



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Insurance Plan & Trust Fund

UPDATE

Date: July 19, 2005

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 a second supplemental plan for retirees over the age of 65 through Trustmark Insurance Company. As health care costs continue to rise, we will need to continue adjusting plan design to help manage premium costs.

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, 2005, Open Enrollment

September 1, 2005, is the deadline for open enrollment for the 2005/2006 Plan Year. **You will have the same health and dental coverage for the 2005/2006 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.

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.

No. 527

(More)

Premium Rates for September 1, 2005

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.

New Supplemental Plan

We now offer a second supplemental plan for retirees over the age of 65 in order to provide a lower cost alternative to the current plan. (The current supplemental plan is unchanged.) The new plan has the same benefits as the current plan but also includes a deductible of \$1,000.

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.

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.

The CSI web site contains information on CSI benefits, forms that you may need and benefit publications like plan books and Updates. Go to www.CSIonline.org and select the Employee Benefits tab to see the useful items available.