

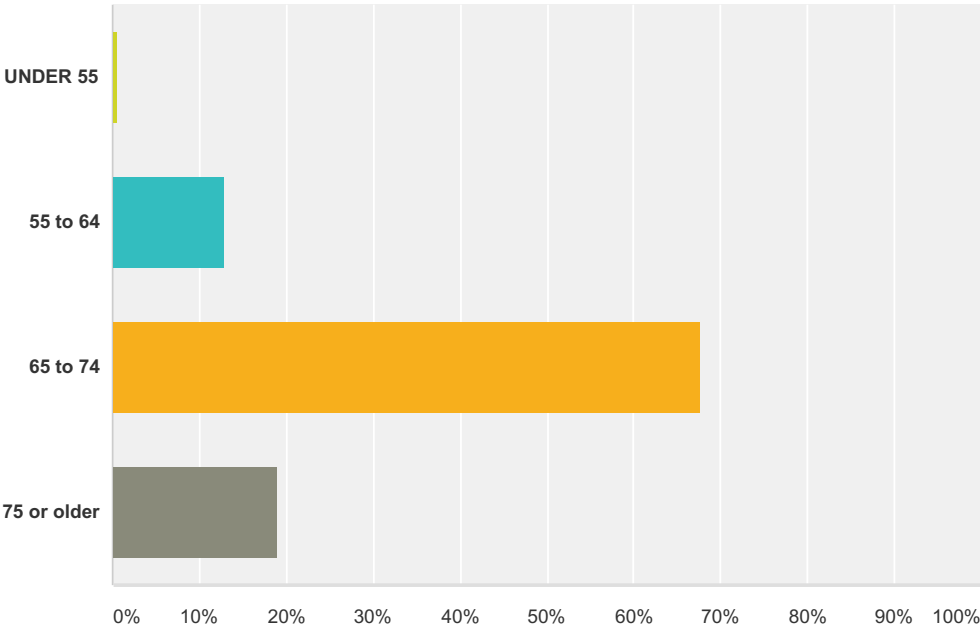
## Q1 Address

Answered: 349 Skipped: 0

Answer Choices	Responses	
First Name	100.00%	349
Last Name	100.00%	349
Home Address	100.00%	349
Address 2	0.00%	0
City/Town	100.00%	349
State/Province	100.00%	349
ZIP/Postal Code	100.00%	349
Zip +5 (if known)	14.61%	51
Email Address	100.00%	349
Phone Number	0.00%	0

### Q2 What is your age?

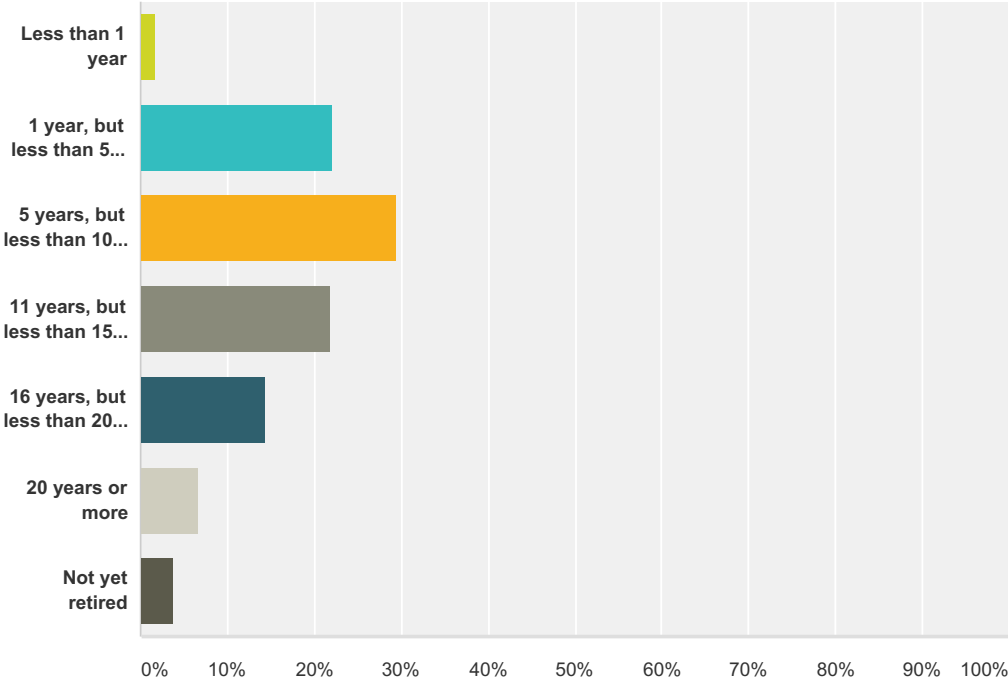
Answered: 349 Skipped: 0



Answer Choices	Responses
UNDER 55	0.57% 2
55 to 64	12.89% 45
65 to 74	67.62% 236
75 or older	18.91% 66
<b>Total</b>	<b>349</b>

### Q3 I have been retired:

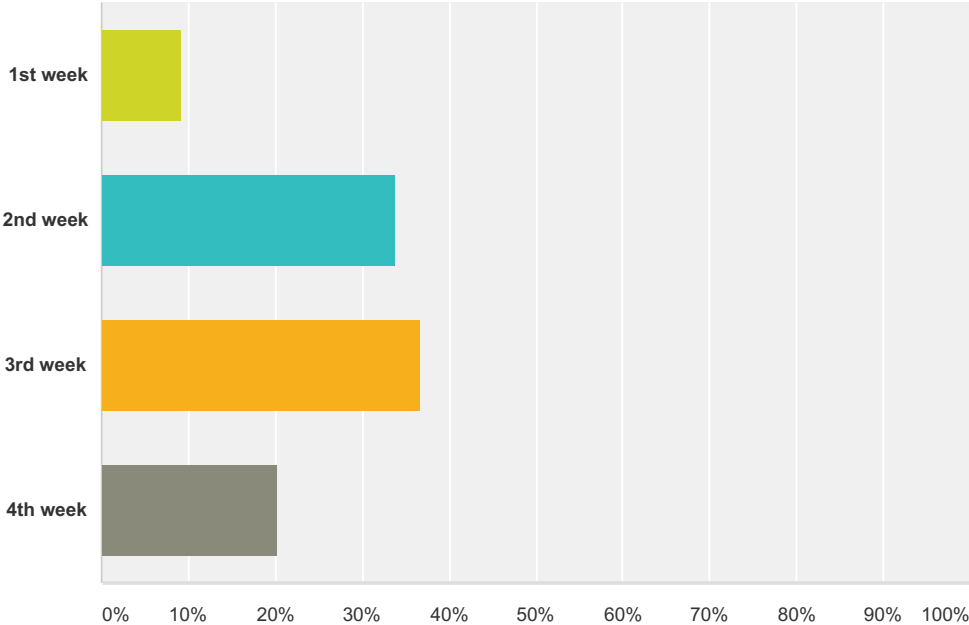
Answered: 347 Skipped: 2



Answer Choices	Responses
Less than 1 year	1.73% 6
1 year, but less than 5 years	22.19% 77
5 years, but less than 10 years	29.39% 102
11 years, but less than 15 years	21.90% 76
16 years, but less than 20 years	14.41% 50
20 years or more	6.63% 23
Not yet retired	3.75% 13
<b>Total</b>	<b>347</b>

