

**A BRIEF SUMMARY OF ITS PROVISIONS AND BENEFITS**

- The Plan includes Life, Accidental Death and Dismemberment, Long Term Disability, Hospital/Medical, Prescriptions and Adoption benefits. Dental benefits are optional on a school by school basis. In addition, optional Term Life Insurance and an optional Vision Plan can be purchased on an individual basis.
- A Limited Benefit option is available. This option includes Life, Accidental Death and Dismemberment, Long Term Disability and Dental (if Dental has been elected by the school). Optional Term Life Insurance and the optional Vision Plan are also available with the Limited Benefit Plan.
- The Plan is available to active full time and certain part time employees of CSI member schools and affiliated institutions and colleges in the U.S.
- The Plan is administered by a Board of Trustees; the day to day administration and operation is carried out by the CSI Employee Benefit Department.

**BENEFITS**

- **Life Insurance for Employees** All plans provide \$20,000 of life insurance coverage until an employee attains age 70. Life benefits are reduced at ages 70, 75 and 80.
- **Life Insurance for Covered Dependents** All plans provide \$4,000 of life insurance coverage on enrolled spouses as well as \$2,000 of coverage on all covered dependents who have attained the age of 14 days and \$1,000 of life insurance coverage from live birth to 14 days.
- **Optional Life Insurance for Employees and Spouses** Individuals may elect up to \$250,000 in supplemental life insurance or five (5) times their salary whichever is less.
- **Accidental Death and Dismemberment for Employees** Schedule of coverage is equal to the life insurance amount. Twenty-four hour coverage is provided.
- **Long Term Disability** All plans provide a monthly benefit equal to 66-2/3% of salary, subject to a maximum of \$9,000 reduced by certain other income, and a minimum of \$150.
- **Comprehensive Health Care** Eleven options are available – A national carrier offers PPO 90, PPO 80, PPO HSA 1, PPO HSA 2 and Plan C. Available in West Michigan only are POS, HMO, HMO 80, HSA, HBCI HMO 1 and HBCI HMO 2.

Covered Charges are charges for hospital and medical services plus other necessary charges for services and treatment such as prescription drugs, private duty nurses (RN), medical equipment, and office visits.

All plans cover preventive care such as routine physicals once every 12 to 24 months. See individual plan for details.

- **Prescriptions** Trustmark copay: \$10 generic/\$40 preferred brand/\$60 other brand. (PPO HSA 1 and PPO HSA 2 covers prescriptions at in-network deductible and 80% coinsurance)  
Priority Health copay: \$10 generic/\$40 brand/\$40 with approval for non-formulary, non-excluded.

- The Adoption benefit provides up to \$3,000 reimbursement for eligible expenses.
- **Dental Benefits (Optional)**

Benefit Design	Dental Indemnity
Annual Deductible	\$25/\$75 (Waived for Preventive)
Coinsurance	
Preventive	100%
Basic	80%
Major	50%
Orthodontia (to age 19)	50%
Annual Maximum	\$1,000
Lifetime Maximums	\$1,500
Orthodontia	

- **Optional Vision Plan**

VSP Plan Benefit Highlights (In-Network Benefits)	
Copay	The Plan includes a \$10/\$25 split copayment. The \$10 copay applies to the examination and the \$25 copay applies to materials.
Eye Examination	100 percent covered after \$20 exam copayment
Lenses	100 percent covered after \$20 materials copayment
Frame	More than 11,000 frames covered in full—one new frame every 24 months
Contact Lenses	\$120 allowance toward materials and professional services in lieu of lenses and frame
Cosmetic Options	Cost-controlled prices 15 to 20 percent below retail for progressive lenses, sunglass tints, scratch coating, etc.
Added Value	20 percent discount on additional complete pairs of prescription glasses and a 15 percent discount on contact lens professional services
Savings	VSP coverage shields patients from retail mark-ups. Employees save through VSP's wholesale pricing and cost-controlled options in addition to pretax savings.

For additional information visit our web site at [www.CSionline.org](http://www.CSionline.org) For a premium rate quotation write or call:

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