



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Insurance Plan & Trust Fund

UPDATE

Date: August 6, 2004

To: Participating Schools

From: Howard Van Mersbergen
Executive Secretary-Treasurer

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CSI's New Optional Vision Plan

We are very excited to introduce CSI's new optional vision plan effective September 1. We have been able to reduce premium rates by over 50% by replacing our current vision plan with this improved plan.

Vision Plan Benefits

The new plan provides a vision exam, lenses and frames once every 12 months. The copay is \$10 for the exam and \$25 for lenses and/or frames. In addition, discounts are available for other services like scratch-resistant coatings, anti-reflective coatings and progressive lenses.

If you choose contacts instead of glasses, your \$105 allowance applies to the cost of your lenses and the fitting and evaluation exam. The evaluation exam is in addition to your vision exam.

More benefit details are included on VSP's "An Eyecare Plan" distributed with this Update.

Monthly Premium Rates

Premium is based on participation for 12 months. If you choose to participate in the vision plan, your effective date will be September 1. The monthly premium rates are:

Single	\$ 9.50
Employee plus spouse	\$14.25
Family	\$25.75

You can reduce your expenses even more by paying your premium on a pre-tax basis through a Section 125 plan like the CSI Flexible Benefits Plan. For more information on the CSI Flexible Benefits Plan call Brian at 800-635-8288, ext. 267.

How to Enroll

Complete the attached enrollment form to participate in the plan. Because this is a new program we are able to extend the enrollment period – mail or fax your enrollment forms to CSI by September 15. If you have already enrolled in the CSI vision plan for the new plan year, you do not need to complete the form; we will enroll you in the new, lower-cost plan.

Changes in Trustmark's Precertification Requirements

There is a new toll-free number, 800-601-7427, to call prior to receiving medical services requiring precertification in your plan of benefits. As of September 1, 2004 Trustmark's partner, Private Healthcare Systems, Inc. (PHCS), will provide precertification services.

Requirements for precertification are changing effective September 1, 2004. To obtain the highest benefit possible and avoid increased out-of-pocket costs:

- You **STILL** have to call prior to any inpatient hospitalization (for any medical services including maternity, transplants, mental illness, mental or nervous disorders, or for alcohol and chemical abuse treatment).
- You **NO LONGER** have to call prior to any outpatient surgery.
- You are **NOW REQUIRED** to call prior to:
 - ◆ Skilled nursing facility admissions,
 - ◆ Home health care services such as home infusion and in-home physical, occupational or speech therapy
 - ◆ Sub-acute medical and rehabilitation admissions
 - ◆ Hospice care services

This precertification process helps Trustmark facilitate the most appropriate level and type of care while helping avoid the costly waste of unnecessary services.

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.