**Q4 Which week in January 2017 would be the best to hold an NRLN Villages Chapter meeting at a site in The Villages?**

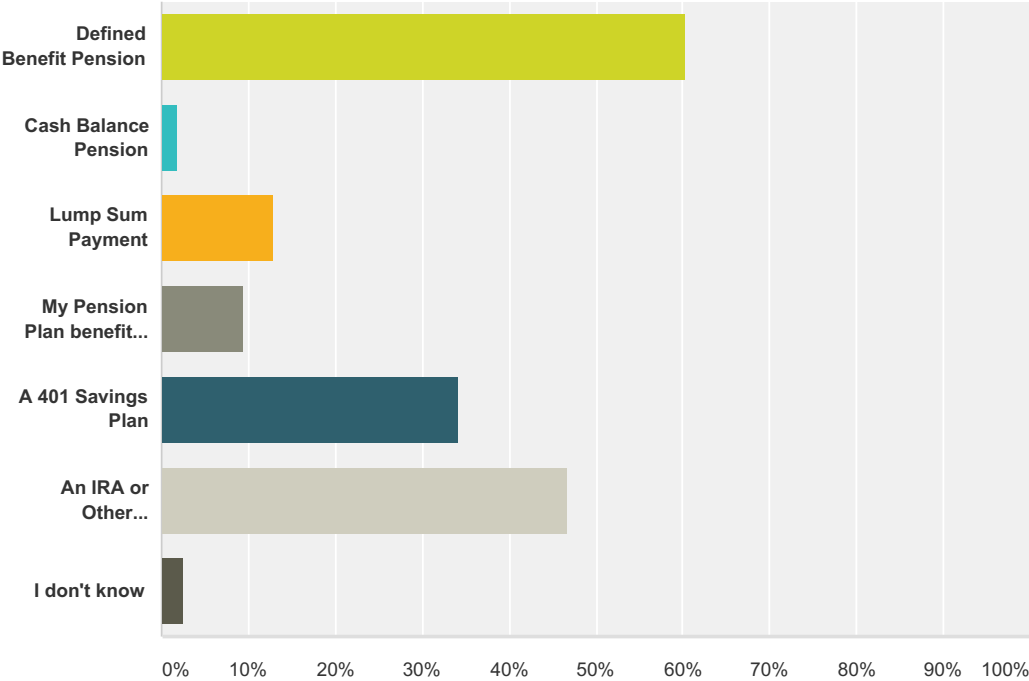
Answered: 337 Skipped: 12



Answer Choices	Responses
1st week	9.20% 31
2nd week	33.83% 114
3rd week	36.80% 124
4th week	20.18% 68
<b>Total</b>	<b>337</b>

**Q5 I retired with a : (check all that apply)**

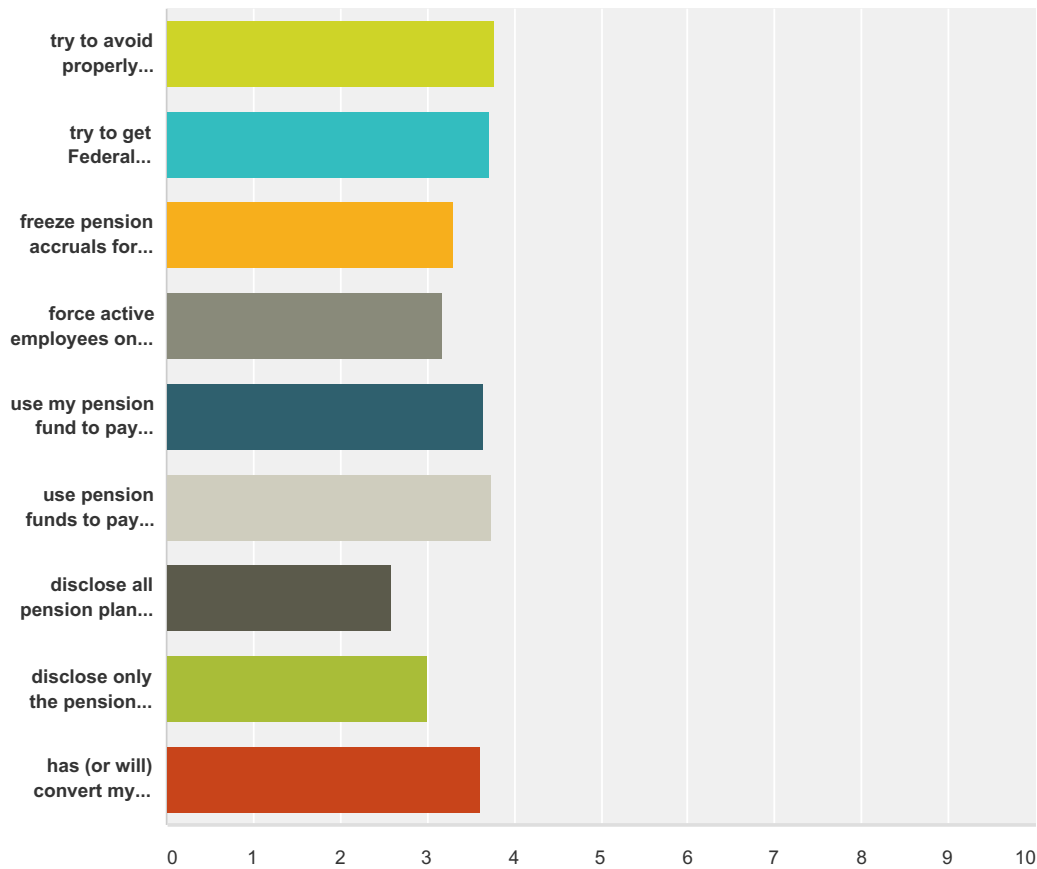
Answered: 278 Skipped: 71



Answer Choices	Responses	
Defined Benefit Pension	60.43%	168
Cash Balance Pension	1.80%	5
Lump Sum Payment	12.95%	36
My Pension Plan benefit is now an annuity paid by Prudential or another insurance company.	9.35%	26
A 401 Savings Plan	34.17%	95
An IRA or Other Retirement Savings Plan	46.76%	130
I don't know	2.52%	7
<b>Total Respondents: 278</b>		

### Q6 I believe my former employer will:

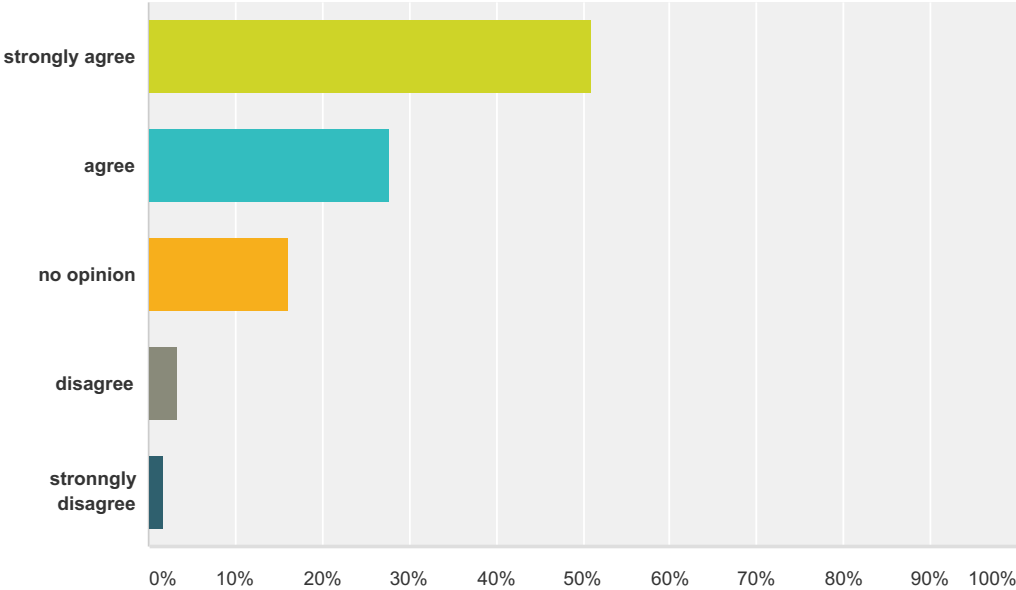
Answered: 261 Skipped: 88



	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree	Total	Weighted Average
try to avoid properly funding my pension	6.23% 16	5.84% 15	26.07% 67	27.63% 71	34.24% 88	257	3.78
try to get Federal Government (PBGC) to take over the pension plan	5.49% 14	4.71% 12	34.51% 88	23.14% 59	32.16% 82	255	3.72
freeze pension accruals for active employees	9.45% 24	13.39% 34	37.40% 95	16.93% 43	22.83% 58	254	3.30
force active employees onto a cash balance plan	10.71% 27	9.92% 25	48.02% 121	13.10% 33	18.25% 46	252	3.18
use my pension fund to pay non-pension expenses	4.33% 11	8.27% 21	32.28% 82	27.56% 70	27.56% 70	254	3.66
use pension funds to pay separation and layoff bonuses	3.59% 9	4.78% 12	35.86% 90	27.09% 68	28.69% 72	251	3.73
disclose all pension plan information requested by me	23.90% 60	22.71% 57	33.47% 84	10.36% 26	9.56% 24	251	2.59
disclose only the pension information required by law	9.45% 24	28.74% 73	31.50% 80	12.99% 33	17.32% 44	254	3.00
has (or will) convert my pension to an annuity from an insurance company	4.02% 10	5.62% 14	43.78% 109	18.88% 47	27.71% 69	249	3.61

