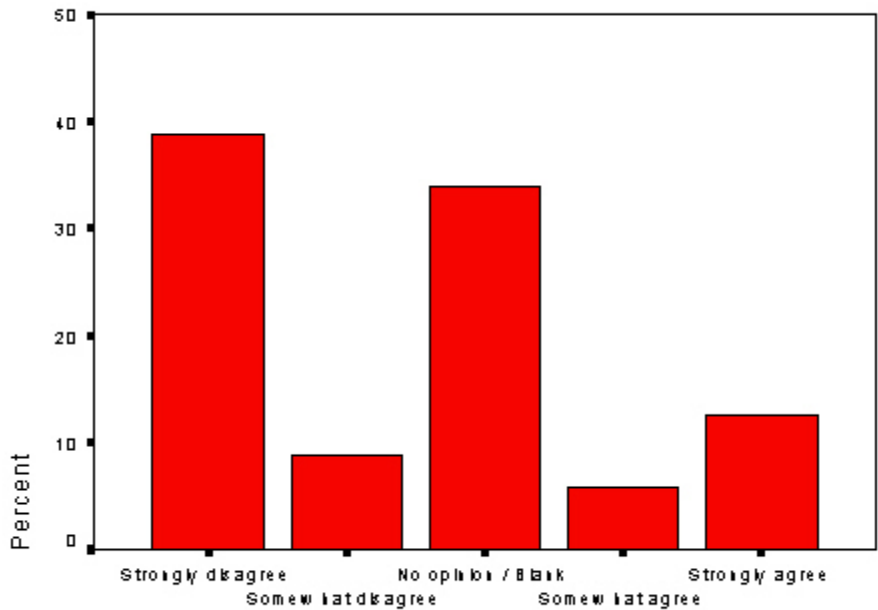
### 24. We should require all employees to take LTD at hiring



**We should require all employees to take LTD at hiring**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	14	13.6	13.6	13.6
	Somewhat disagree	3	2.9	2.9	16.5
	No opinion / Blank	11	10.7	10.7	27.2
	Somewhat agree	19	18.4	18.4	45.6
	Strongly agree	56	54.4	54.4	100.0
	Total	103	100.0	100.0	

25. We should break LTD - Life insurance link

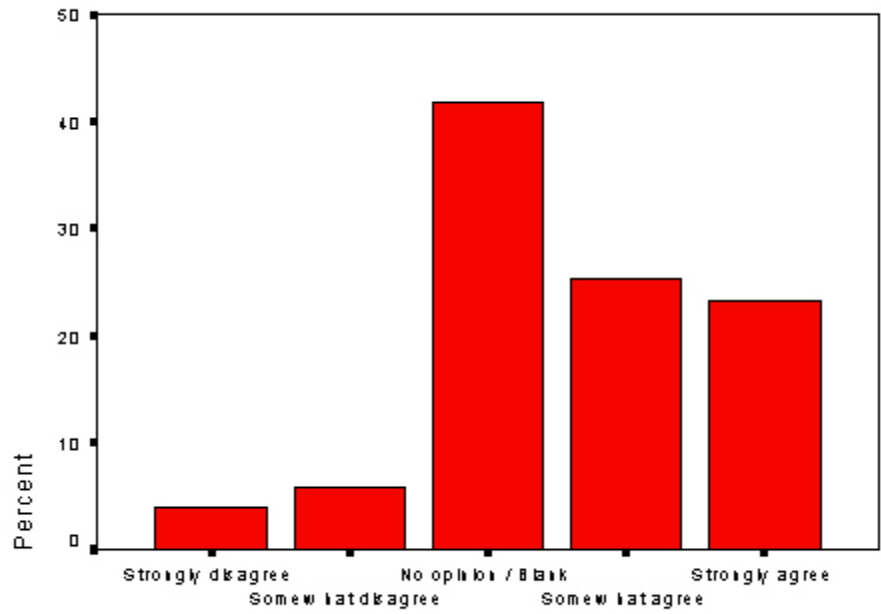


We should break LTD - Life insurance link

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	40	38.8	38.8	38.8
	Somewhat disagree	9	8.7	8.7	47.6
	No opinion / Blank	35	34.0	34.0	81.6
	Somewhat agree	6	5.8	5.8	87.4
	Strongly agree	13	12.6	12.6	100.0
	<b>Total</b>	103	100.0	100.0	



