



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Insurance Plan & Trust Fund

UPDATE

Date: February 24, 2006

To: Member Schools and Participants

From: Howard Van Mersbergen
Executive Secretary Treasurer

- New Optional Benefits
- Special Open Enrollment in March – Proof of Good Health Not Required
- \$10,000 Optional Life Guarantee
- Take Action and Enroll
- Contact Information for CSI

New Optional Benefits

The Trustees are pleased to announce two new optional benefits available through the CSI Insurance Plan that will help to protect your family. Effective May 1, 2006, optional child life coverage and optional accidental death and dismemberment (AD&D) coverage are available at affordable group rates.

- **Optional Child Life Coverage**

If you have optional life coverage, you are eligible to add optional child life coverage. Select a level of coverage of either \$5,000 or \$10,000 and all of your children are covered. The one low rate covers each of your children, regardless of the number of children you have. The monthly cost for \$5,000 of coverage is \$2.00; the monthly cost for \$10,000 is \$3.50.

- **Optional AD&D Coverage**

Optional AD&D is available for employee, spouse and children to supplement additional financial needs when a death occurs suddenly. Coverage for employee and spouse is available in \$10,000 increments up to \$250,000; coverage in the amount of \$5,000 or \$10,000 is available for children. The monthly cost for employee and spouse is \$0.50 for each \$10,000 in coverage; the monthly cost for coverage for children is \$0.30 for \$5,000 and \$0.50 for \$10,000 of coverage.

Special Open Enrollment in March – Proof of Good Health Not Required

The Trustees are also very pleased to announce a special open enrollment period for all of CSI's optional life insurance and AD&D insurance. Although Plan provisions require you to provide proof of good health in order to purchase life coverage (except for your first 30 days of employment), our new life and AD&D carrier, UnumProvident, has agreed to a special open enrollment period in March during which proof of good health is not required.

Take a few minutes to assess how well you are financially protected and take advantage of this special open enrollment.

During March, you have the opportunity to increase your financial protection. Employees may purchase up to the guarantee issue amount of \$250,000 in optional life coverage. Spouse coverage is available up to the guarantee issue amount of \$50,000 (additional spouse coverage is available up to \$250,000 with proof of good health).

\$10,000 Optional Life Guarantee

One very important feature of the optional life coverage is the ability to increase coverage to the guarantee issue amount at any September 1 **without proof of good health** if you have at least \$10,000 in optional life coverage. Consider purchasing at least \$10,000 in optional life coverage now so that you can increase coverage in the future if your needs change.

Take Action and Enroll

After March 31, the regular plan provisions apply and proof of good health will be required to add or increase your life coverage (after the first 30 days of employment). Now is your chance to increase your financial protection by taking advantage of these features of this special open enrollment:

- Add or increase optional life coverage for you and/or your spouse.
- Add the new optional life coverage for your children.
- Add the new optional AD&D coverage for you, your spouse, and your children.

To take action, complete the [enrollment form](#) and return it to CSI by March 31. Coverage will be effective May 1, 2006.

Contact Information for CSI

If you have questions, contact the CSI Benefits Office at 800-635-8288 or 616-957-1070, extension 233. Benefits information is also available on the CSI web site by selecting Employee Benefits at www.CSionline.org.



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**OPTIONAL LIFE INSURANCE AND
ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)**

- Participants in the CSI Insurance Plan have the opportunity to purchase additional term life insurance coverage for themselves, their spouses and their children at affordable group rates.
- Coverage is available in increments of \$10,000, with a maximum of \$250,000.
- The amount elected for the spouse cannot exceed the employee's insurance amount.
- Coverage levels of \$5,000 and \$10,000 are available for children.
- Benefits will be reduced by 35% on the first day of the calendar month after attainment of age 70, another 20% on the first day of the calendar month after attainment of age 75, another 15% on the first day of the calendar month after attainment of age 80.
- This coverage terminates upon the retirement of the employee.
- Premium billing begins the first of the month following the effective date given. All premium payments are made through the school by payroll deduction and sent to the Plan Administrator.

