



CHRISTIAN SCHOOLS  
INTERNATIONAL

CSI Insurance Plan & Trust Fund

UPDATE

Date: August 4, 2006

To: Participating Boards and Participants

From: Howard Van Mersbergen  
Executive Secretary-Treasurer

- Delta Dental is Our New Dental Carrier
- Dental Rates Reduced Effective 09/01/2006
- Questions and Answers about Delta Dental's Provider Network
- Contact Information for CSI

**Delta Dental is Our New Dental Carrier**

The Trustees are pleased to announce a change in the dental carrier used by the CSI Insurance Plan. Effective September 1, dental coverage will be provided by Delta Dental. You may recall that the dental rates announced in May included a substantial increase. At that time the Trustees, with assistance from Mercer Health & Benefits, began a careful search to determine if we could offer the same dental benefits at a lower cost. Delta Dental is able to match current coverage with substantial savings in premium. You can continue to use your current provider. However, please review the questions and answers below to learn how Delta's extensive provider network can reduce your out-of-pocket costs.

**Dental Rates Reduced Effective 09/01/2006**

The attached rate sheet contains the revised dental rates for September 1. The rates are 15% to 37% lower than the rates announced in May.

**Questions and Answers about Delta Dental's Provider Network**

1. **What is Delta Dental PPO USA?**

Delta Dental PPO USA is Delta Dental's national preferred provider organization program. It gives you access to two of the nation's largest networks of participating dentists – *Delta Dental PPO* network and *Delta Dental Premier* network. Although you may go to any licensed dentist anywhere, your out-of-pocket costs are likely to be lower if you go to a dentist who participates in one of these networks.

Your Delta Dental PPO USA program is a "passive" PPO. This means that your coinsurance percentage for covered services will be the same whether you go to a Delta Dental PPO dentist, a Delta Dental Premier dentist, or a nonparticipating dentist. However, the basis for payment will vary based on your dentist's participating status in our programs. So even though Delta will pay the same percentage amount for covered services, the actual dollar amount could be different.

More than 56,000 dentists throughout the United States and its territories participate in Delta Dental PPO, and more than 117,000 dentists nationwide participate in Delta Dental Premier.

2. **What are the advantages of choosing a Delta Dental PPO dentist?**  
Delta Dental will pay PPO dentists directly for covered services based on their submitted fee or the amount in their local Delta Dental Plan's PPO dentist schedule, whichever is less. If the PPO dentist schedule amount is lower than the dentist's submitted fee, the dentist cannot charge you the difference. You will be responsible only for your coinsurance and deductible when you go to a PPO dentist for covered services. PPO dentists will also fill out and file your claim forms, which means fewer hassles for you. You'll save the most money when you visit a Delta Dental PPO dentist since they have agreed to accept lower fees as full payment for covered services.
3. **What are the advantages of choosing a Delta Dental Premier dentist?**  
Delta Dental will pay Premier dentists directly for covered services based on their submitted fee or their local Delta Dental Plan's allowed amount, whichever is less. If the allowed amount is lower than the dentist's submitted fee, the dentist cannot charge you the difference. As with PPO dentists, you will be responsible only for your coinsurance and deductible when you go to a Premier dentist for covered services. And, like PPO dentists, Premier dentists will fill out and file your claim forms for you.
4. **How can I find a participating dentist?**  
To get the names of participating dentists near you, you can call Delta Dental's Customer Service department, toll-free, at (800) 524-0149. Our DASI (Delta's Automated Service Inquiry) system is available, 24 hours a day, seven days a week, and can provide you with the names of participating PPO and Premier dentists near you. You can also check Delta's Web site at [www.deltadental.com](http://www.deltadental.com).
5. **What if I go to a nonparticipating dentist?**  
If you go to a dentist who does not participate in Delta Dental PPO or Delta Dental Premier, you will still be covered, but you may have to pay more. Delta Dental will pay you directly for covered services based on the dentist's submitted fee or the local Delta Dental Plan's nonparticipating dentist fee, whichever is less. You will be responsible for paying the dentist whatever he or she charges. You may also have to submit your own claims.
6. **Do I need to tell my dentist my coverage has changed?**  
Yes. It would be helpful if you told your dentist that you have Delta Dental PPO USA (Point-of-Service) coverage through Delta Dental of Michigan.
7. **Do I need an ID card to receive care?**  
Although you will receive an ID card, you do not need it to receive care. Your dentist can verify your eligibility for coverage 24 hours a day, seven days a week, by checking Delta's online Dental Office Toolkit or by calling DASI (Delta's Automated Service Inquiry) system.
8. **What if I have other questions?**  
Please call Delta's Customer Service department at (800) 524-0149. The DASI system is available 24 hours a day, seven days a week, and can answer many of your questions. DASI can provide you with benefit, claims, and eligibility information, mailing address, and the names of participating dentists near you. In addition, Delta's Customer Service representatives are available to assist you Monday through Friday from 8:30 a.m. to 7:50 p.m. Eastern Time. You can also check Delta's Web site at [www.deltadental.com](http://www.deltadental.com).

#### **Contact Information for CSI**

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