



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Insurance Plan & Trust Fund

UPDATE

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To: Retirees Covered by Priority Health

From: Howard Van Mersbergen
Executive Secretary-Treasurer

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New Medicare Advantage Plan

Thank you to all who attended the two informational meetings hosted by CSI and Priority Health in which the details of the new Medicare Advantage Plan were presented. Your interest and involvement in your insurance coverage is helpful and appreciated. We are excited by the new plan because it is a good value at a good price and is priced substantially below the current Medicare plan. By using the Medicare Advantage Plan you not only have excellent health and dental benefits; you also have a monthly premium charge that is only half of the current rate. The lower premium results in savings of \$2,136 annually for single coverage and annual savings of \$4,272 for retire and spouse coverage.

Enrollment Open House at CSI

If you would like to speak to an expert or would like assistance completing the enrollment form, CSI and Priority Health are hosting an Enrollment Open House at the CSI office on Monday, July 17. From 9:00 a.m. - 11:00 a.m., CSI and Priority Health representatives will be available to answer questions about the provider network, prescription drugs, health and dental coverage, and to verify that your enrollment form is completed correctly. We are located at 3350 East Paris Avenue S.E. (one-half mile south of 28th Street). If this date and time does not work for you and you would like to meet with CSI staff, contact Lois, MaryLou, or Sharon to schedule a meeting.

July 20 Enrollment Deadline

To ensure a smooth transition between plans, CSI must have your enrollment form no later than July 20. If we receive your enrollment form after July 20, you may not receive your insurance cards in a timely manner and may experience a delay in transferring Medicare coverage to Priority Health from CMS.

Points to Consider

When making a decision with respect to the new plan, these are some of the important differences to consider between our current Medicare Plan and the new Medicare Advantage Plan:

- The list of covered drugs, the “formulary”, is different between the two plans so check the formulary and verify that your prescription drugs are covered. It is important to note that there is no “donut hole”, or gap in coverage, with either CSI plan.

- The network is different from the network for CSI's current Medicare Plan. For example, Advantage Health and Saint Mary's Hospital are not currently in the network for the Medicare Advantage Plan. Check the Provider Directory to verify that your physician is in the network. Provider information is also available by calling Priority Health or going to their web site.

Keep in mind that you can continue to see an Advantage Health doctor. Benefits would be paid at the out-of-network level. The annual out-of-pocket maximum that you pay for out-of-network benefits is \$1,000. However, the annual savings in premium between the current Medicare plan and the new Medicare Advantage Plan is \$2,136 (single coverage). Saving \$2,136 annually in premium and then potentially paying \$1,000 of these savings to access an Advantage Health doctor is a very viable option.

- You must select a primary care physician that is in the Medicare Advantage network. However, as noted above, you may see any physician that you like. If you go out-of-network for your care, the plan pays 70% and you pay 30% up to an out-of-pocket maximum of \$1,000. After you pay \$1,000, the plan pays 100%.
- In general, the current Medicare Plan covers the office visit copay when you see your physician. Under the new Medicare Advantage Plan you will be charged an office visit copay each time you visit your physician.

One-time 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. PLEASE NOTE: this is a one-time open enrollment period. If you are not currently covered by the CSI plan, you will not be eligible for coverage after September 1.

How to Enroll

To change plans, complete the **Priority Medicare Enrollment Form** and submit it to CSI by July 20. If you would like to enroll in the CSI Optional Vision Plan, complete the enrollment form for vision coverage. If you are currently covered by the vision plan, your coverage will continue for the next plan year unless you contact CSI and cancel the vision coverage.

Contacts for More Information

If you have questions or need additional information, contact Lois, MaryLou, or Sharon by phone at 800-635-8288 or 616-957-1070 or by e-mail at LLandheer@CSIONline.org. The CSI web site also contains information on CSI benefits. Go to www.CSIONline.org and select the Employee Benefits tab to see the useful items available.

To contact Priority Health, call 616-464-8820 or 888-389-6648. Information is also available online at www.priorityhealth.com.