OPTIONAL LIFE INSURANCE:

- Premium cost for employee and spouse is based on age as follows:

			<u>Monthly Rate per \$10,000 of Benefit</u>		
<u>Age</u>	<u>Non-Tobacco User</u>	<u>Tobacco User</u>	<u>Age</u>	<u>Non-Tobacco User</u>	<u>Tobacco User</u>
0-29	\$0.50	\$1.00	55-59	\$ 7.65	\$15.30
30-34	\$0.80	\$1.55	60-64	\$ 8.75	\$17.50
35-39	\$1.05	\$2.10	65-69	\$11.95	\$23.90
40-44	\$1.65	\$3.20	70-74	\$29.65	\$59.30
45-49	\$2.75	\$5.40	75-79	\$47.50	\$94.95
50-54	\$4.75	\$9.45			

- The monthly premium cost for children is \$2.00 for coverage of \$5,000 and \$3.50 for \$10,000. This rate covers each of your children regardless of the number of children you have.
- Apply for coverage by completing the application and Statement(s) of Health (enclosed) for the employee and/or spouse, and return the forms to the CSI Insurance Office. Employees within 30 days of employment do not need to complete Statements of Health.
- Participants covered by at least \$10,000 in optional life may increase coverage at any September 1 without completing a Statement of Health. Spouse coverage over \$50,000 is available pending approval of a Statement of Health.

OPTIONAL AD&D:

- The monthly premium cost for employee/spouse is \$0.50 for each \$10,000 in coverage.
- The monthly premium cost for children is \$0.30 for \$5,000 of coverage and \$0.50 for \$10,000 of coverage.

LIMITATIONS AND EXCLUSIONS

LATE ENROLLMENT

If approved, I understand any such change will be effective as of my first day of active work on or after such approval. Coverage for totally disabled dependents will be delayed until the first of the month, coincident with or next, following the date the individual is no longer disabled. This delay does not apply to newborn children while dependent insurance is in effect. "Totally disabled" means that, as a result of an injury, a sickness or a disorder, your dependent is confined in a hospital or similar institution; is unable to perform two or more activities of daily living (ADLs) because of a physical or mental incapacity resulting from an injury or a sickness; is cognitively impaired; or has a life threatening condition.

EXCLUSION FOR SUICIDE

Where the cause of death is suicide: 1) No benefits will be payable for a loss within 24 months after the individual's initial effective date of insurance; and 2) No increased or additional insurance will be payable for a loss occurring within 24 months after the day of such increased or additional insurance is effective.

(More)

APPLICATION
OPTIONAL LIFE
AND
OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

Employee	Social Security Number	Birthdate	Sex	School
Address	City	State	Zip Code	Effective Date
Employee's Beneficiary (First Name - Middle Initial - Last Name)	Relationship	Spouse's Beneficiary	Relationship	
Spouse	Social Security Number	Birthdate	Sex	

OPTIONAL LIFE
Complete this section if electing Optional Life

I have () have not () used tobacco products during the 12 month period immediately preceding the date noted below.

Employee Signature _____ Date _____, 20_____

I have () have not () used tobacco products during the 12 month period immediately preceding the date noted below.

Spouse Signature _____ Date _____, 20_____

NOTE: If you are eligible for non-smoker rates at this time and you start smoking in the future, you must advise the CSI Insurance Plan office and your premium rate will be adjusted accordingly. If you fail to do so, the Insurance Company may terminate your life insurance benefits, deny your claim for life insurance benefits and return your group insurance contributions under the group policy.

Current Optional Life Coverage (Do not include \$20,000 Basic Life)	Employee	\$ _____	Spouse	\$ _____	Child	\$ _____
Additional amount requested (Elect coverage in increments of \$10,000) (For Child Optional Life elect either \$5,000 or \$10,000)	Employee	\$ _____	Spouse	\$ _____	Child	\$ _____
Total Coverage Desired	Employee	\$ _____	Spouse	\$ _____	Child	\$ _____

OPTIONAL AD&D

Current Optional AD&D Coverage (Do not include \$20,000 Basic AD&D)	Employee	\$ _____	Spouse	\$ _____	Child	\$ _____
Additional amount requested (Elect coverage in increments of \$10,000) (For Child Optional AD&D elect either \$5,000 or \$10,000)	Employee	\$ _____	Spouse	\$ _____	Child	\$ _____
Total Coverage Desired	Employee	\$ _____	Spouse	\$ _____	Child	\$ _____

I request my employer to arrange for the Group Coverage for which I elect and authorize my employer to deduct from my earnings the required contributions.

I have been given the opportunity to participate in the Optional Life and Dependent Life Insurance Programs with UNUM/Provident. I understand that if I elect to participate more than 31 days after first eligible; or, if I later elect to increase the amounts of insurance elected on a date other than September 1, I will be considered a late subscriber and will need to provide medical evidence of good health satisfactory to UNUM/Provident. If approved, I understand any such change will be effective as of my first day of active work on or after such approval. If I elect to increase the amounts of insurance elected now or on any September 1, I can do so without having to provide medical evidence of good health.

Employee's Signature: _____ Date Signed: _____

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