



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI FLEXIBLE BENEFITS PLAN UPDATE

Date: May 21, 2003

To: Schools and Employees Eligible to Participate in the Flexible Benefits Plan

From: Brian C. Meekhof, Benefits Administrator

- The CSI Flexible Benefits Plan – Average Savings of Over \$350
- Features of the Plan
- Enrolling for the Plan Year Beginning September 1, 2003

The CSI Flexible Benefits Plan – Average Savings of Over \$350

The CSI Flexible Benefits Plan can assist with your health care expenses. By setting aside pre-tax dollars to pay for eligible expenses, our participants are saving an average of over \$350 in taxes this year. You have the option of using the premium account, health care reimbursement account, or the dependent care account to pay for eligible expenses. Read the CSI Flexible Benefits Plan brochure for more details about this valuable benefit.

Features of the Plan

The CSI Flexible Benefits Plan contains these attractive features:

1. **No Pre-Funding of Health Care FSA Claims:** Schools are not required to pre-fund health care FSA claims when you submit a claim for more than your account balance. As long as funds are available in the group account, your health care FSA claims will be paid up to your annual maximum immediately. Dependent care claims will continue to be paid to the extent that funds are available in your account.
2. **Fax Claims:** You may fax claims to EBS to reduce the time required to receive reimbursement.
3. **Direct Deposit:** You will have the option of using direct deposit to have reimbursements deposited electronically into your bank account. The direct deposit feature is an optional service. If you are reimbursed by this time-saving direct deposit feature you will receive a deposit advice in lieu of a check.
4. **Claim Form:** A claim form is included with each reimbursement so that you always have one available for your next claim.
5. **Claim Processing:** Claims are processed and payments are issued daily and EBS guarantees that all claims will be processed within two business days of receipt.
6. **Web Site:** A web site is available to access your account online to check claims, reimbursements, and account balances.
7. **Forms:** You are able to print claim forms and other forms from the web site.

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Enrolling for the Plan Year Beginning September 1, 2003

Employees working half-time or more are eligible to participate in the CSI Flexible Benefits Plan.

To enroll:

1. Carefully read the Plan brochure to learn about the features of the new Plan.
2. Complete a worksheet and enrollment form.
3. Complete a direct deposit form if you wish to be reimbursed via direct deposit.
4. Complete a dependent care form if you are enrolling in the dependent care spending account.
5. Submit the completed enrollment form, direct deposit form and dependent care form to your school office.