



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Insurance Plan & Trust Fund

UPDATE

Date: June 10, 2004

To: COBRA Participants

From: Howard Van Mersbergen,
Executive Secretary-Treasurer

- From Howard's Desk
- Updated and Improved CSI Web Site
- Premium Rates Effective September 1, 2004
- Change in Prescription Drug Coverage
- Maternity Length of Stay
- Reconstructive Surgery following Mastectomy
- Contacting the CSI Benefits Office

From Howard's Desk

The Trustees continue to work diligently to provide participants with good benefit coverage at a reasonable cost. We, with the help of our consultants at Marsh, Inc., have negotiated with our insurance carriers in finalizing the insurance renewals for next year in an effort to minimize your cost. We have also looked at how our programs compare to the marketplace from the benefit side and have made some changes to make sure our programs are up-to-date. In particular, we've changed the prescription drug copay for the Priority Health Plans. In addition, we are now offering two plans through Trustmark that are qualified to be used with Health Savings Accounts (HSA). As health care costs continue to rise, we will need to continue adjusting plan design to help manage premium costs.

Our commitment to you is to continue to work hard to provide good benefit plans that are up-to-date and that make the most efficient use of your resources. We appreciate you working with us in this endeavor and continually seek your input. Feel free to contact me by phone at 800-635-8288, ext. 226, or by e-mail at hvanmersbergen@csionline.org.

Updated and Improved CSI Web Site

We have expanded the Benefits section of the CSI web site to make it a valuable tool for you. Go to www.CSionline.org and select the Employee Benefits tab to see the useful items available. The site contains information on CSI benefits, forms that you may need and benefit publications like plan books and Updates.

Premium Rates Effective September 1, 2004

The Trustees have received and negotiated the 2004–2005 insurance renewals. Based on this information, the Trustees approved new rates to take effect September 1, 2004. We have enclosed a rate sheet for your coverage. You will have the same coverage as the school from which you terminated. Please note that the COBRA rates are 102% of the rates shown on the rate sheet.

(More)

No. 506

Change in Prescription Drug Coverage

Effective September 1, 2004, for the Priority Health Plans, the prescription drug copay amount is changing to \$15/\$30/50% for generic/brand/non-formulary, non-excluded drugs. The current prescription drug copay is \$15/\$25/50%.

Maternity Length of Stay

Where a plan covers maternity benefits, 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.

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, including determinations of medical necessity and reasonable and customary charges. Coinsurance and deductibles will also continue to apply as permitted by State law.

Contacting the CSI Benefits Office

If you have questions or need additional information, contact Lois by phone at 800-635-8288 or 616-957-1070, ext. 233 or by e-mail at LLandheer@CSIonline.org.