**Q7 The NRLN Villages Chapter highest priority should be assuring that former employers are able to pay pensions as promised by getting stronger pension laws passed.**

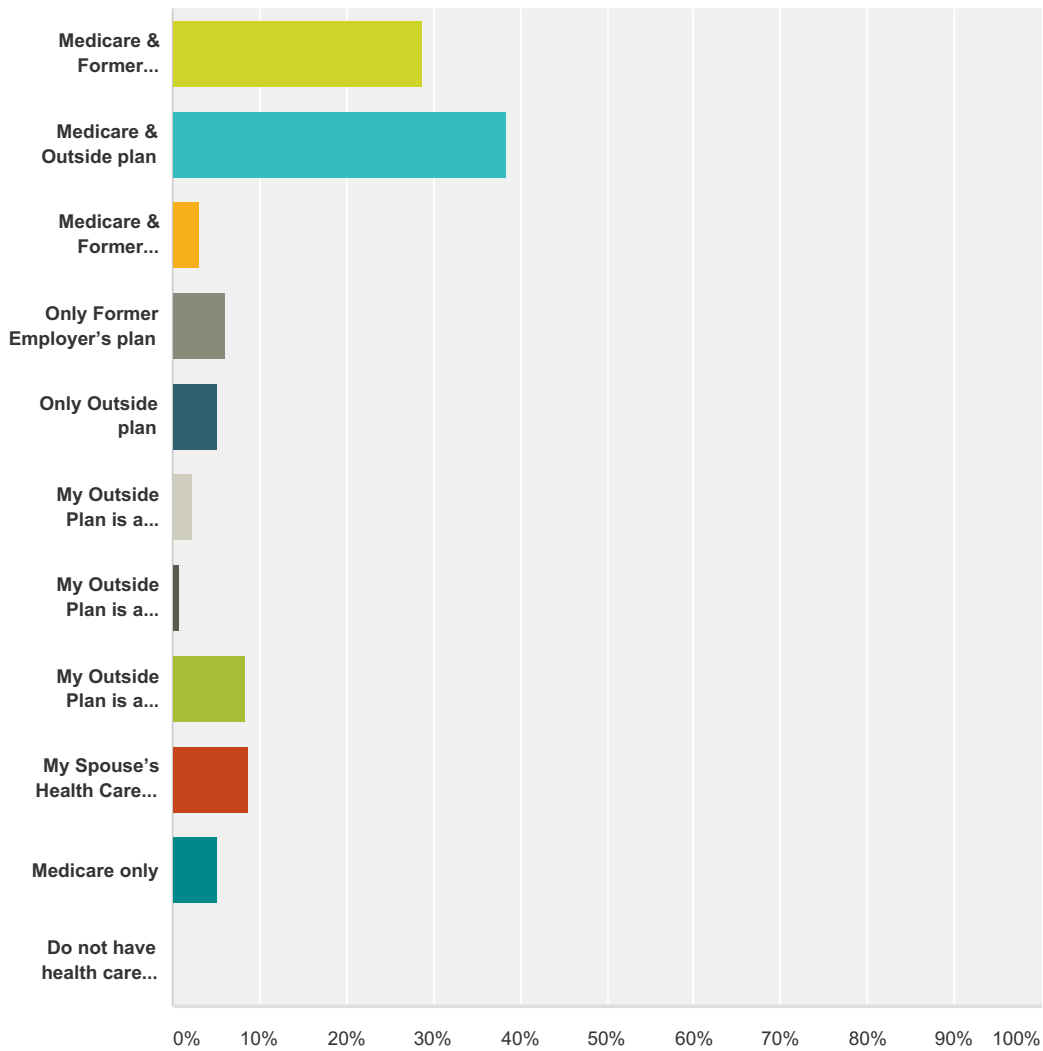
Answered: 292 Skipped: 57



Answer Choices	Responses	
strongly agree	51.03%	149
agree	27.74%	81
no opinion	16.10%	47
disagree	3.42%	10
strongly disagree	1.71%	5
<b>Total</b>		<b>292</b>

### Q8 My 2016 health care insurance is from: (Check all that apply)

Answered: 250 Skipped: 99



Answer Choices	Responses	
Medicare & Former Employer's plan	28.80%	72
Medicare & Outside plan	38.40%	96
Medicare & Former Employer's plan & Outside plan	3.20%	8
Only Former Employer's plan	6.00%	15
Only Outside plan	5.20%	13
My Outside Plan is a Villages Health Medicare Advantage Plan-HMO	2.40%	6
My Outside Plan is a Villages Health Medicare Advantage Plan-PPO	0.80%	2
My Outside Plan is a Medicare Advantage Plan from another insurer	8.40%	21
My Spouse's Health Care Plan	8.80%	22

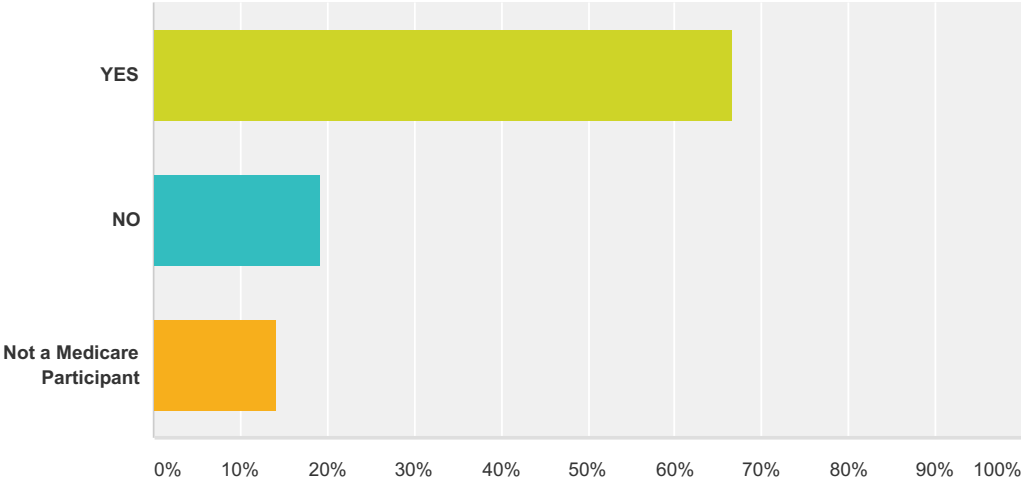


# NRLN VILLAGES CHAPTER FUTURE DIRECTIONS SURVEY – FALL 2016

Medicare only	5.20%	13
Do not have health care insurance	0.00%	0
<b>Total Respondents: 250</b>		

**Q9 If you are a Medicare participant, do you have a Medigap supplemental (such as UnitedHealthCare, Blue Cross & Blue Shield, Mutual of Omaha, etc.)?**

