



CHRISTIAN SCHOOLS  
INTERNATIONAL

## CSI Insurance Plan & Trust Fund

# UPDATE

**Date:** July 21, 2005

**To:** Participating Boards and Participants

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

- Premium Rates Reduced
  - Life and AD&D Rates
  - LTD Rate
  - Dental Rates

### Premium Rates Reduced

The Trustees work with our insurance consultant, Marsh USA Inc., and insurance carriers to provide good coverage at competitive premium rates. Earlier this year, the Trustees asked Marsh to search for lower rates by contacting insurance carriers and marketing the Life, AD&D, and LTD benefits of the Plan. Although we publicized rates in May for the new Plan Year, the marketing project was recently completed and the Trustees were able to secure lower rates. We are pleased to pass these rates along to you effective September 1, 2005. A revised rate sheet is attached.

- The Basic Life and AD&D rates decreased by over 40% for single coverage and 28% for family coverage. These benefits will be insured through Unum Provident effective September 1. The Basic Life benefit will remain at \$20,000/participant, \$4,000/spouse, and \$2,000/child.

The premium for Optional Life coverage will not change. The maximum coverage of \$250,000 each for employee and spouse will also be unchanged. New employees will be able to select coverage up to \$150,000/employee and \$50,000/spouse without evidence of good health. If you wish to purchase additional coverage or if a new employee wishes to purchase coverage in excess of the limit, you must provide evidence of good health.

- The Long Term Disability rate will decrease by over 14%. We have received quotes from several different carriers and can secure the best rate and coverage by continuing with Unum Provident.
- Dental rates will decrease by 12% by placing our program in a "passive" dental PPO network. In a passive PPO network, you can continue to use your same dentist and all coverage stays the same. The decrease in rates is made possible by the number of participants already using providers who are in the network. If you use a network provider, your cost of treatment and the cost to the Plan may be less than a non-network provider. If you would like to know if your dentist is in the network, go to [www.dentemax.com](http://www.dentemax.com) or call 800-752-1547.

### CSI Contact Information

If you have questions about the CSI Insurance Plan, contact Lois by phone at 616-957-1070 or 800-635-8288, extension 233, or by e-mail at [Llandheer@CSOnline.org](mailto:Llandheer@CSOnline.org).

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