



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Insurance Plan & Trust Fund

UPDATE

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To: Member Schools and Participants
Covered by Priority Health

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Welcome to HealthByChoice!

Your school has enrolled in Priority Health's "**HealthByChoice**" program. **HealthByChoice** encourages and rewards you for healthy behaviors by helping you take personal responsibility for your health. It's designed to help you lead a healthier life. By participating with **HealthByChoice**, you will show your commitment to improve your health.

We will provide you with the tools and information you need to make smarter health care decisions. The benefits when you participate with **HealthByChoice** are:

- A healthier you
- Awareness of your health risks
- Overall improvement of health care

Being an informed health consumer has never been more important. Approximately 70 percent of all chronic health conditions are preventable. You impact your health by the choices you make everyday – like how you manage your stress levels, if you choose to exercise, if you choose to smoke, and what you choose to eat.

You Can Reduce Your Monthly Premium

Besides improving your health, why should you participate in **HealthByChoice**? By participating, you can earn a reduction in your monthly premium rates.

If you participated last year and completed the four steps, you are currently receiving a 1% reduction in your monthly health premium rate.

To qualify for the 1% reduction beginning September 1, 2006, you need to actively participate in Health by Choice during this plan year. There are four steps to take to participate and qualify for next year's reduction. If you participate, you will receive a 1% reduction in premium; if you do not participate, you will pay a higher premium.

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Steps to Take to Qualify for the Reduction

There are four steps to take to qualify for the reduction:

1. Complete the on-line health risk assessment called the HealthQuotient,
2. Comply with preventive health guidelines (physicals, mammograms, etc.),
3. Opt into disease management programs, if applicable, and
4. Set a personal health goal.

Timelines for Participation

The deadline for completing the HealthQuotient and setting a personal health goal is November 30, 2005. The HealthQuotient must also be updated during April 2006.

The deadline for complying with preventive health guidelines and opting into a disease management program is April 30, 2006. To comply with the preventive health guidelines you must have had a physical between May 1, 2004 and April 30, 2006. If you have had a physical since May 1, 2004, you will be able to self-report it; another physical will not be necessary prior to April 2006.

An Internet-Based Program

HealthByChoice uses the secure online tools that are available to you through the CSI web site. This is an Internet-based program, so you will need to have an active e-mail account and be able to access the Internet. You can register, and provide and access information online. Any information we send you throughout this program will be through e-mail, so you can get it 24 hours a day, 7 days a week. You don't have to wait for the mail – you can choose when you want to access your health information.

Getting Started

You will need your own private, personalized account on the Priority Health web site to fulfill your HealthByChoice commitments. Priority Health is in the business of carefully maintaining medical records and this account will be as secure and confidential as any other medical information. This section will help you create your confidential account. If you have participated in HealthByChoice before, login using your existing username and password. If you have not participated before, simply follow these steps:

CREATING AN ACCOUNT

1. Go to www.CSionline.org, select Employee Benefits, United States, CSI Insurance Plan, and Links. Select the link to Priority Health.
2. Click **Register Now** under the Login area
3. Under the Select User Type, click **Member**
4. Follow the step-by-step instructions (contract number, date of birth, etc.)
5. Click **Go to Your Member Center** to access your new account

COMPLETING YOUR HEALTHQUOTIENT™ ASSESSMENT

1. On your personal Member Center page, click Get Started in the HealthByChoice section.
2. Answer each question as accurately as possible.
3. Once complete, you will see your HealthQuotient score.

SETTING YOUR PERSONAL GOAL

1. From your HealthQuotient score page, click **Set your Personal Health Goal**.
2. Either select your health goal from the pre-determined choices or select **Other** and write in your own goal
3. Briefly describe how you will meet your goal
4. Click **Set Health Goal** to save your information.

Track and Update Your Status

After you have created your account, completed your HealthQuotient and set your personal health goal, you can easily track and update your **HealthByChoice** commitments.

1. Go to www.CSIOonline.org, select Employee Benefits, United States, CSI Insurance Plan, and Links. Select the link to Priority Health.
2. Enter your username and password in the fields on the left. Click the **Login** button.
3. Once you arrive at your personal **Hello “Your” Name** page, click **View Status** in the **HealthByChoice** box. Then you’ll see the list of your commitments and status.**
4. Click on **Update HealthQuotient** and then click on **Update Assessment**. You must page through the whole assessment to update it, but you do not need to change any answers. Be sure to update your commitments prior to November 30.
5. To return to your status page, click **Member Home** in the upper corner, then **View Status** in the **HealthByChoice** box.

** When you complete or update your HealthQuotient, you will have to wait until the following Monday to see a checkmark next to it on the status page. Don’t worry, it will show the date you completed it, not Monday’s date.

IMPORTANT: To protect your personal health information, always log out of your account when finished. Simply click **logout** near the upper right corner.

Get Your Questions Answered

Priority Health is pleased to provide you with the tools and information you need to make smart health care decisions. Contact the CSI Benefits Office at 800-635-8288 or 957-1070, ext. 233 if you have questions related to your specific commitments, timelines or premium reduction. For all other questions, contact Priority Health Customer Service representatives with a secure online message through your Health by Choice account or call 800 446-5674.