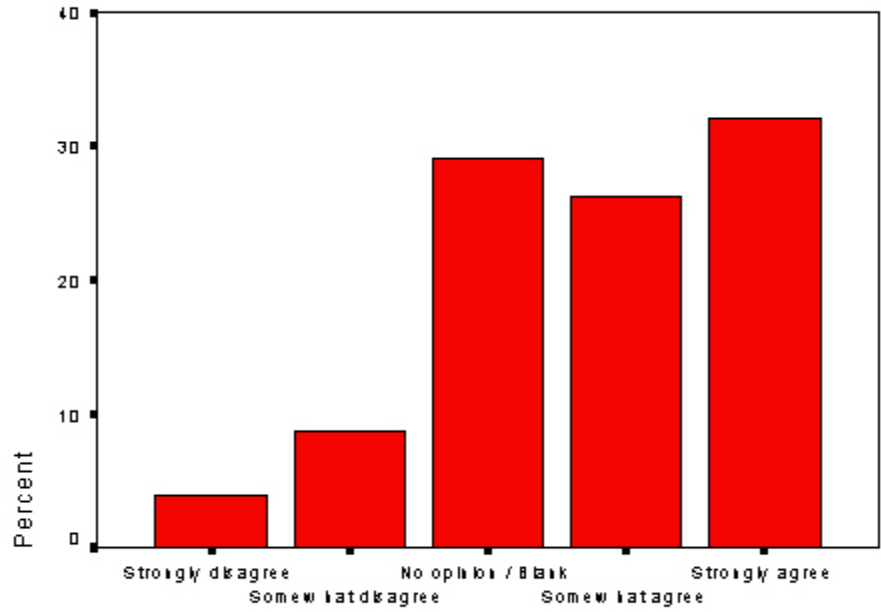
26. I am satisfied with Industrial Alliance's customer service



I am satisfied with Industrial Alliance's customer service

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	4	3.9	3.9	3.9
	Somewhat disagree	6	5.8	5.8	9.7
	No opinion / Blank	43	41.7	41.7	51.5
	Somewhat agree	26	25.2	25.2	76.7
	Strongly agree	24	23.3	23.3	100.0
	<b>Total</b>	103	100.0	100.0	

### 27. Claim processing time is reasonable



Claim processing time is reasonable

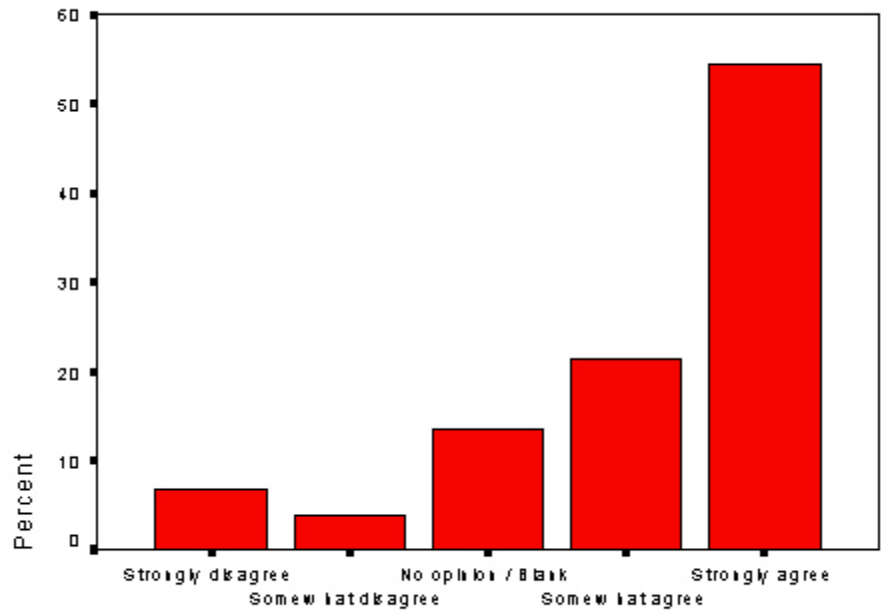
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	4	3.9	3.9	3.9
	Somewhat disagree	9	8.7	8.7	12.6
	No opinion / Blank	30	29.1	29.1	41.7
	Somewhat agree	27	26.2	26.2	68.0
	Strongly agree	33	32.0	32.0	100.0
	Total	103	100.0	100.0	