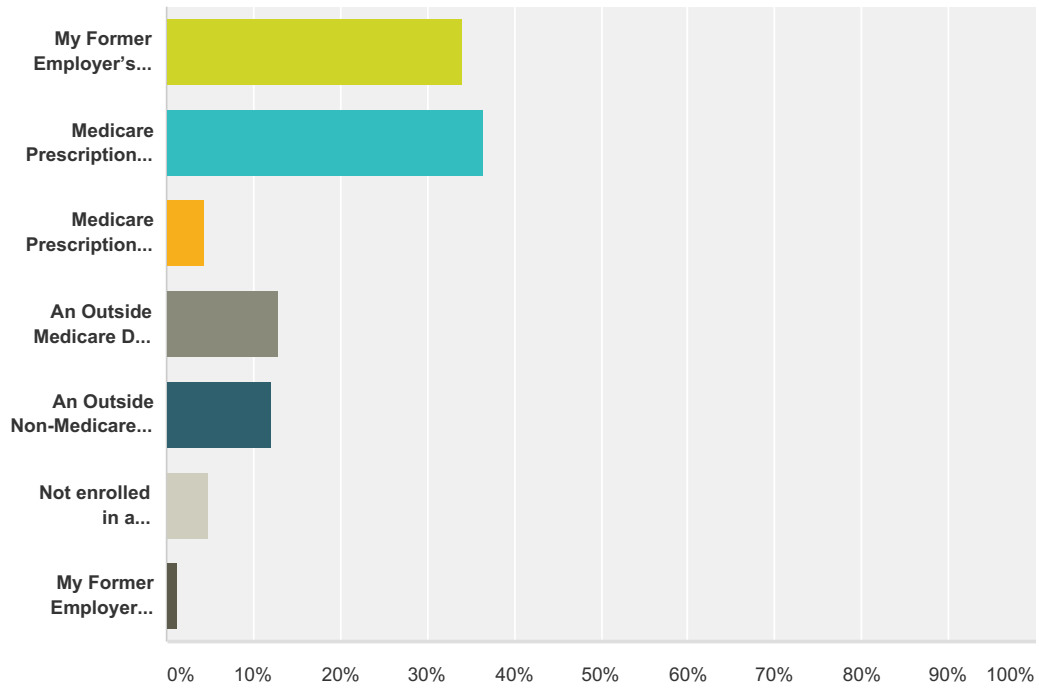
Answered: 245 Skipped: 104



Answer Choices	Responses	
YES	66.53%	163
NO	19.18%	47
Not a Medicare Participant	14.29%	35
<b>Total</b>		<b>245</b>

### Q10 I'm enrolled in: (check all that apply)

Answered: 247 Skipped: 102



Answer Choices	Responses	
My Former Employer's Prescription Drug plan	34.01%	84
Medicare Prescription Drug plan (Medicare Part D)	36.44%	90
Medicare Prescription Drug plan that covers Part D "Doughnut Hole"	4.45%	11
An Outside Medicare D Prescription Drug Plan that is part of a Medicare Advantage Plan	12.96%	32
An Outside Non-Medicare Prescription Drug plan	12.15%	30
Not enrolled in a Prescription Drug plan	4.86%	12
My Former Employer Cancelled My Prescription Drug plan	1.21%	3
<b>Total Respondents: 247</b>		

**Q11 I spend annually on prescription drugs**  
**Please specify \$**

Answered: 232 Skipped: 117

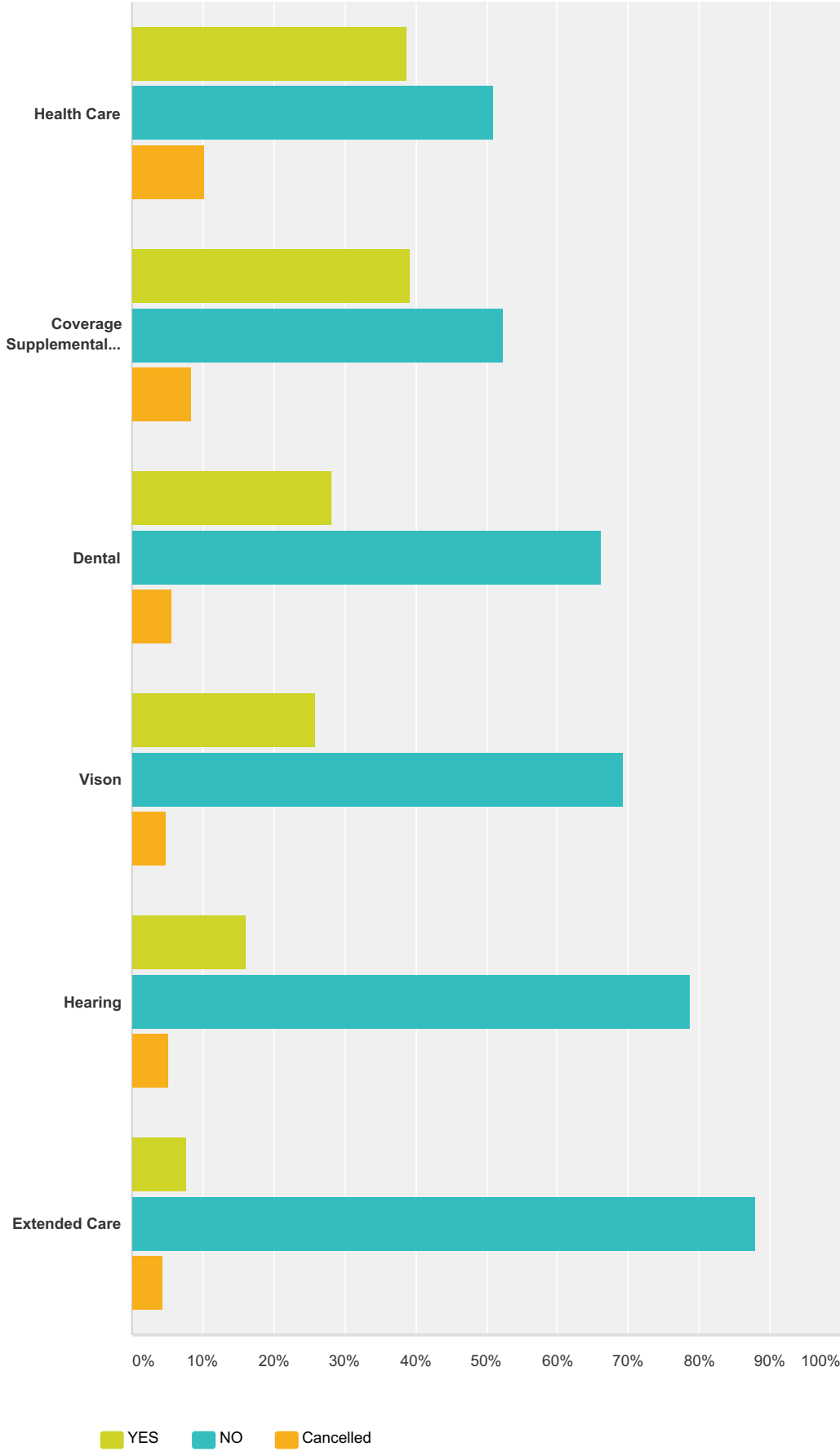
**Q12 My spouse spends annually on prescription drugs Please specify \$**

