



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Insurance Plan & Trust Fund

UPDATE

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To: Member Schools and Participants

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Executive Secretary Treasurer

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The Trustees have recently completed a thorough plan design review. This Update explains the plans available and the changes being made to the plans.

Plans Offered in the 2008/2009 Plan Year

The selection of health plans available through CSI will not change. Plan C, PPO 90, PPO 80, PPO HSA 1, and PPO HSA 2 will be available in all locations. Schools may choose the PPO HSA 1 or PPO HSA 2, plus one other plan.

September 1 Enrollment and Rates

Enrollment materials and rates for 2008–2009 will be sent to schools in early May.

Coverage for Oral Contraceptives

The prescription drug benefit for all plans will be enhanced to include oral contraceptives effective September 1, 2008.

Dental Coverage Enhancement

Delta Dental is enhancing dental coverage for participants with certain heart conditions to help them avoid infective endocarditis, a deadly heart infection. The enhanced benefit includes coverage of up to four teeth cleanings per plan year (instead of the typical two) for individuals with heart conditions that place them at high or moderate risk for developing infective endocarditis. Talk with your dentist to determine whether you qualify for this benefit.

Optional Vision Coverage

The current vision benefit through Vision Service Plan (VSP) covers exams, lenses and frames every 12 months. Effective September 1, exams and lenses will be covered every 12 months and frames will be covered every 24 months.

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Optional Life Coverage

Employee coverage is available up to \$250,000 and spouse coverage is available up to \$50,000 (additional spouse coverage up to \$250,000 with evidence of good health). By maintaining a minimum of \$10,000 in optional life coverage, you may increase your coverage annually at September 1 without evidence of good health. Optional child life coverage is available as well as optional AD&D coverage.

The maximum amount of optional life coverage you may purchase is the lesser of \$250,000 or 5 times your annual salary. Optional life coverage in place on or before December 31, 2007, is grandfathered and is not subject to the maximum of 5 times your annual salary.

Deductibles and Out-of-Pocket Maximums

The following plans have deductibles and out-of-pocket maximums that change effective September 1, 2008, as follows:

Plan	Coverage	Annual Deductible		Out-of-Pocket Maximum	
		Current	Effective 09/01/2008	Current	Effective 09/01/2008
Trustmark PPO 80	In-Network				
	Single	\$400	\$500	\$2,400	\$2,500
	Family	\$800	\$1,000	\$4,800	\$5,000
	Out-of-Network				
	Single	\$1,250	\$1,500	\$5,250	\$5,500
	Family	\$2,500	\$3,000	\$10,500	\$11,000
Trustmark PPO 90	In-Network				
	Single	\$300	\$400	\$1,800	\$1,900
	Family	\$600	\$800	\$3,600	\$3,800
	Out-of-Network				
	Single	\$1,000	\$1,250	\$5,500	\$5,750
	Family	\$2,000	\$2,500	\$11,000	\$11,500
Trustmark HSA 2	In-Network				
	Single	\$2,800	\$2,900	\$3,600	\$5,600
	Family	\$5,600	\$5,800	\$6,700	\$11,200
	Out-of-Network				
	Single	\$2,800	\$2,900	\$3,600	\$8,300
	Family	\$5,600	\$5,800	\$6,700	\$16,600

HSA Contribution Limit Change

Contributions to your HSA are no longer tied to the amount of your deductible. The annual contribution limit for participants with single coverage is \$2,900 and for participants with family coverage, the limit is \$5,800.

What are HSA and HRA Plans?

An HSA is made up of two parts: a qualifying health plan and a bank account set up by the school for each participant. CSI provides two Trustmark plans that are qualified as HSA plans. Trustmark has a relationship with HSA Bank in Wisconsin to administer the savings accounts; schools may use this bank or choose another bank as an administrator.

Once the accounts are set up, the school and/or the participant may contribute up to the amount of the annual limit for each participant; this contribution is deposited into each participant's account. Participants can be reimbursed from their HSA for eligible expenses that apply to the deductible or eligible expenses that are not covered by the health plan. Any funds left in the HSA at the end of the year belong to the participant and keep accumulating until retirement. Earnings on individual accounts accumulate tax-free, and if they are used for qualified medical expenses, they are not taxed. At retirement, participants may continue to use the funds for health expenses. If the funds are used for non-health related expenses, income tax and/or additional taxes may be due.

HSA Deductible—A Word of Caution

Several schools have inquired about using our HSA plans and self-funding a portion of the deductible rather than funding the employee's HSA account (in effect, creating a deductible reimbursement plan). Self-funding occurs when a school reimburses employees directly for certain health care expenses incurred by the employee or dependents. If you are considering self-funding, we encourage your school to seek legal counsel. Your school will need to develop a Plan Document and distribute copies to participants. Your school may be required to file annual reports with the Department of Labor. The plan will be subject to non-discrimination testing and your school will also be required to adhere to privacy regulations.

Coverage Availability by State

In all states, we offer dental, life, optional life, accidental death and dismemberment, long term disability, and vision coverage.

Small Group Legislation dictates the specific states in which the CSI Insurance Plan can offer health and dental insurance coverage.

For groups with 2 - 50 eligible employees, health and dental coverage can be offered in:

Arkansas	Iowa	Michigan	New Mexico	Tennessee
Arizona	Illinois	Minnesota	Ohio	Texas
Delaware	Indiana	Mississippi	Oklahoma	Virginia
Georgia	Kansas	North Carolina	Pennsylvania	Wisconsin
Idaho	Louisiana	Nebraska	South Carolina	West Virginia

For groups with 51 eligible employees or more, health and dental coverage can be offered in:

Alabama	Georgia	Maine	New Hampshire	South Dakota
Alaska	Hawaii	Michigan	New Jersey	Tennessee
Arkansas	Iowa	Minnesota	New Mexico	Texas
Arizona	Idaho	Missouri	Nevada	Utah
California	Illinois	Mississippi	Ohio	Virginia
Colorado	Indiana	Montana	Oklahoma	Washington
Connecticut	Kansas	North Carolina	Pennsylvania	Wisconsin
Dist. of Columbia	Louisiana	North Dakota	Rhode Island	West Virginia
Delaware	Massachusetts	Nebraska	South Carolina	Wyoming
Florida				

Contact Information for CSI

If you have questions, contact the CSI Benefits Office at 800-635-8288 or 616-957-1070, extension 233. Benefits information is also available on the CSI web site by selecting Member Resources at www.CSionline.org.