“ We should add a direct file drug card

**We should add a direct file drug card**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Valid</b>	<b>Strongly disagree</b>	56	54.4	54.4	54.4
	<b>Somewhat disagree</b>	13	12.6	12.6	67.0
	<b>No opinion / Blank</b>	9	8.7	8.7	75.7
	<b>Somewhat agree</b>	15	14.6	14.6	90.3
	<b>Strongly agree</b>	10	9.7	9.7	100.0
	<b>Total</b>	103	100.0	100.0	

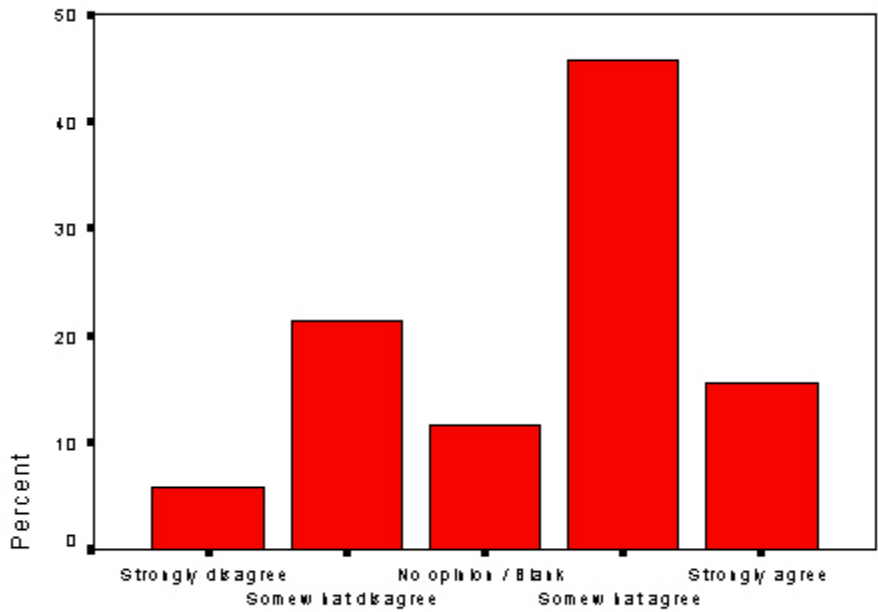
29. We should require all claims be paid by last day of contr



We should require all claims be paid by last day of contract

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	7	6.8	6.8	6.8
	Somewhat disagree	4	3.9	3.9	10.7
	No opinion / Blank	14	13.6	13.6	24.3
	Somewhat agree	22	21.4	21.4	45.6
	Strongly agree	56	54.4	54.4	100.0
	<b>Total</b>	103	100.0	100.0	

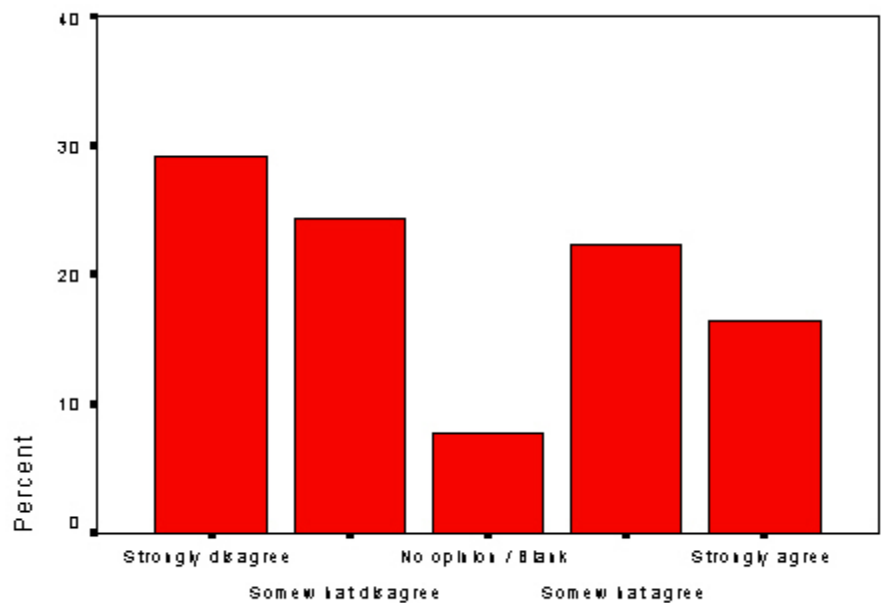
30. Overall I am satisfied with balance between cost and cover