Answered: 210 Skipped: 139

**Q13 My Former Employer Provides the following Insurance...**

Answered: 236 Skipped: 113

NRLN VILLAGES CHAPTER FUTURE DIRECTIONS SURVEY – FALL 2016



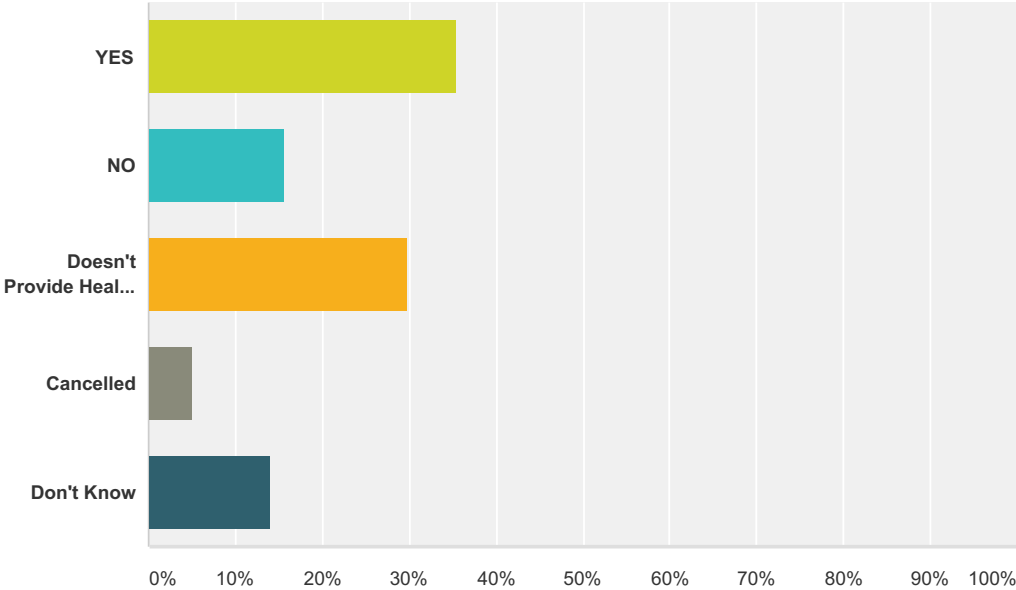
NRLN VILLAGES CHAPTER FUTURE DIRECTIONS SURVEY – FALL 2016

	YES	NO	Cancelled	Total
Health Care	<b>38.79%</b> 83	<b>50.93%</b> 109	<b>10.28%</b> 22	214
Coverage Supplemental to Medicare	<b>39.25%</b> 84	<b>52.34%</b> 112	<b>8.41%</b> 18	214
Dental	<b>28.24%</b> 61	<b>66.20%</b> 143	<b>5.56%</b> 12	216
Vison	<b>25.84%</b> 54	<b>69.38%</b> 145	<b>4.78%</b> 10	209
Hearing	<b>16.15%</b> 31	<b>78.65%</b> 151	<b>5.21%</b> 10	192
Extended Care	<b>7.69%</b> 14	<b>87.91%</b> 160	<b>4.40%</b> 8	182



### Q14 My Former Employer's Health Care Plan Includes Catastrophic Coverage (Out-of-Pocket Limit)

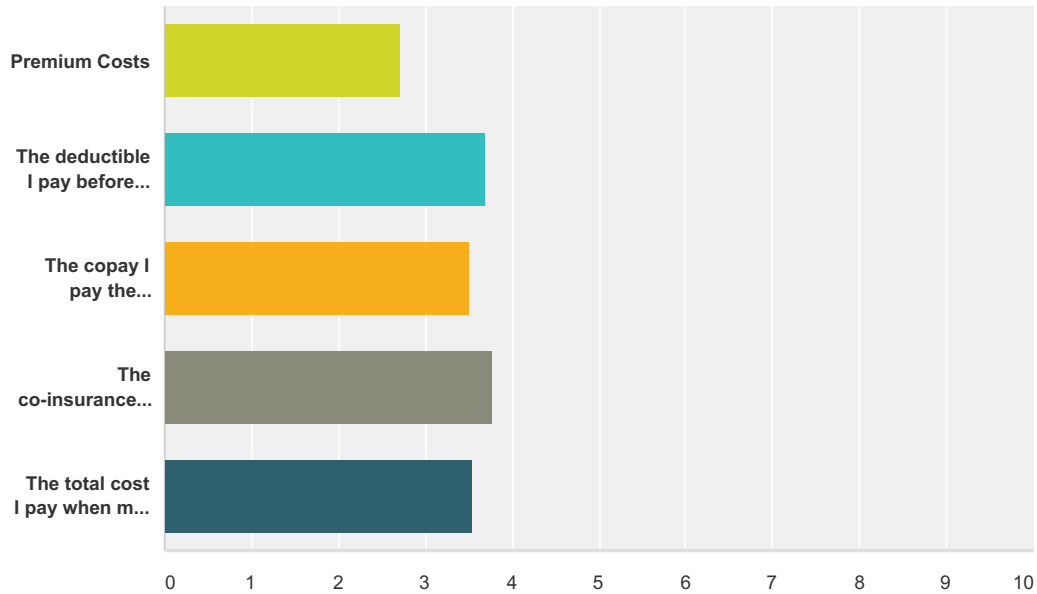
Answered: 242 Skipped: 107



Answer Choices	Responses	
YES	35.54%	86
NO	15.70%	38
Doesn't Provide Health Care	29.75%	72
Cancelled	4.96%	12
Don't Know	14.05%	34
<b>Total</b>		<b>242</b>

**Q15 Please rank order the Health Care cost factors, including premium costs that affect your annual budget on a Highest to Lowest scale. (requires 5 responses)**

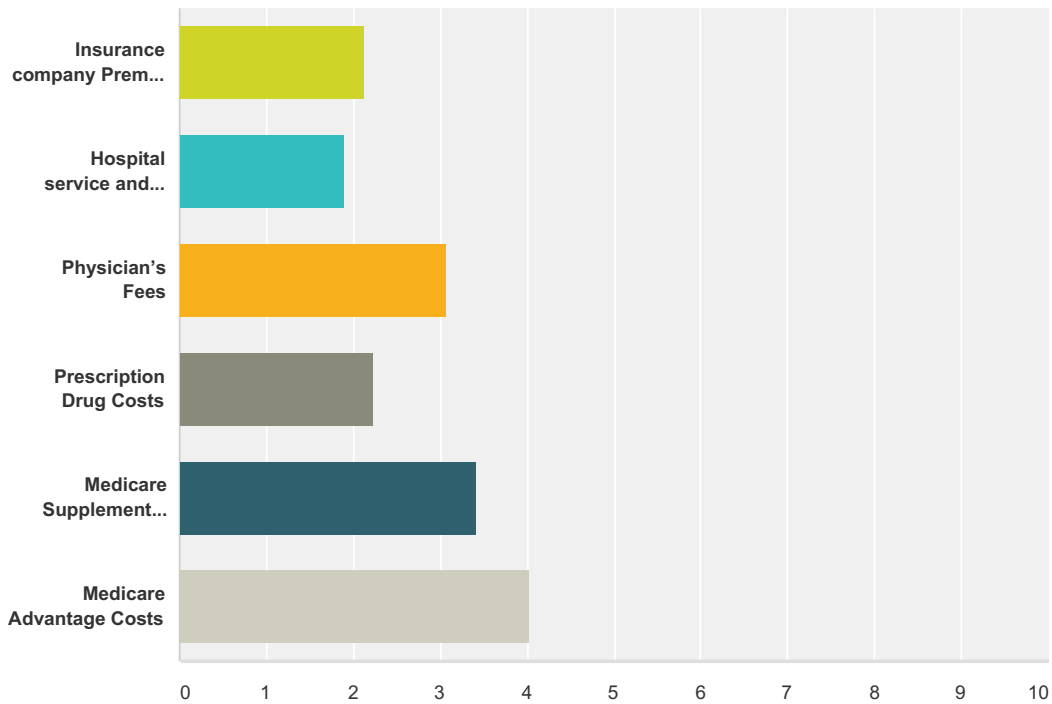
Answered: 241 Skipped: 108



	Highest	2nd Highest	3rd Highest	4th Highest	Lowest	Total	Weighted Average
Premium Costs	43.83% 103	10.21% 24	7.23% 17	8.09% 19	30.64% 72	235	2.71
The deductible I pay before coverage kicks in.	6.25% 14	20.54% 46	12.05% 27	19.64% 44	41.52% 93	224	3.70
The copay I pay the Hospitals, Doctors or Rx Drug providers every time I have a claim.	12.28% 28	15.79% 36	20.61% 47	12.72% 29	38.60% 88	228	3.50
The co-insurance I pay – the amount I am liable for after premium, deductible, copay and insurance payments.	3.93% 9	17.90% 41	13.10% 30	26.20% 60	38.86% 89	229	3.78
The total cost I pay when my insurance simply does not cover or pay anything for treatment.	19.20% 43	11.16% 25	12.95% 29	9.82% 22	46.88% 105	224	3.54

