



CHRISTIAN SCHOOLS  
INTERNATIONAL

## CSI Insurance Plan & Trust Fund

# UPDATE

**Date:** July 25, 2005

**To:** Member Schools

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

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### 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. 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 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 Insurance and Your Local Agent**

Historically, we have marketed the CSI medical programs on a direct basis to member schools in order to reduce distribution costs and to provide the best medical package at the lowest possible cost. The program has been very successful and continues to provide great value to participating schools.

When we ask non-participating schools why they don't participate, the key reason is that these schools rely upon an insurance agent in their community to help them understand the alternatives and to make the right decision. We understand that medical insurance is complex and that many of us do not have the time or expertise to make the decision alone.

If you are currently using a local agent to purchase medical benefits, you can purchase CSI medical benefits in the same manner. The premium rates provided to your agent will include standard commissions that recognize the value they bring to your school. While these rates will be higher than purchasing the program from CSI directly, they recognize the local expertise and customer service your insurance agent brings to the insurance purchasing process.

Now there are two ways to participate in the CSI program, directly from CSI or through your local insurance agent:

- If you would like to obtain a quote for health coverage directly from CSI, go to [www.CSIonline.org](http://www.CSIonline.org) to submit a census form. Select Employee Benefits, United States, CSI Insurance Plan, and Premium Rates. You can also fax a census to 616-301-2149 or e-mail it to [bmeekhof@CSIonline.org](mailto:bmeekhof@CSIonline.org).
- If you would like to involve your agent, forward the name and phone number of your agent to CSI and we will take care of the rest.

We have many benefits available to you even if you do not need health coverage. We offer basic life, optional life, AD&D, dental, long-term disability, and vision. Also available are a Section 125 plan, group payroll plan, and pension plan.

### **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@CSIonline.org](mailto:Llandheer@CSIonline.org).