

Methodology

SURVEY

The data collection period for CUPA-HR's *Benefits in Higher Education Survey* ran from November 2, 2020 to January 15, 2021. The survey was conducted through Surveys Online.¹⁵

Data providers were given the instruction to report benefits information for regular full-time employees as of January 1, 2021 (projected if necessary).¹⁶ This year's survey was completed by 349 institutions.¹⁷ The following information was collected:

General Healthcare Data

General questions consisted of the following:

- Whether healthcare plans are provided through a private health insurance exchange
- Whether the institution offers health benefits to the following and if so, whether the institution pays part of the premium:
 - Staff retirees under 65
 - Staff retirees over 65
 - Faculty retirees under 65
 - Faculty retirees over 65
 - Part-time staff
 - Part-time faculty
- Whether dependent health benefits are offered to same-sex or opposite-sex domestic partners
- If a salary-based system is used to determine healthcare premiums
- Whether the institution offers healthcare or dependent care flexible spending accounts
- If the institution provides access to on-campus medical services and if yes, whether a user fee is incurred
- If the institution provides access to an on-campus fitness center and if yes, whether a user fee is incurred
- Whether healthcare coverage is offered for spouses or partners who are eligible for coverage elsewhere and if so, whether a surcharge is imposed
- Changes to healthcare plans during the past year

¹⁵ Surveys Online is a product of [Peerfocus](#).

¹⁶ See the [Benefits in Higher Education Survey Participation and Information Template](#) for more specific information about the data collected in this year's survey, as well as the instructions provided to participants.

¹⁷ This report analyzes data from 341 institutions, as data from for-profit institutions was excluded.

Details on Healthcare Plans

For Preferred Provider Organization (PPO), Health Maintenance Organization (HMO), Point of Service (POS), and High Deductible Health (HDH) plans, the following data were collected:

- Percentage of employees enrolled in each plan offered
- Plan funding: fully-insured or self-insured
- Whether plan includes the following:
 - Dental insurance
 - Vision insurance
- Employee and institution monthly premium amounts, annual deductible amounts, and annual out-of-pocket maximum amounts for the following categories where offered:
 - Employee only
 - Employee + Spouse
 - Employee + Child(ren)
 - Employee + Family
- Percentage of allowable charges paid by the plan and by the employee after deductibles and co-pay for a) in-network benefits and b) out-of-network benefits
- Whether prescription drug plans (when offered):
 - Require a co-pay
 - Use a closed formulary
 - Require mail order
 - Provide Rx benefits for dental or dental trauma
 - Cover oral contraceptives
 - Cover contraceptive devices
 - Cover fertility drugs
 - Cover erectile dysfunction drugs
 - Cover diabetic supplies
 - Provide incentives for using mail order for maintenance drugs

For stand-alone dental plans, the following data were collected:

- Employee and institution monthly premium amounts, annual deductible amounts, and annual maximum plan benefit amounts for the following categories where offered:
 - Employee only
 - Employee + Spouse
 - Employee + Child(ren)
 - Employee + Family

For stand-alone vision plans and long-term care plans, the following data were collected:

- Percentage of employees enrolled in each plan offered
- Whether the institution pays part of the premium

Wellness Programs

Institutions designated whether they had a wellness program in place and if not, whether they had plans to develop a wellness program within the next year. Those with a wellness program in place were asked the following:

- Whether there's a separate budget for the wellness program and if so, the budget amount
- Whether there are dedicated staff for the wellness program and if so, the staff FTE dedicated
- The area responsible for administering the wellness program
- Whether the wellness program contains the following components:
 - Physical wellness education
 - Physical wellness activities
 - Physical wellness tracking
 - Financial wellness education
 - Financial wellness activities
 - Financial wellness tracking
- Whether any of the following incentives for participating are provided:
 - Discount on health insurance and if so, the percentage discount
 - Financial incentive other than a health insurance discount
 - Non-financial incentive

Paid Time Off (PTO)

- Number of paid holidays each year
- Whether institution has a formal paid time off (PTO) plan that combines vacation and sick leave or other benefits
- Number of PTO days
- PTO accrual limits
- Whether unused sick leave is paid upon retirement or employment separation
- Number of personal days
- Information on paid leave for new parents
- Information on short-term disability leave

Tuition Benefits

- Availability of tuition benefits for employees
- If offered to employees, minimum length of service required, number of credit hours eligible for assistance, and whether employees can attend classes during working hours
- Whether benefits are eligible for use in undergraduate or graduate courses
- Availability of tuition benefits for part-time and outside-contracted employees
- Whether tuition benefits can be used at other institutions
- Availability of tuition benefits for spouses, domestic partners, and children of full-time employees, minimum length of service required, and number of credit hours eligible for assistance
- Percentage of employees receiving tuition benefits
- Percentage of exempt vs. non-exempt employees receiving tuition benefits

Retirement

- Whether institution offers phased retirement or retirement incentive programs, and whether programs were added or expanded in response to the COVID-19 pandemic
- Number of plans available to full-time employees
- Whether more than one retirement services provider is used and how many are authorized to receive institution contributions
- Types of retirement plans offered (traditional defined benefit, cash balance, 403(b), 457(b), 401(a), 401(k))
- For each retirement plan offered: funding type (i.e., state employee plan, self-funded, or purchased insurance product), whether participation is mandatory, whether the plan is primary or supplemental, waiting period, mandatory employee contribution, institution contribution
- Primary retirement plan information: whether participation is mandatory, employer matching contribution, employer non-matching contribution, vesting period, number of loans allowed
- Record-keeping fee structure and costs per plan participant

Institutional Characteristics

In addition, data on institutional characteristics were collected from all participants:¹⁸

- Total expenses reported to IPEDS in 2019-20
- Student enrollment (effective date approximately October 15, 2020)
- Faculty size (effective date November 1, 2020) and number of separations in the past year
- Staff size (effective date November 1, 2020) and number of separations in the past year
- Human resources staff size and number of separations in the past year
- CHRO reporting relationship
- Whether collective bargaining exists for the following groups:
 - Full-time faculty
 - Part-time or adjunct faculty
 - Full-time staff
 - Graduate students

Basic information on total expenses as well as student, faculty, and staff size were required questions. All other questions were optional.

¹⁸ See the *Benefits Survey Participation and Information Template (SPIT)* for more specific information about the data collected in this year's survey, as well as the instructions provided to participants.

RESPONDENTS

Respondents were largely human resources professionals from higher education institutions in the U.S.¹⁹ There were 349 institutions that completed the survey (Table 2). All participating institutions are listed in Appendix B.

Table 2. Number of Responding Institutions by Classification and Affiliation

Classification	Affiliation			Total
	Private Independent	Private Religious	Public	
Doctoral	21	18	34	73
Master's	34	54	35	123
Baccalaureate	25	37	10	72
Associate's	0	0	40	40
Special Focus/Other	30	4	7	41
Total Participants	110	113	126	349

¹⁹ Special focus or other institutions include medical or law institutions, tribal colleges, research foundations, international institutions, for-profit institutions, higher ed affiliates, and unclassified institutions that typically have much different salary structures than traditional institutions and differ greatly from each other, so reporting them as a single category is not appropriate, and they do not appear in this report. However, their data are available for benchmarking in DataOnDemand, and their names appear in the participant list in Appendix B.