Overall I am satisfied with balance between cost and coverage

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	6	5.8	5.8	5.8
	Somewhat disagree	22	21.4	21.4	27.2
	No opinion / Blank	12	11.7	11.7	38.8
	Somewhat agree	47	45.6	45.6	84.5
	Strongly agree	16	15.5	15.5	100.0
	<b>Total</b>	103	100.0	100.0	

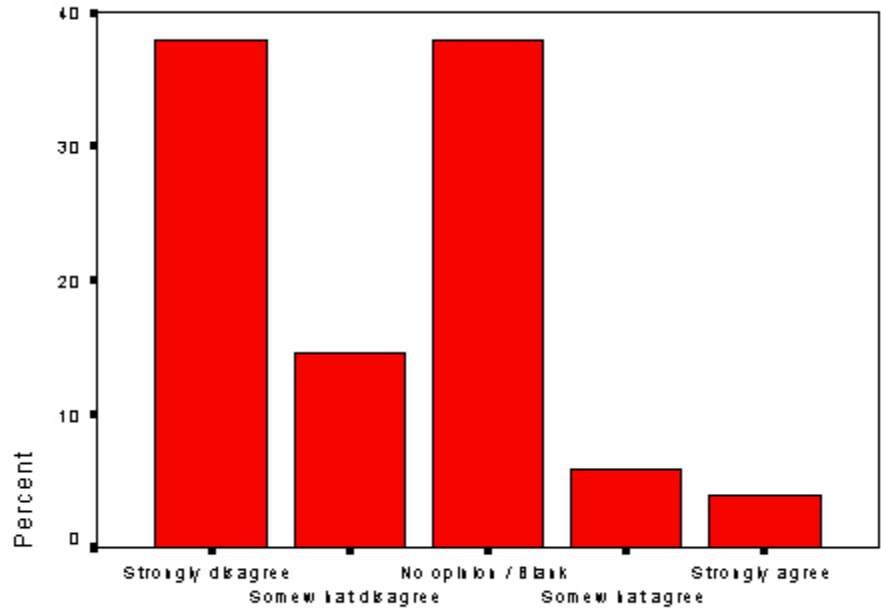
### 31. I am willing to reduce coverage to lower costs



I am willing to reduce coverage to lower costs

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	30	29.1	29.1	29.1
	Somewhat disagree	25	24.3	24.3	53.4
	No opinion / Blank	8	7.8	7.8	61.2
	Somewhat agree	23	22.3	22.3	83.5
	Strongly agree	17	16.5	16.5	100.0
	Total	103	100.0	100.0	

