



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Insurance Plan & Trust Fund

UPDATE

Date: May 29, 2007

To: Member Schools that Do
Not Participate in the Plan

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. 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.

Premium Rates Effective September 1, 2007

The Trustees have received and negotiated the 2007–2008 insurance renewals. Based on this information, the Trustees approved the attached rates to take effect September 1, 2007. A summary of the plans that we offer is on the CSI web site. Go to www.CSOnline.org, select Member Resources, and Publications (in the Benefits section).

We have many benefits available to you even if you do not need health coverage. We offer basic life, optional life, AD&D, dental, long-term disability, and vision. Also available are a Section 125 plan, group payroll plan, and pension plan.

CSI Web Site

The Benefits section of the CSI web site is a valuable tool for you. Go to www.CSOnline.org and select Member Resources 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.

(More)

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CSI Insurance and Your Local Agent

Historically, we have marketed the CSI medical programs on a direct basis to member schools in order to reduce distribution costs and to provide the best medical package at the lowest possible cost. The program has been very successful and continues to provide great value to participating schools.

When we ask non-participating schools why they don't participate, the key reason is that these schools rely upon an insurance agent in their community to help them understand the alternatives and to make the right decision. We understand that medical insurance is complex and that many of us do not have the time or expertise to make the decision alone.

If you are currently using a local agent to purchase medical benefits, you can purchase CSI medical benefits in the same manner. The premium rates provided to your agent will include standard commissions that recognize the value they bring to your school. While these rates will be higher than purchasing the program from CSI directly, they recognize the local expertise and customer service your insurance agent brings to the insurance purchasing process.

Now there are two ways to participate in the CSI program, directly from CSI or through your local insurance agent:

- If you would like to obtain a quote for health coverage directly from CSI, go to www.CSIonline.org to submit a census form. Select Member Resources, Publications, U.S. Insurance, and Premium Rates-Trustmark. You can also fax a census to 616-301-2149 or e-mail it to bmeekhof@CSIonline.org.
- If you would like to involve your agent, forward the name and phone number of your agent to CSI and we will take care of the rest.

CSI Contact Information

If you have questions about the CSI Insurance Plan call Lois at 800-635-8288 or 616-957-1070, ext. 233 or Brian at ext. 267.