



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Insurance Plan & Trust Fund

UPDATE

Date: May 26, 2006

To: Retirees 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 on solutions that will provide members 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 are now offering a Medicare Advantage plan through Priority Health.

You are welcome to contact me by phone at 800-635-8288, ext. 226, or send an e-mail message to hvanmersbergen@CSIONline.org to share your ideas on ways that we can work together to provide for your insurance needs.

New Medicare Advantage Plan

The Trustees are very pleased to offer a new Medicare Advantage Plan through Priority Health to provide you with a lower-cost alternative to our current plans. Like our current POS Plan, the Medicare Advantage Plan has no deductible, an office visit copay of \$20, a prescription drug copay of \$15/\$30, and dental coverage. You must be enrolled in Medicare Parts A and B in order to participate in this replacement for Medicare coverage through CMS. Additional coverage details are listed in the summary included with this Update.

You are invited to attend an informational meeting in either Holland or Grand Rapids hosted by CSI and Priority Health in which we will introduce the Medicare Advantage Plan and explain the benefits. You will also be able to enroll in the plan at the meetings. Plan to join us on one of these dates:

- **Monday, June 19 at 2:00 p.m.**
Hayworth Inn and Conference Center
225 College Avenue
Holland, MI
- **Thursday, June 22 at 9:00 a.m.**
Prince Conference Center on the Calvin College campus
1800 East Beltline
Grand Rapids, MI

No. 543

(More)

September 1, 2006, Open Enrollment

September 1, 2006, is the deadline for open enrollment for the 2006/2007 plan year. You will have the same health, dental, and vision coverage for the 2006/2007 plan year as you have now unless you complete a new enrollment form and change your coverage. To obtain an enrollment form, call 800-635-8288 or 616-957-1070, ext. 233, or attend one of the meetings on June 19 or 22.

Special Open Enrollment for Terminated Participants

Because Priority Health began offering an individual Medicare Advantage Plan before developing a group plan, we are able to offer a special open enrollment to participants who terminated their CSI coverage on or after July 1, 2005. Contact Lois by phone at 800-635-8288 or 616-957-1070, ext. 233 or by e-mail at LLandheer@CSIonline.org.

Premium Rates for September 1, 2006

A rate sheet for your coverage is enclosed. All rates include both health and dental coverage.

Change in the Emergency Room Copay

The emergency room copay will change from \$50 to \$75.

Maternity Length of Stay

Where a plan covers maternity benefits, guidelines for a hospital length of stay are at least forty-eight (48) hours for a vaginal delivery and ninety-six (96) hours for a cesarean delivery. The length of stay begins at the time of delivery, if the delivery takes place in a hospital. If the delivery does not take place in a hospital, the length of stay begins once the mother and newborn are admitted to the hospital as inpatients.

The mother and newborn are not required to stay 48/96 hours if the attending provider, after consulting with the mother, decides to discharge the mother and newborn earlier.

Pre-certification procedures for maternity hospital stays will be required as described in your Policy.

Reconstructive Surgery following Mastectomy

Individuals receiving benefits in connection with a mastectomy may elect breast reconstruction in connection with such mastectomy. Such reconstruction includes the following:

- (1) Reconstruction of the breast on which the mastectomy has been performed;
- (2) Surgery and reconstruction of the other breast to produce a symmetrical appearance;
and
- (3) Prosthesis and physical complications of all stages of mastectomy, including lymphedemas.

These benefits will be subject to the terms, conditions and limitations of your health coverage with Trustmark, including determinations of medical necessity and reasonable and customary charges. Coinsurance and deductibles will also continue to apply as permitted by State law.

Contacting the CSI Benefits Office

If you have questions or need additional information, contact Lois by phone at 800-635-8288 or 616-957-1070, ext. 233 or by e-mail at LLandheer@CSIonline.org.

The CSI web site contains information on CSI benefits, forms that you may need and benefit publications like plan books and Updates. Go to www.CSIonline.org and select the Employee Benefits tab to see the useful items available.