



CHRISTIAN SCHOOLS  
INTERNATIONAL

## CSI Insurance Plan & Trust Fund

# UPDATE

**Date:** October 5, 2004

**To:** Member Schools and Participants  
Covered by Priority Health

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### Welcome to Health by Choice!

Your school has enrolled in Priority Health's "Health by Choice" program. Health by Choice encourages and rewards you for healthy behaviors by helping you take personal responsibility for your health. It's designed to help you lead a healthier life. By participating with Health by Choice, you will show your commitment to improve your health.

We will provide you with the tools and information you need to make smarter health care decisions. The benefits when you participate with Health by Choice are:

- A healthier you
- Awareness of your health risks
- Overall improvement of health care

Being an informed health consumer has never been more important. Approximately 70 percent of all chronic health conditions are preventable. You impact your health by the choices you make everyday – like how you manage your stress levels, if you choose to exercise, if you choose to smoke, and what you choose to eat.

### You Can Reduce Your Monthly Premium

Besides improving your health, why should you participate in Health by Choice? By participating, you can earn a reduction in your monthly premium rates.

As part of your school's participation, we have reduced your premium for the current year by 1% to encourage you to participate.

To qualify for the 1% reduction beginning September 1, 2005, you need to actively participate in Health by Choice. There are four steps to take to participate and qualify for next year's reduction. If you participate, you will receive a 1% reduction in premium; if you do not participate, you will pay a higher premium.

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### **Steps to Take to Qualify for the Reduction**

There are four steps to take to qualify for the reduction:

1. Complete the on-line health risk assessment called the Health Quotient,
2. Comply with preventive health guidelines (physicals, mammograms, etc.),
3. Opt into disease management programs, if applicable, and
4. Set a personal health goal.

### **Timelines for Participation**

The deadline for completing the Health Quotient and setting a personal health goal is November 30, 2004. The Health Quotient must also be updated during June 2005.

The deadline for complying with preventive health guidelines and opting into a disease management program is June 30, 2005. To comply with the preventive health guidelines you must have had a physical between July 1, 2003 and June 30, 2005. If you have had a physical since July 1, 2003, you will be able to self-report it; another physical will not be necessary prior to June 2005.

### **An Internet-Based Program**

Health by Choice uses the secure online tools that are available to you through the CSI web site. This is an Internet-based program, so you will need to have an active e-mail account and be able to access the Internet. You can register, and provide and access information online. Any information we send you throughout this program will be through e-mail, so you can get it 24 hours a day, 7 days a week. You don't have to wait for the mail – you can choose when you want to access your health information.

### **Getting Started**

You will need your own private, personalized account on the Priority Health web site to fulfill your Health by Choice commitments. Priority Health is in the business of carefully maintaining medical records and this account will be as secure and confidential as any other medical information. This section will help you create your confidential account. Simply follow these steps:

#### **CREATING AN ACCOUNT**

1. Go to *www.CSIonline.org*, select Employee Benefits, United States, CSI Insurance Plan, and Links. Select the link to Priority Health.
2. Select MEMBERS under ENTER
3. Click "Register Now"
4. Fill out the requested account information and click CONTINUE

*You must include an e-mail address. If you do not have an existing e-mail address, you can set up a free account on such Web sites as Yahoo! or MSN.*

*To continue, you must accept the Priority Health Privacy Statement, as well as the WebMD Privacy Policy and Terms of Use.*

5. Complete the Security Questions page and click CONTINUE
6. Click LOGIN to access your new account

## COMPLETING YOUR HEALTHQUOTIENT™ASSESSMENT

1. From your Member Center page, click “start now!” under the HEALTH BY CHOICE section.
2. Follow the step-by-step instructions of the online tutorial.
3. Answer the questions as accurately as possible.
4. Once complete, you will get your HealthQuotient score.

## SETTING YOUR PERSONAL HEALTH GOAL

1. From your HealthQuotient score page, click “Set your personal Health Goal.”
2. Select your health goal from the pre-determined choices  
*or*  
Write in your own goal
3. Briefly describe how you will meet your goal
4. Click SET HEALTH GOAL to save your information.

## UPDATING YOUR PERSONAL HEALTH INFORMATION

1. After you have created your account, completed your HealthQuotient and set your personal health goal, you can always work on your program commitments and update your information by going to the Priority Health link on the CSI web site
2. Select MEMBERS under ENTER
3. Enter your username and password under LOGIN
4. Click LOGIN
5. Click “update your information!” from your Member Center.

**IMPORTANT:** To protect your personal health information, you must *always* log out of your account when finished. Simply click “log out” near the upper right corner.

### Status Checks

You can quickly and easily track and update your progress as you meet your Health by Choice program commitments. Simply log in to your account through the link on the CSI web site. Your commitments and timelines for completion are listed on the Health by Choice page. You can find out the status of your activity. When you have successfully completed all of your commitments, you will be eligible to receive the reduction in premium for the September 2005 plan year.

### Get Your Questions Answered

Priority Health is pleased to provide you with the tools and information you need to make smarter health care decisions. Contact the CSI Benefits Office at 800-635-8288 or 957-1070, ext. 233 if you have questions related to your specific commitments, timelines or premium reduction. For all other questions, contact Priority Health Customer Service representatives with a secure online message at through your Health by Choice account or call 800 446-5674.