



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Insurance Plan & Trust Fund

UPDATE

Date: May 2, 2008

To: Participating Boards and Participants
Covered by Priority Health

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, 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. We appreciate you working with us in this endeavor and continually seek your input. 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.

Priority Health Incentives HMO Plans

The two Priority Health Incentives HMO plans encourage a healthier lifestyle at a lower premium rate than the POS and HMO 100 plans. Both of the Incentives HMO plans have two levels of benefits, a "Choice" level and a "Standard" level. Everyone has the higher Choice level of benefits for the first 90 days and during that time must meet certain wellness requirements to maintain this level of benefits. If the requirements are not met, members move to the Standard level of benefits. These plans provide an opportunity to reduce premium costs and maintain excellent benefits.

Premium Rate Changes Effective September 1, 2008

- The Trustees have received and negotiated the 2008–2009 insurance renewals. Based on this information, the Trustees approved new rates to take effect September 1, 2008.

(More)

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- The specific components of the rate changes are as follows:

Life/Accidental Death & Dismemberment	0%	increase
Optional Life:	0%	increase
Optional Vision:	10.5%	decrease
Long Term Disability:	12.5%	increase
Dental:	1.35%	overall increase
Health:		
Trustmark Plans	5.3%	overall increase
Priority Health Incentives HMO 1	8.21%	increase
Priority Health Incentives HMO 2	8.98%	increase
Priority Health POS	6.07%	increase
Priority Health HMO 100	6.41%	increase
Priority Health HMO 80	4.78%	increase
Priority Health HSA	4.78%	increase
Priority Health HRA	9.87%	increase
- We have [enclosed a rate sheet](#) a rate sheet for Priority Health coverage and the Limited Benefit Plan (the plan that provides Life, Accidental Death and Dismemberment, Long-Term Disability and Dental coverage).
- For Trustmark Plans C, PPO 80, PPO 90, PPO HSA 1 and PPO HSA 2: Premium rates are calculated separately for each school based primarily on the school's location and the demographics (age, gender, etc.) of the school's employees. For schools with 10 or fewer employees covered for health care, rates are calculated separately for each age group based on individual demographics. If you would like a quote on a Trustmark plan, we will need a census of your employees; contact us for details.

Oral Contraceptive Coverage Added

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

Deductibles and Out-of-Pocket Maximums

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

Priority Health		Annual Deductible		Out-of-Pocket Maximum	
Plan	Coverage	Current	Effective 09/01/2008	Current	Effective 09/01/2008
Priority Health POS	In-Network				
	Single	\$100	\$250	\$100+copays	\$250+copays
	Family	\$200	\$500	\$200+copays	\$500+copays
	Alternate				
	Single	\$500	\$1,000	\$1,500	\$2,000
	Family	\$1,000	\$2,000	\$3,000	\$4,000
PH HMO 100					
	Single	\$100	\$250	\$100+copays	\$250+copays
	Family	\$200	\$500	\$200+copays	\$500+copays
PH HMO 80					
	Single	\$250	\$500	\$1,050	\$1,300
	Family	\$500	\$1,000	\$2,900	\$3,400

Trustmark		Annual Deductible		Out-of-Pocket Maximum	
Plan	Coverage	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

Long Term Disability

Effective September 1, 2008, a 2-year Self-Reporting Limit provision is being added to the plan. If a claim is approved for disability payments for a condition that is considered self-reported, payments will end after 24 months of disability if objective medical data cannot be provided at that time to further support the claim.

CSI Web Site

The Benefits section of the CSI web site is a valuable tool for you. Go to www.CSIonline.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 such as plan books and Updates.

CSI Contact Information

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