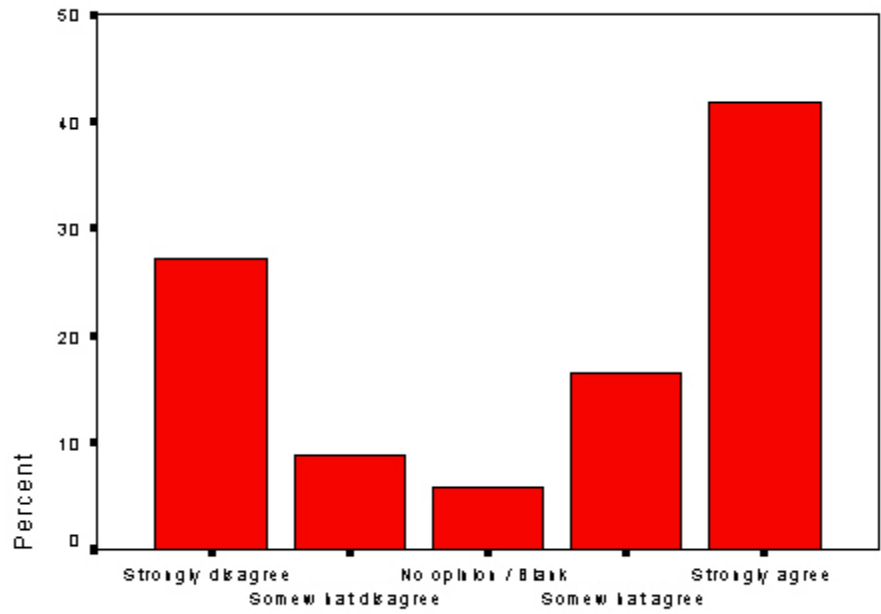
32. JACFA should return to FNEEQ insurance plan



JACFA should return to FNEEQ insurance plan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	39	37.9	37.9	37.9
	Somewhat disagree	15	14.6	14.6	52.4
	No opinion / Blank	39	37.9	37.9	90.3
	Somewhat agree	6	5.8	5.8	96.1
	Strongly agree	4	3.9	3.9	100.0
	<b>Total</b>	103	100.0	100.0	

33. I make regular use of the insurance plan

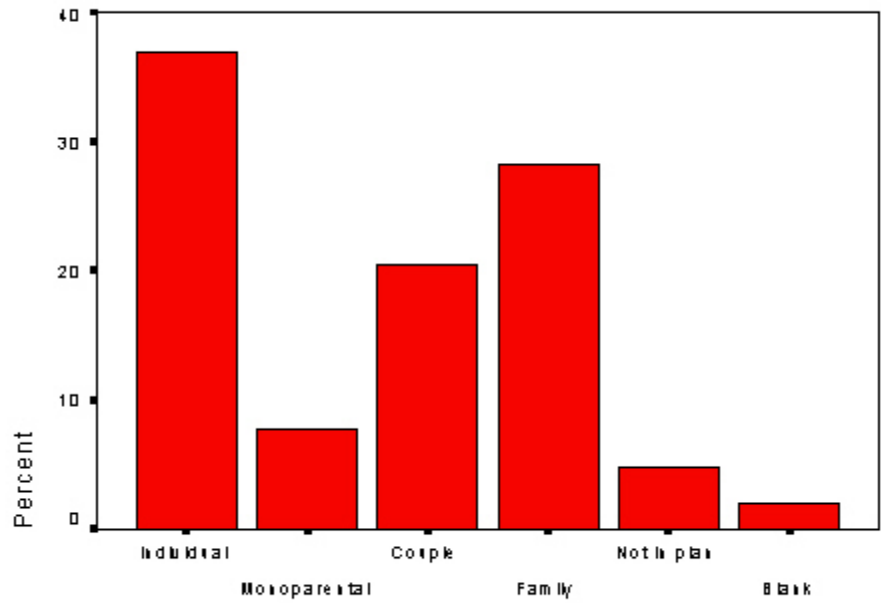


I make regular use of the insurance plan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly disagree	28	27.2	27.2	27.2
	Somewhat disagree	9	8.7	8.7	35.9
	No opinion / Blank	6	5.8	5.8	41.7
	Somewhat agree	17	16.5	16.5	58.3
	Strongly agree	43	41.7	41.7	100.0
	<b>Total</b>	103	100.0	100.0	



