



CHRISTIAN SCHOOLS  
INTERNATIONAL

## CSI Insurance Plan & Trust Fund

# UPDATE

**Date:** May 2, 2005

**To:** Participating School Boards and  
Eligible Employees

**From:** Howard Van Mersbergen  
Executive Secretary-Treasurer

- September 1, 2005 Open Enrollment
- Maternity Length of Stay
- Reconstructive Surgery following Mastectomy
- Contacting CSI

### September 1, 2005 Open Enrollment

- September 1, 2005 is the deadline for open enrollment for the 2005/2006 Plan Year. You will have the same coverage for the 2005/2006 Plan Year as you have now unless you complete a new enrollment form and change your coverage. **Only complete an enrollment form if you are changing coverage.**
- In past years, vision coverage has not rolled over to the following Plan Year requiring participants to enroll annually. **There is a change this year:** vision coverage will rollover to the next Plan Year just like your other coverage. If you wish to terminate your vision coverage as of end of the Plan Year, complete the vision form and select the option indicating that you want the coverage terminated.
- If you or your dependents apply for coverage more than 30 days after first becoming eligible, you must either qualify for special enrollment or enroll effective September 1. Special enrollments occur if an individual with other health insurance loses that coverage or if an employee gains a dependent through marriage, birth, adoption, or placement for adoption.

### Maternity Length of Stay

- The CSI Plans cover maternity benefits as described in your Policy. 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 as described in your policy, including determinations of medical necessity and reasonable and customary charges. Coinsurance and deductibles will also continue to apply as permitted by State law.

### **Contacting CSI**

If you have any questions concerning your coverage, including pre-certification requirements, please contact the CSI Benefits Office at 800-635-8288, x233. Information is also available on the CSI web site at [www.CSIOonline.org](http://www.CSIOonline.org).