



CHRISTIAN SCHOOLS  
INTERNATIONAL

## CSI Flexible Benefits Plan

# UPDATE

**Date:** May 17, 2004

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

**From:** Brian C. Meekhof  
Benefits Administrator

- Contact Information for the Plan
- The CSI Flexible Benefits Plan – Average Savings of \$395
- Increase in Annual Maximum
- Features of the Plan
- Enrolling for the Plan Year Beginning September 1, 2004

### Contact Information for the Plan

BASIC Human Resource Connection is the claim administrator for the CSI Flexible Benefits Plan. We are pleased with BASIC's excellent service and smooth transition from our former administrator.

Claim forms are available at [www.CSionline.org](http://www.CSionline.org) by selecting Employee Benefits, United States, and CSI Flexible Benefits Plan. There is also a link to BASIC's web site where you can check your account balance. Other contact information:

BASIC Contact Person: Jennifer Moorhead  
Phone: 800-444-1922, ext. 246  
Fax: 800-391-6562  
Mailing Address: BASIC Human Resource Connection  
9246 Portage Industrial Drive  
Portage, MI 49024

As always, you may contact CSI directly with any questions you have. Contact Sharon Feikema by phone at 800-635-8288, ext 228, or by e-mail at [sfeikema@CSionline.org](mailto:sfeikema@CSionline.org).

### The CSI Flexible Benefits Plan – Average Savings of \$395

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 \$395 in taxes this year. You have the option of using the premium account, medical reimbursement account, or the dependent care account to pay for eligible expenses. Read the BASIC/CSI Flexible Benefits Plan booklet for more details about this valuable benefit.

### Increase in Annual Maximum

The annual maximum for the medical expense account will increase to \$3,000 from \$2,500 effective September 1. The dependent care maximum is \$5,000 (\$2,500 if married but not filing a joint tax return). There is no maximum for premium contributions.

No. 46

(More)

### 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 BASIC to reduce the time required to receive reimbursement.
3. **Direct Deposit:** You 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 Processing:** Claims are processed and payments are issued daily and BASIC guarantees that all claims will be processed within 24 hours of receipt.
5. **Web Site:** A web site is available to access your account online to check claims, reimbursements, and account balances.
6. **Forms:** You are able to print claim forms from the web site.

### Enrolling for the Plan Year Beginning September 1, 2004

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

1. Carefully read the Plan booklet to learn about the features of the Plan.
2. Complete an Out-of-Pocket Medical Expense Worksheet (page 4) and an enrollment form (page 10).
3. Complete a direct deposit authorization form (page 9) if you wish to be reimbursed via direct deposit.
4. Submit the completed enrollment form and direct deposit form to your school office. Each eligible employee must complete an enrollment form to either participate in the Plan or to decline participation.