



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Insurance Plan & Trust Fund

UPDATE

Date: December 29, 2005

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To: Boards and Administrators
CSI Member Organizations

From: Howard Van Mersbergen
Executive Secretary-Treasurer

Survey Results

- Earlier this fall we requested your participation in a survey of board/employee payment of health insurance costs for employees and dependents. The questionnaire was mailed to 324 CSI member organizations. 220 responses were received.
- Following are the results; the numbers in brackets indicate the results of the previous surveys:

Of the member organizations, grouped into three main categories:

			<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>
29	Boards, or 13.2%,	pay the <u>full</u> cost.	{10.1}	{13.8}	{16.3}	{20.5}
173	Boards, or 78.6%,	pay <u>part</u> of the cost.	{79.8}	{78.7}	{74.6}	{74.2}
18	Boards, or 8.2%,	pay <u>none</u> of the cost.	{10.1}	{ 7.5}	{ 9.1}	{ 5.3}

Of the 173 Boards which pay part of the cost:

10	Boards, or 5.8%,	pay 100% for the employee,	75% for dependents.
10	Boards, or 5.8%,	pay 100% for the employee,	50% for dependents.
37	Boards, or 21.4%,	pay 100% for the employee,	0% for dependents.
15	Boards, or 8.7%,	pay 90% for the employee,	90% for dependents.
12	Boards, or 6.9%,	pay 80% for the employee,	80% for dependents.
11	Boards, or 6.3%,	pay 75% for the employee,	75% for dependents.
9	Boards, or 5.2%,	pay 50% for the employee,	50% for dependents.
69	Boards, or 39.9%,	pay various other portions.	

No. 533

(More)

— In looking towards next year:

Of the 29 currently paying full cost, 17 or 58.6% expect to pay the full cost, 1 or 3.5% expect to pay part of the cost and 11 or 37.9% are uncertain what percentage will be paid.

Of the 173 currently paying partial cost, 8 or 4.6% expect to pay a different percentage of the cost, 126 or 72.8% expect to pay the same percentage of the cost, and 39 or 22.6% are uncertain what percentage will be paid.

Of the 18 currently paying none of the cost, 4 or 22.2% expect to pay a percentage of the cost, 6 or 33.3% expect to pay none of the cost, and 8 or 44.5% are uncertain what percentage will be paid.

— Regarding offering a Flexible Spending Account Plan for employees to use to pay benefit related expenses with pre-tax dollars:

142 Boards provide a Flexible Spending Account Plan.

78 Boards do not provide a Flexible Spending Account Plan.

Of those not now offering a Flexible Spending Account Plan, 21 Boards are considering such a program next year.

For More Information

For more information on the CSI benefit plans, go to www.CSIonline.org and select Employee Benefits. The web site contains descriptions of the various benefits available through CSI, forms, publications, and contact information for CSI staff members.