



CHRISTIAN SCHOOLS  
INTERNATIONAL

## CSI Insurance Plan & Trust Fund

# UPDATE

**Date:** May 9, 2003

**To:** Participating School Boards and  
Eligible Employees (Trustmark)

**From:** Howard Van Mersbergen  
Executive Secretary-Treasurer

- September 1, 2003, Open Enrollment
- Maternity Length of Stay
- Reconstructive Surgery following Mastectomy
- Prescription Drug Copay

- **September 1, 2003, Open Enrollment**

September 1, 2003, is the deadline for open enrollment for the 2003/2004 Plan Year. You will have the same coverage for the 2003/2004 Plan Year as you have now unless you complete a new enrollment form and change your coverage. **Only complete an enrollment form if you are changing coverage.** The only exception is the vision plan; a new enrollment form must be completed each year to renew vision coverage.

If you or your dependents apply for coverage more than 30 days after first becoming eligible, you must either qualify for special enrollment or enroll effective September 1. Special enrollments occur if an individual with other health insurance loses that coverage or if an employee gains a dependent through marriage, birth, adoption, or placement for adoption.

- **Maternity Length of Stay**

The CSI Plans cover maternity benefits as described in your Policy. Guidelines for a hospital length of stay are at least forty-eight (48) hours for a vaginal delivery and ninety-six (96) hours for a cesarean delivery. The length of stay begins at the time of delivery, if the delivery takes place in a hospital. If the delivery does not take place in a hospital, the length of stay begins once the mother and newborn are admitted to the hospital as inpatients.

The mother and newborn are not required to stay 48/96 hours if the attending provider, after consulting with the mother, decides to discharge the mother and newborn earlier.

Pre-certification procedures for maternity hospital stays will be required as described in your Policy.

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(More)

- **Reconstructive Surgery following Mastectomy**

Individuals receiving benefits in connection with a mastectomy may elect breast reconstruction in connection with such mastectomy. Such reconstruction includes the following:

- (1) Reconstruction of the breast on which the mastectomy has been performed;
- (2) Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- (3) Prosthesis and physical complications of all stages of mastectomy, include lymphedemas.

These benefits will be subject to the terms, conditions and limitations of your health coverage with Trustmark, including determinations of medical necessity and reasonable and customary charges. Coinsurance and deductibles will also continue to apply as permitted by State law.

If you have any questions concerning your coverage, including pre-certification requirements, please contact the CSI Benefits Office at 800-635-8288, x232 or 233.

- **Prescription Drug Copay**

To help control the cost of prescription drugs, there is a copay for the different classes of drugs. You have the option of purchasing a 30 day supply of medication for one copay through a retail pharmacy or purchasing a 90 day supply for two copays through the mail order program. These copays are separate from and in addition to the deductibles and copays of your health plan. Except for the PPO HD and PPO MSA options, there is not a deductible for prescriptions. The scenarios below describe the amount you will pay for a prescription.

**Scenario #1:** The physician writes the script for a covered drug and there is a generic available. The prescription will be filled with the generic drug and the member will pay the generic copay of \$15.

**Scenario #2:** The physician writes the script for a covered drug in the preferred tier and there isn't a generic available. The prescription will be filled with the preferred drug and the member will pay the preferred co-pay of \$30.

**Scenario #3:** The physician writes the script for a covered drug, where both a preferred and generic are available, but the physician indicates D.A.W. (Dispense as Written) on the prescription for the preferred drug. The prescription will be filled with the preferred drug and the member will pay the preferred copay of \$30.

**Scenario #4:** The physician writes the script for a covered drug in the preferred tier and there is a generic available but the member wants the preferred drug. D.A.W. is not written on the script. The prescription will be filled with the preferred drug. The member will pay the generic copay of \$15 PLUS the difference in actual cost between the preferred drug and the generic drug.

**Scenario #5:** The physician writes the script for a covered drug in the non-preferred tier and there is no generic or preferred equivalent available. The prescription will be filled with the non-preferred drug and the member will pay the non-preferred co-pay of \$50.

**Scenario #6:** The physician writes the script for a covered drug in the non-preferred tier, where both a preferred and generic are available, but the physician indicates D.A.W. (Dispense as Written) on the prescription for the preferred drug. The prescription will be filled with the non-preferred drug and the member will pay the non-preferred copay of \$50.

**Scenario #7:** The physician writes the prescription for a covered drug in the non-preferred tier and there is a generic and/or a preferred equivalent available but the member wants the non-preferred drug. D.A.W. is not written on the script. The prescription will be filled with the non-preferred drug. If a generic is available, the member will pay the generic copay of \$15 PLUS the difference in actual cost between the non-preferred drug and the generic drug. If no generic is available but a preferred equivalent is, the member will pay the preferred co-pay of \$30 PLUS the difference in the actual cost between the preferred drug and the non-preferred drug

Type of Drug	Trustmark Prescription Copay
Generic	\$15
Preferred Brand	\$30
Non-Preferred Brand	\$50
Prescription Drug Information on-line:	<a href="http://www.druglist.com">www.druglist.com</a>