

Health Insurance Survey Results Summary 2013

Respondents

134 USPSCs responded

33%: Washington, DC

63%: Field

4%: Intermittent

Breakdown by Office:

DCHA/OTI	15.8%	19
DCHA/OFDA	10.8%	13
DCHA/FFP	13.3%	16
Global Health	10.8%	13
Africa Bureau	16.7%	20
Asia Bureau	10.8%	13
E&E Bureau	10.0%	12
LAC Bureau	8.3%	10
Middle East Bureau	3.3%	4
Other USAID Bureau/Office	10.4%	14

Health Insurance

- 76% purchase health insurance and get reimbursed
 - Aetna, Blue Cross Blue Shield and Clements are the top three providers

Health Insurance Company	Website	Percent of Respondents Participating	Cost Range for Individual Plan ¹	Cost Range for Family Plan ¹	Average Cost ¹
Aetna	www.aetna.com	23%	\$88 - \$1,130	\$1,300 - \$2,070	\$1,060
BlueCross BlueShield	www.bcbs.com	30%	\$50 - \$972	\$700 - \$1,544	\$714
Clements	www.clements.com	22%	\$292 - \$1,083	\$420 - \$1,860	\$707

- 82% of PSCs rated their health insurance as average or above. 11% rated their health insurance company as excellent.

Life Insurance

- 30% of respondents purchased life insurance
- 67% would be interested in purchasing a PSC group-specific life insurance, if offered.²
- Current holders of life insurance plans pay between \$15 and \$300 per month. The average cost is \$77 per month.

¹ The survey results do not differentiate between the total cost of the insurance plan and the cost to the USPSC after reimbursement.

² This is not yet offered.

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- Of the people that purchased life insurance, 53% rate their life insurance company as above average or excellent.
- The most commonly used life insurance companies were TIAA-CREF, ING, Prudential, Clements and Met Life.

Medical Evacuation

- 63% of respondents purchased medical evacuation insurance
- Medical evacuation insurance plans range from \$60 to \$1500 per year. The average cost is \$511.
- The most commonly used medical evacuation companies are Frontier MEDEX (50%), Clements (9%) and International SOS (1%).
 - A few comments were made suggesting that Clements and Aetna included emergency medical evacuation as part of their health insurance plan
- 41% of respondents rate their medical evacuation insurance as above average or excellent.

Short & Long Term Disability

- 10% have purchased short and long term disability.³

³ USPSCs currently do not get reimbursed for short and long term disability insurance.