



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Insurance Plan & Trust Fund

UPDATE

Date: December 18, 2006

To: Retirees Covered by Trustmark

From: Howard Van Mersbergen
Executive Secretary-Treasurer

- New Dental Benefit for Those with High-Risk Medical Conditions
- New Dental Benefit for Dental Implants
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New Dental Benefit for Those with High-Risk Medical Conditions

Delta Dental is enhancing dental coverage for enrollees with certain high-risk medical conditions effective January 1, 2007. Scientific evidence demonstrates that treating and preventing oral disease in these situations can improve your overall health.

Those eligible for this coverage include:

- People with diabetes and periodontal (gum) disease
- Pregnant women who have periodontal (gum) disease
- People with kidney failure or who are undergoing dialysis
- People with suppressed immune systems due to chemotherapy and/or radiation treatment, HIV positive status, organ transplant, and/or stem cell (bone marrow) transplant.

The improved benefits include coverage of up to four teeth cleanings (either routine cleanings or periodontal maintenance cleanings) per benefit year instead of the typical two. The routine cleanings will be covered at the same level as other preventive services and will apply to annual maximums.

In addition, for people undergoing head and neck radiation, fluoride applications by your dentist will also be covered twice per benefit year and will apply to annual maximums. (This service typically is covered only to age 19.)

Keep in mind that the timing of treatment is very important when serious medical conditions exist. If you have one of these conditions, talk with your dentist and physician about when and if treatment is right for you.

New Dental Benefit for Dental Implants

Delta Dental is adding coverage for endosteal dental implants effective January 1, 2007. Endosteal implants will be covered at the same level as other prosthodontic services and will apply to the annual plan maximum.

A dental implant is a small device that is used to replace a missing tooth. An endosteal implant is surgically placed in the upper or lower jaw, where it will fuse to the jawbone in three to six months. A crown is then attached to a post that extends from the implant above the gum line. The finished implant looks and feels like a natural tooth.

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Any licensed dentist can perform the entire implant procedure. However, a general dentist may refer you to a specialist (usually an oral surgeon or a periodontist) for the implant surgery, and the general dentist places the final crown or other restoration.

The addition of dental implant coverage offers you a choice of procedures for tooth replacement. For example, you may have the option of choosing between a conventional fixed bridge and an implant to replace a single missing tooth. Your dentist can provide you with the best possible treatment options based on your health and history.

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. 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.