



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Insurance Plan & Trust Fund

UPDATE

Date: June 30, 2004

To: Retirees Covered by Trustmark

From: Howard Van Mersbergen
Executive Secretary-Treasurer

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From Howard's Desk

The Trustees have continued to work diligently on solutions that will provide members 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 are now offering two plans with higher deductibles called HSA 1 and HSA 2 through Trustmark Insurance Company. As health care costs continue to rise, we will need to continue adjusting plan design to help manage premium costs.

We recognize that the rate changes noted below, while in line with national trends, will have a significant impact on your budget. 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 e-mail at hvanmersbergen@CSionline.org to share your ideas on ways that we can work together to provide for your insurance needs.

September 1, 2004, Open Enrollment

September 1, 2004, is the deadline for open enrollment for the 2004/2005 Plan Year. **You will have the same health and dental coverage for the 2004/2005 Plan Year as you have now unless you complete a new enrollment form and change your coverage.** To obtain an enrollment form, call 800-635-8288 or 957-1070, ext. 233.

If you would like optional vision coverage, you must complete the enclosed optional vision enrollment form.

No. 508

(More)

Premium Rates for September 1, 2004

A rate sheet for your coverage is enclosed. All rates include both health and dental coverage.

Premiums are based on thirteen geographic regions. Your region is determined by your zip code. These regions recognize the differences in fees charged by medical providers around the country.

High Deductible Plans

There are two high-deductible plans available effective September 1 for retirees under age 65. The HSA 1 plan has a deductible of \$1,000 single and \$2,000 family. The HSA 2 plan has a deductible of \$2,500 single and \$5,000 family. Contact Lois for more information on these two plans.

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, including 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.

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.

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.

Overview of Retiree Coverage

All Retirees have Trustmark medical insurance (does not include prescription coverage for Retirees over the age of 65) and Trustmark dental coverage.

Medical Coverage Through Trustmark

The Trustmark insurance card comes from the CSI Insurance office. All cards should have the Group Number of GE 997. If you do not have a current card, please call Lois at 616-957-1070 or 800-635-8288 ext. 233 and a current card will be sent to you immediately. The Customer Service number for eligibility and claim questions is 800-537-8275 and the address is:

Trustmark Insurance
PO Box 390
Ephraim, UT 84627-0390

Dental Coverage Through Trustmark

Dental insurance cards are sent by CSI. If you do not have a current dental card, please call Lois and a card will be sent to you immediately.

The current dental cards should have the phone number for claim information/eligibility of 800-618-3384 and the address is:

Trustmark Insurance Company
PO Box 2980
Clinton, IA 52733-2980

General Information

When receiving medical services, make sure the medical provider has a copy of the current card in their files. Please file this Update with your other important medical information.

If you have another individual as a caretaker of your insurance needs, please make sure that they receive this information.

Contacts for Your Insurance Needs

If you have any questions about your coverage, call Lois at 616-957-1070 or 800-635-8288 ext. 233. If you have questions about specific claims, contact Trustmark Customer Service concerning medical or dental claims at the numbers listed above.