34. Health coverage category

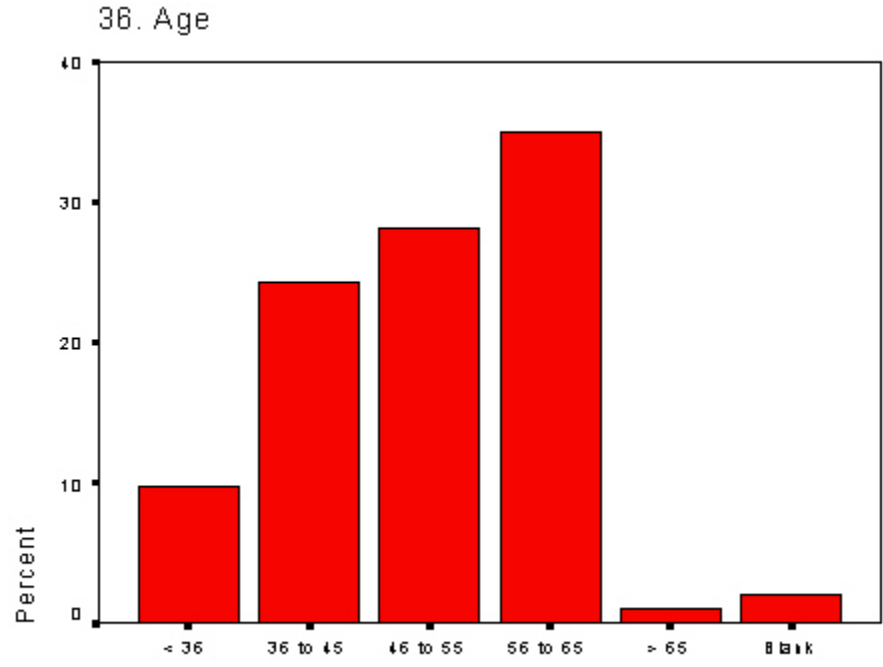


Health coverage category

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Individual	38	36.9	36.9	36.9
	Monoparental	8	7.8	7.8	44.7
	Couple	21	20.4	20.4	65.0
	Family	29	28.2	28.2	93.2
	Not in plan	5	4.9	4.9	98.1
	Blank	2	1.9	1.9	100.0
	Total	103	100.0	100.0	

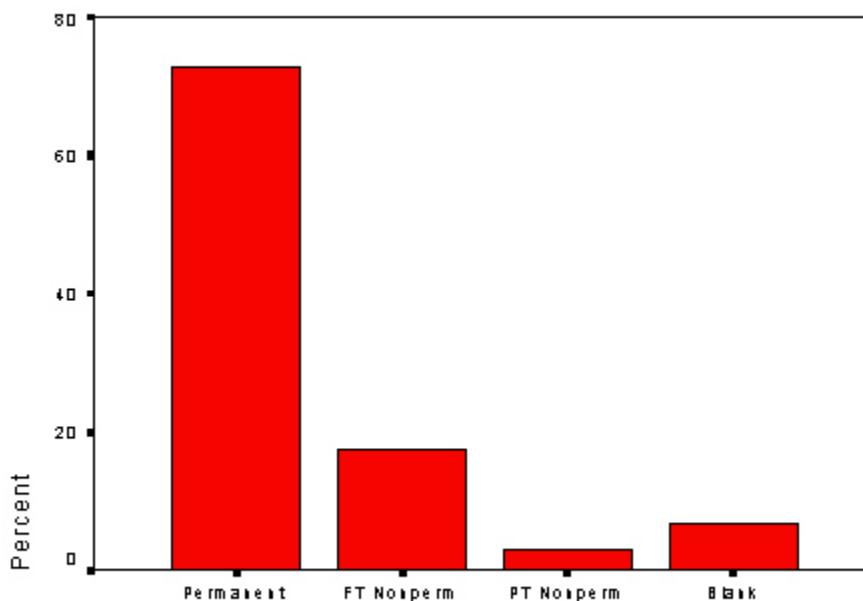


		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	51	49.5	49.5	49.5
	Female	50	48.5	48.5	98.1
	Blank	2	1.9	1.9	100.0
	Total	103	100.0	100.0	



		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 36	10	9.7	9.7	9.7
	36 to 45	25	24.3	24.3	34.0
	46 to 55	29	28.2	28.2	62.1
	56 to 65	36	35.0	35.0	97.1
	> 65	1	1.0	1.0	98.1
	Blank	2	1.9	1.9	100.0
	<b>Total</b>	103	100.0	100.0	

37. Employment status



		Employment status			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Permanent	75	72.8	72.8	72.8
	FT Nonperm	18	17.5	17.5	90.3
	PT Nonperm	3	2.9	2.9	93.2
	Blank	7	6.8	6.8	100.0
	<b>Total</b>	103	100.0	100.0	

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