



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Insurance Plan & Trust Fund

UPDATE

Date: April 27, 2006

To: Participating Boards and Participants
Covered by Priority Health

From: Howard Van Mersbergen,
Executive Secretary-Treasurer

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From Howard's Desk

The Trustees continue to work diligently to provide member schools with good benefit coverage at a reasonable cost. We, with the help of our consultants at Mercer Health & Benefits, have negotiated with our insurance carriers in finalizing the insurance renewals for next year in an effort to minimize your cost. We have also looked at how our programs compare to the marketplace from the benefit side and have made some changes to existing plans to make sure our programs are up-to-date. As health care costs continue to rise, we will need to continue adjusting plan design to help manage premium costs.

Our commitment to you is to continue to work hard to provide good benefit plans that are up-to-date and that make the most efficient use of school and employee resources. We appreciate you working with us in this endeavor and continually seek your input. Feel free to contact me by phone at 800-635-8288, ext. 226, or by e-mail at hvanmersbergen@CSOnline.org to share your ideas on ways that we as a group of schools working together can provide for the dedicated staff of our Christian schools.

Opt Out for Active Employees over Age 65

The Trustees have changed the participation requirements of the Plan for active employees over the age of 65. If an active employee is over the age of 65 and Medicare eligible, they are not required to participate in the CSI Insurance Plan.

New Priority Health Medicare Advantage Plan

This new Medicare Advantage Plan for retirees replaces Medicare Parts A, B, and D, and includes supplemental coverage and dental coverage. This plan is an alternative to the two Medicare plans currently offered through Priority Health and is available in portions of the Priority Health service area. The monthly premium will be \$146 for single coverage and \$300 for retiree plus spouse.

Premium Rate Changes Effective September 1, 2006

- The Trustees have received and negotiated the 2006–2007 insurance renewals. Based on this information, the Trustees approved new rates to take effect September 1, 2006.

(More)

No. 540

- The specific components of the rate changes are as follows:

Life/Accidental Death & Dismemberment	0%	increase
Optional Life:	0%	increase
Optional Vision:	0%	increase
Long Term Disability:	0%	increase
Dental:	16.5%	overall increase
Health:		
Trustmark Plans	8.9%	overall increase
Priority Health POS	5.98%*	overall increase
Priority Health HMO 100	4.24%*	overall increase
Priority Health HMO 80	4.24%*	overall increase
Priority Health HSA	4.74%*	overall increase
Priority Health HRA	4.22%*	overall increase

* Note: A 1% discount is available for participation in the Health by Choice program.

- We have enclosed a rate sheet for Priority Health coverage and the Limited Benefit Plan (the plan that provides Life, Accidental Death and Dismemberment, Long-Term Disability and Dental coverage).
- For Trustmark Plans C, PPO 80, PPO 90, PPO HSA 1 and PPO HSA 2: Premium rates are calculated separately for each school based primarily on the school's location and the demographics (age, gender, etc.) of the school's employees. For schools with 10 or fewer employees covered for health care, rates are calculated separately for each age group based on individual demographics. If you would like a quote on a Trustmark plan, we will need a census of your employees; contact us for details.

Change in Dental Coverage

The coverage exclusion for dental services performed by a relative was removed from the Plan effective September 1, 2005.

Changes in Medical Coverage

In addition to the changes announced in Update 534, the following changes are also effective September 1, 2006.

Plan	Current	Effective 09/01/06
Priority Health HSA	<ul style="list-style-type: none"> \$1,000/\$2,000 Deductible \$2,000/\$4,000 Out-of-Pocket Max 	<ul style="list-style-type: none"> \$1,050/\$2,100 Deductible \$2,100/\$4,200 Out-of-Pocket Max
Trustmark HSA 1	<ul style="list-style-type: none"> \$1,000/\$2,000 Deductible (Out-of-Network Deductible \$1,000/\$2,000) \$3,000/\$6,000 Out-of-Pocket Max (Out-of-Network Max \$5,000/\$10,000) 	<ul style="list-style-type: none"> \$1,050/\$2,100 Deductible (Out-of-Network Deductible \$1,050/\$2,100) \$3,050/\$6,100 Out-of-Pocket Max (Out-of-Network Max \$5,050/\$10,100)
Trustmark HSA 2	<ul style="list-style-type: none"> \$2,500/\$5,000 Deductible (Out-of-Network Deductible \$2,500/\$5,000) \$3,350/\$6,150 Out-of-Pocket Max (Out-of-Network Max \$3,350/\$6,150) 	<ul style="list-style-type: none"> \$2,700/\$5,450 Deductible (Out-of-Network Deductible \$2,700/\$5,450) \$3,550/\$6,600 Out-of-Pocket Max (Out-of-Network Max \$6,000/\$12,000)

CSI Web Site

The Benefits section of the CSI web site is a valuable tool for you. Go to www.CSIonline.org and select the Employee Benefits tab to see the useful items available. The site contains information on CSI benefits, forms that you may need, and benefit publications including plan books and Updates.

CSI Contact Information

If you have questions about the CSI Insurance Plan call Lois at 800-635-8288 or 616-957-1070, ext. 233.