**Q16 Based upon what you know, from what you hear, see and have experienced, please rank order from Highest to Lowest which health care annual cost increases you believe are out of control [least rational]. (requires 6 responses)**

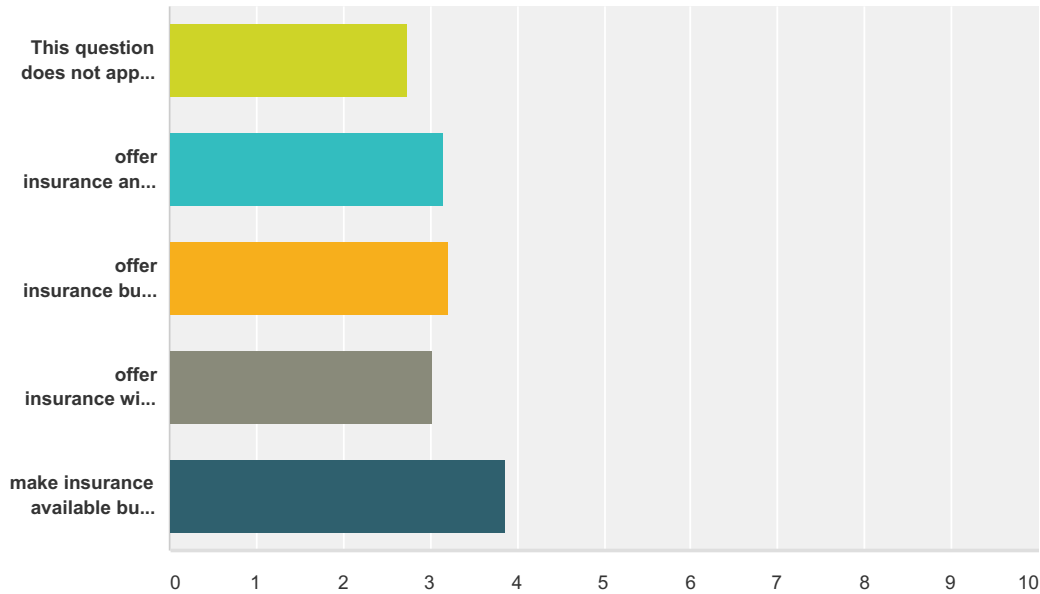
Answered: 239 Skipped: 110



	Highest	2nd Highest	3rd Highest	4th Highest	Lowest	Total	Weighted Average
Insurance company Premium Costs	45.85% 105	21.40% 49	15.72% 36	9.17% 21	7.86% 18	229	2.12
Hospital service and Materials Costs	45.65% 105	32.17% 74	12.61% 29	4.78% 11	4.78% 11	230	1.91
Physician's Fees	13.21% 28	19.81% 42	29.72% 63	21.70% 46	15.57% 33	212	3.07
Prescription Drug Costs	40.09% 93	21.12% 49	19.40% 45	13.79% 32	5.60% 13	232	2.24
Medicare Supplement (Medigap) Costs	10.67% 24	19.56% 44	15.56% 35	25.33% 57	28.89% 65	225	3.42
Medicare Advantage Costs	9.31% 19	7.84% 16	11.76% 24	13.73% 28	57.35% 117	204	4.02

**Q17 If your former employer provides health care insurance, I believe that in the future my former employer will: Please respond to all 5 items unless this question does not apply)**

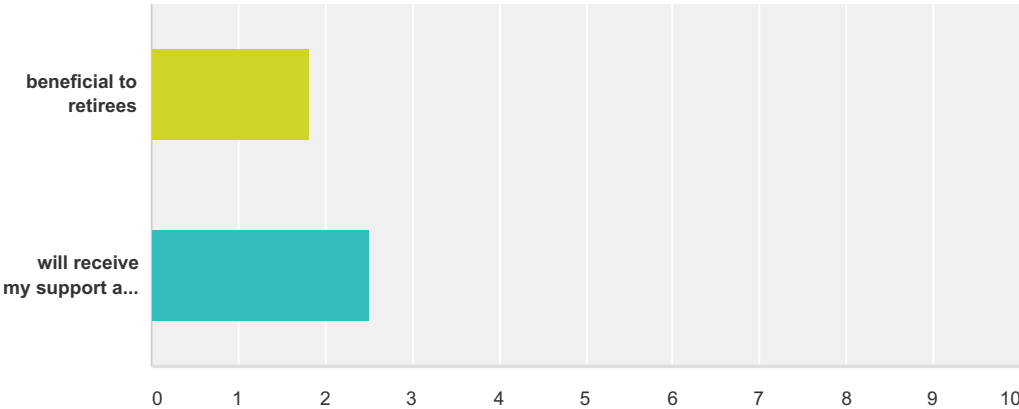
Answered: 160 Skipped: 189



	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree	Total	Weighted Average
This question does not apply because my former employer did not provide or has already eliminated my health care insurance coverage	35.11% 46	8.40% 11	28.24% 37	3.82% 5	24.43% 32	131	2.74
offer insurance and pay for my cost including inflation	17.54% 20	14.91% 17	28.07% 32	13.16% 15	26.32% 30	114	3.16
offer insurance but with annual cap on company subsidies	9.82% 11	15.18% 17	40.18% 45	12.50% 14	22.32% 25	112	3.22
offer insurance with all annual cost increases paid by me	18.97% 22	16.38% 19	28.45% 33	16.38% 19	19.83% 23	116	3.02
make insurance available but I will pay 100% of the cost	6.19% 7	4.42% 5	26.55% 30	23.01% 26	39.82% 45	113	3.86

### Q18 I believe the NRLN Villages Chapter Will Be....

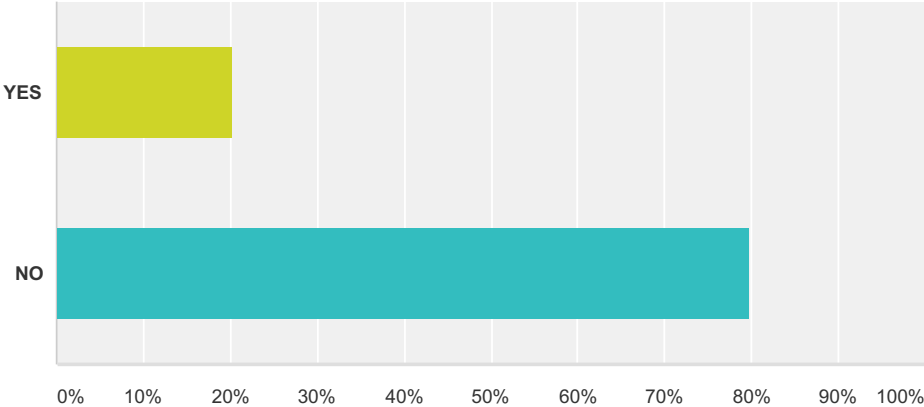
Answered: 223 Skipped: 126



	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree	Total	Weighted Average
beneficial to retirees	43.69% 97	32.88% 73	21.62% 48	1.35% 3	0.45% 1	222	1.82
will receive my support as a dues-paying member	15.79% 33	27.27% 57	48.80% 102	6.22% 13	1.91% 4	209	2.51

