



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Insurance Plan & Trust Fund

UPDATE

Date: April 25, 2005

To: Participating Boards and Participants
Covered by Trustmark

From: Howard Van Mersbergen,
Executive Secretary-Treasurer

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From Howard's Desk

The Trustees continue to work diligently to provide member schools 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 existing plans to make sure our programs are up-to-date. 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 school and employee 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 to share your ideas on ways that we as a group of schools working together can provide for the dedicated staff of our Christian schools.

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 Rate Changes Effective September 1, 2005

- The Trustees have received and negotiated the 2005–2006 insurance renewals. Based on this information, the Trustees approved new rates to take effect September 1, 2005.

(More)

No. 524

- The specific components of the rate changes are as follows:

Life/Accidental Death & Dismemberment

Single	12.5%	decrease
Family	9.4%	decrease
Optional Life:	0%	increase
Optional Vision:	0%	increase
Long Term Disability:	7.1%	decrease
Dental:	0%	overall increase
Health:		
Trustmark Plan C, PPO 80, PPO 90, PPO HSA 1 and PPO HSA 2	4.1%	overall increase

- For Trustmark Plans C, PPO 80, PPO 90, PPO HSA 1 and PPO HSA 2:
Premium rates are calculated separately for each school based primarily on the school's location and the demographics (age, gender, etc.) of the school's employees. Although rates are not based on a school's individual experience, schools are divided into four categories based on experience. Schools in the higher experience categories will receive a higher increase than schools in the lower categories. For schools with 10 or fewer employees covered for health care, rates are calculated separately for each age group based on individual demographics. The rates for your school are attached.
- [Click here](#) for a rate sheet for the Limited Benefit Plan (the plan that provides Life, Accidental Death and Dismemberment, Long-Term Disability and Dental coverage).

Change in Prescription Drug Copay

Effective September 1, 2005, for the Trustmark plans, the prescription copay amount is changing from \$15/\$30/\$50 to \$15/\$30/\$60 (generic/preferred brand/non-preferred brand).

Changes in Coverage

- Changes in Medical Coverage**

Plan	Current	Effective 09/01/05
Trustmark PPO 80	<ul style="list-style-type: none"> \$15 Office Visit Copay \$300/\$600 Deductible (Out-of-Network Deductible \$1,000/\$2,000) 	<ul style="list-style-type: none"> \$20 Office Visit Copay \$400/\$800 Deductible (Out-of-Network Deductible \$1,250/\$2,500)
Trustmark PPO 90	<ul style="list-style-type: none"> \$15 Office Visit Copay \$250/\$500 Deductible (Out-of-Network Deductible \$750/\$1,500) 	<ul style="list-style-type: none"> \$20 Office Visit Copay \$300/\$600 Deductible (Out-of-Network Deductible \$1,000/\$2,000)
Trustmark Plan C	<ul style="list-style-type: none"> \$500/\$1,000 Deductible 	<ul style="list-style-type: none"> \$600/\$1,200 Deductible

- Change in Vision Coverage**

The annual allowance for contact lenses purchased through Vision Service Plan (VSP) will increase to \$120 from \$105 effective September 1. Premium rates for the vision plan will not increase.

• **Changes in Long-Term Disability Coverage**

The following changes will be made effective September 1 to long-term disability benefits:

- The maximum monthly benefit will increase to \$9,000 from \$5,000.
- LTD benefits for self-reported illnesses will be limited to 24 months.
- Family social security benefits will be integrated with the disabled individual's LTD benefits.

Changes in Dental Rate Categories

Trustmark has made the following changes to the three dental rate categories:

Georgia and Indiana are now in Rate Category 1

Florida and Ohio are now in Rate Category 2

Illinois is now in Rate Category 3

CSI Contact Information

If you have questions about the CSI Insurance Plan call Lois at 800-635-8288 or 616-957-1070, ext. 233.