**Q19 Have you read the NRLN’s 2016 Legislative Agenda on [www.nrln.org](http://www.nrln.org) ?**

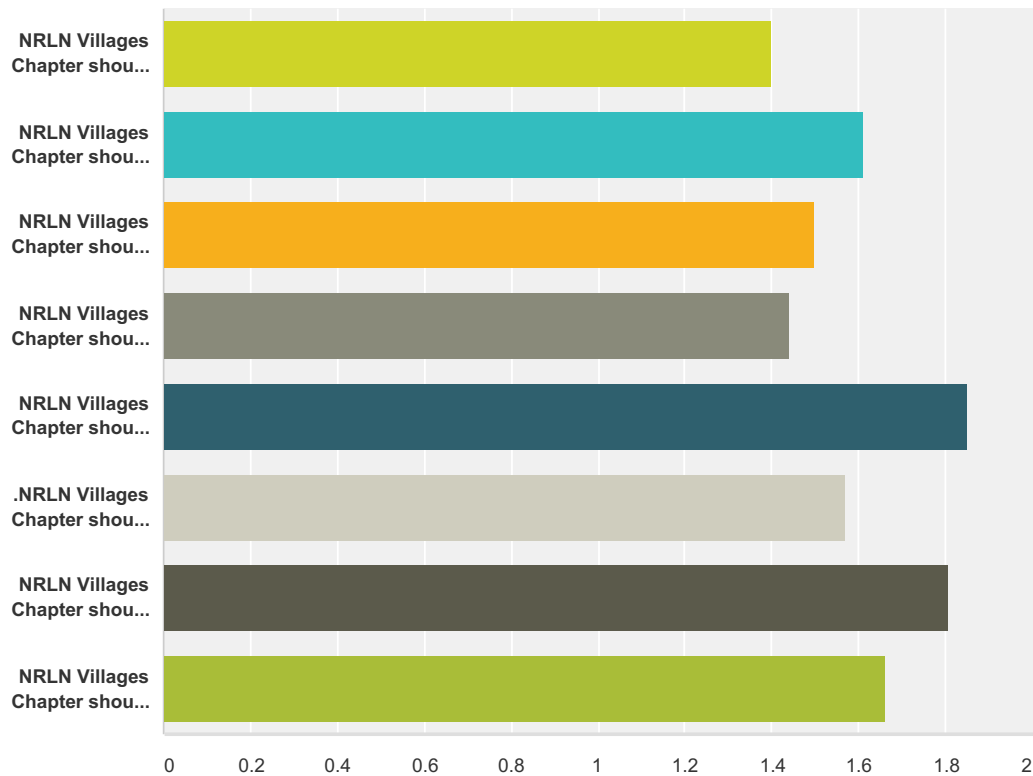
Answered: 222 Skipped: 127



Answer Choices	Responses	
YES	20.27%	45
NO	79.73%	177
<b>Total</b>		<b>222</b>

**Q20 I believe... (requires 8 responses)**

Answered: 200 Skipped: 149



	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree	Total	Weighted Average
NRLN Villages Chapter should advocate legislation that stops corporations from taking pension assets to use for non-pension expenses	72.59% 143	17.26% 34	9.14% 18	0.00% 0	1.02% 2	197	1.40
NRLN Villages Chapter should advocate that the Pension Benefits Guaranty Corporation be required to ensure equitable calculations of benefit payments	58.16% 114	25.00% 49	15.31% 30	0.51% 1	1.02% 2	196	1.61
NRLN Villages Chapter should advocate bankruptcy reform that place retirees' pensions and benefits on a list of obligations that companies can't shed	66.50% 131	19.29% 38	12.69% 25	0.51% 1	1.02% 2	197	1.50
NRLN Villages Chapter should advocate legislation that protects retirees pensions and benefits in corporate mergers, acquisitions and spin-offs	67.01% 132	23.86% 47	8.12% 16	0.00% 0	1.02% 2	197	1.44
NRLN Villages Chapter should investigate ways to advocate against de-risking harm if my pension is someday paid by Prudential or other third party	46.88% 90	22.92% 44	29.17% 56	0.52% 1	0.52% 1	192	1.85
.NRLN Villages Chapter should advocate protection of Social Security by a small increase in the payroll tax rate and increasing the cap on maximum wages taxed	63.27% 124	22.45% 44	10.20% 20	2.04% 4	2.04% 4	196	1.57
NRLN Villages Chapter should advocate legislation or regulations to expand disclosures in the Annual Funding Notices (AFNs) that pension plan participants receive by the end of April each year to include funding data that best describes my risk	47.18% 92	27.69% 54	23.08% 45	1.54% 3	0.51% 1	195	1.81

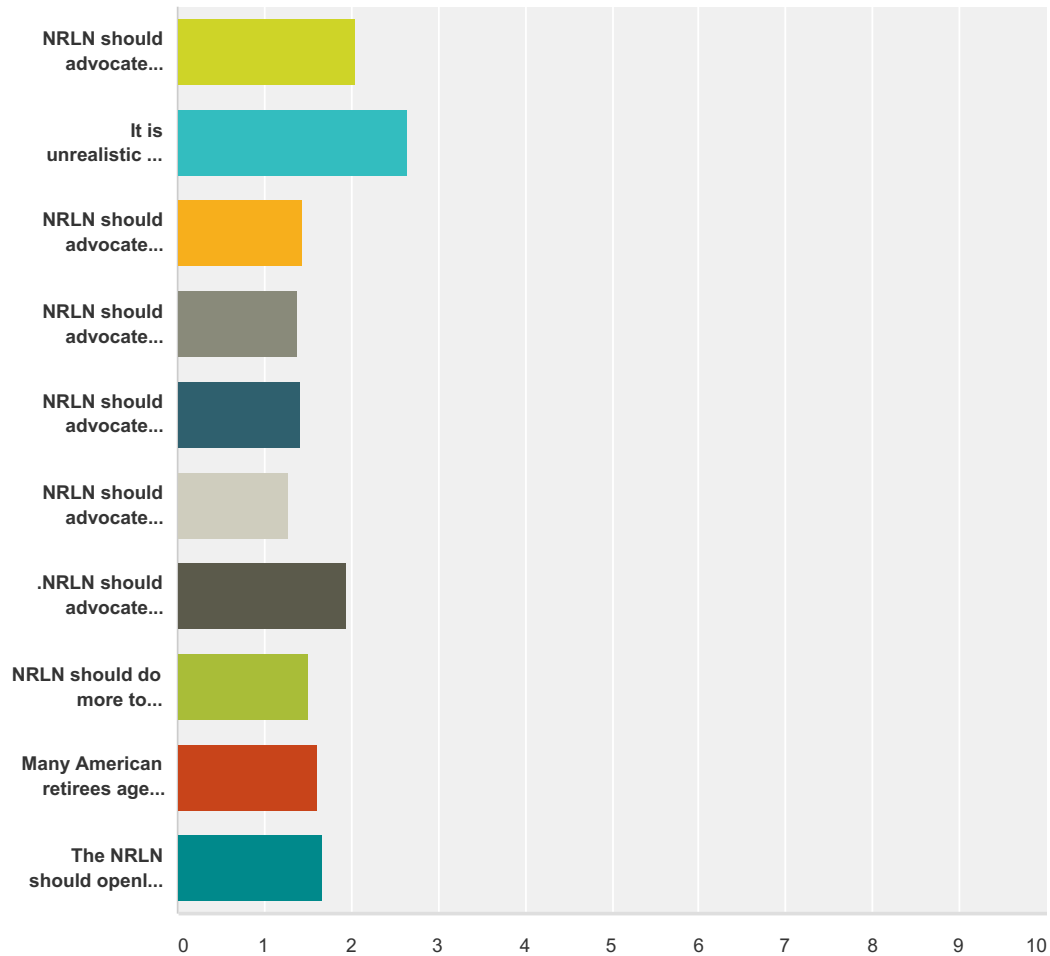
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NRLN Villages Chapter should advocate legislation to require pension plan sponsors to submit a proposal to the Department of Labor, Treasury Department and/or the Pension Benefit Guaranty Corp. before merging plans.	<b>55.15%</b> 107	<b>25.77%</b> 50	<b>17.53%</b> 34	<b>1.03%</b> 2	<b>0.52%</b> 1	194	1.66
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**Q21 I believe... (requires 8 responses)**

Answered: 202 Skipped: 147



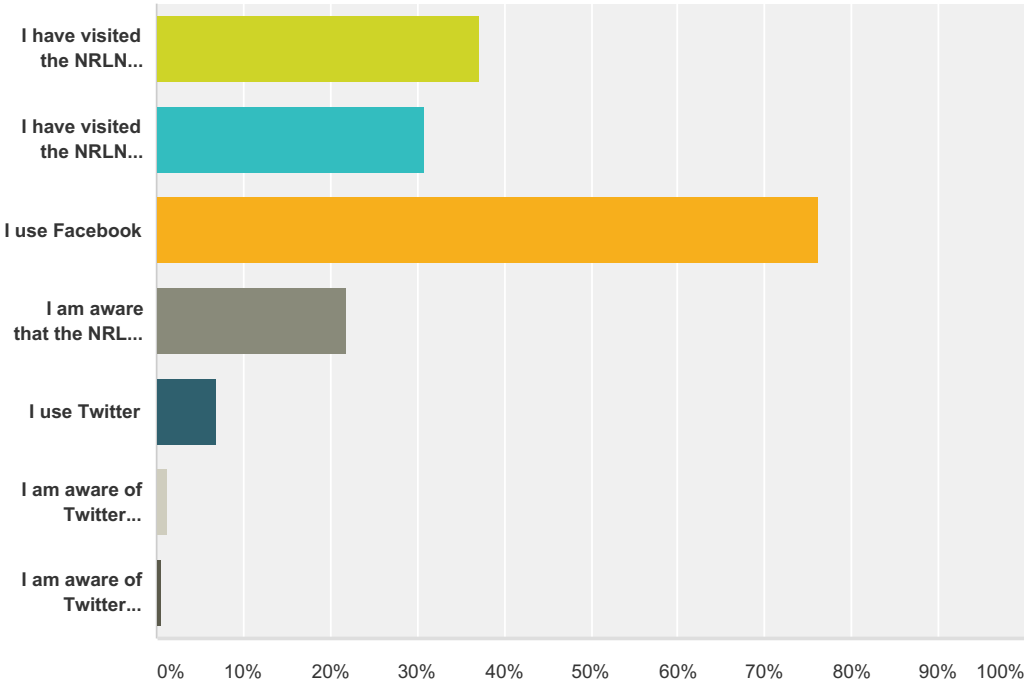
	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree	Total	Weighted Average
NRLN should advocate legislation to force corporations to pay retiree health care Maintenance of Cost Protection when benefits are reduced or eliminated	39.39% 78	28.28% 56	24.24% 48	4.55% 9	3.54% 7	198	2.05
It is unrealistic for the NRLN to advocate legislation to force companies to retroactively restore benefits already eroded or eliminated	13.71% 27	37.06% 73	25.89% 51	15.74% 31	7.61% 15	197	2.66
NRLN should advocate legislation to legalize the importation of safe and cheaper prescription drugs	69.50% 139	21.50% 43	5.50% 11	3.00% 6	0.50% 1	200	1.44
NRLN should advocate legislation to require Medicare to take competitive bids for prescription drugs	72.50% 145	19.50% 39	6.00% 12	1.50% 3	0.50% 1	200	1.38
NRLN should advocate legislation to accelerate bringing generic drugs to market	70.50% 141	21.50% 43	5.00% 10	2.00% 4	1.00% 2	200	1.42
NRLN should advocate legislation that prevents drug companies from colluding to control pricing or subvert free markets.	81.50% 163	11.50% 23	6.00% 12	0.00% 0	1.00% 2	200	1.27
.NRLN should advocate legislation to protect Medicare by increasing the payroll tax until the taxes fund 60-65% of the Medicare budget	43.72% 87	26.63% 53	22.61% 45	4.52% 9	2.51% 5	199	1.95

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NRLN should do more to advocate for legislation that would increase competition to lower retiree's cost of all health care services and products	<b>64.82%</b> 129	<b>23.12%</b> 46	<b>9.55%</b> 19	<b>2.01%</b> 4	<b>0.50%</b> 1	199	1.50
Many American retirees age 65 and older who are Medicare eligible are held hostage to higher costs because of a pre-existing medical condition. NRLN should advocate legislation to end this discriminatory practice	<b>60.71%</b> 119	<b>24.49%</b> 48	<b>10.20%</b> 20	<b>2.55%</b> 5	<b>2.04%</b> 4	196	1.61
The NRLN should openly oppose the replacement of Medicare by the so-called Premium Support Plan that would lead to the privatizing of Medicare.	<b>65.66%</b> 130	<b>11.11%</b> 22	<b>17.17%</b> 34	<b>2.53%</b> 5	<b>3.54%</b> 7	198	1.67

**Q22 .Social networking on the Internet:  
(Check all that apply)**

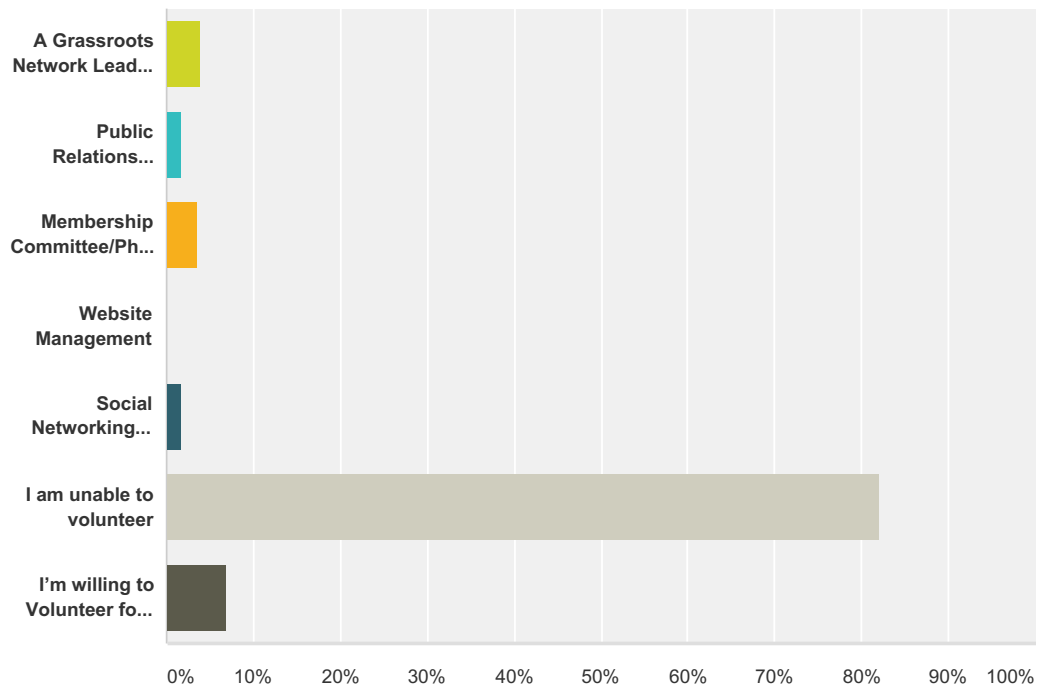
Answered: 159 Skipped: 190



Answer Choices	Responses
I have visited the NRLN website at <a href="http://www.nrln.org">http://www.nrln.org</a>	37.11% 59
I have visited the NRLN Villages Chapter webpage on NRLN website	30.82% 49
I use Facebook	76.10% 121
I am aware that the NRLN has a Facebook page	22.01% 35
I use Twitter	6.92% 11
I am aware of Twitter messages from @NRLN3	1.26% 2
I am aware of Twitter messages from @NRLNupdate	0.63% 1
<b>Total Respondents: 159</b>	

### Q23 I'm willing to serve the NRLN Villages Chapter and/or the NRLN as:

Answered: 172 Skipped: 177



Answer Choices	Responses
A Grassroots Network Leader- visit members of Congress locally	4.07% 7
Public Relations Functions	1.74% 3
Membership Committee/Phone Calling	3.49% 6
Website Management	0.00% 0
Social Networking (Facebook & Twitter) Skills	1.74% 3
I am unable to volunteer	81.98% 141
I'm willing to Volunteer for other tasks (please specify)	6.98% 12
<b>Total</b>	<b>172</b>

**Q24 If Other Task Volunteer, list skills**

Answered: 9 Skipped: 340

**Q25 Please provide any additional comments for what the NRLN's priorities should be to better serve its members.**

Answered: 24 Skipped: 325