



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Insurance Plan & Trust Fund

UPDATE

Date: May 12, 2008

To: Participating School Boards and
Eligible Employees

From: Howard Van Mersbergen
Executive Secretary-Treasurer

- September 1, 2008 Open Enrollment
- Termination of Health/Dental Coverage
- Maternity Length of Stay
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September 1, 2008 Open Enrollment

- September 1, 2008 is the deadline for open enrollment for the 2008/2009 Plan Year. You will have the same coverage for the 2008/2009 Plan Year as you have now unless you complete a new enrollment form and change your coverage. **Only complete an enrollment form if you are changing coverage.**
- If you or your dependents apply for coverage more than 30 days after first becoming eligible, you must either qualify for special enrollment or enroll effective September 1. Special enrollments occur if an individual with other health insurance loses that coverage or if an employee gains a dependent through marriage, birth, adoption, or placement for adoption.
- Plan changes and premium rates were included in Updates we sent to you previously. Those Updates are available for your review on the CSI web site at www.CSionline.org/benefits.
- If you currently have optional life coverage, you may increase the amount of coverage annually at September 1 without evidence of good health. Employees may increase coverage to \$250,000 and spouse coverage may be increased to \$50,000. Additional spouse coverage is available up to \$250,000 and requires evidence of good health. The maximum amount of optional life coverage you may purchase is the lesser of \$250,000 or 5 times your annual salary.
- Be sure to consider Optional Vision Coverage. The monthly premium rate is decreasing effective September 1 and is a great value! Contact your school office for enrollment forms.

Termination of Health/Dental Coverage

If health and/or dental coverage ends because you terminate employment or because you or a dependent becomes ineligible for coverage, your school will report it to both CSI and Infinisource, our Cobra administrator. Infinisource will send a letter to you describing the coverage available under Cobra regulations and you can make a decision on whether to continue coverage.

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Maternity Length of Stay

- The CSI Plans cover maternity benefits as described in your Policy. Guidelines for a hospital length of stay are at least forty-eight (48) hours for a vaginal delivery and ninety-six (96) hours for a cesarean delivery. The length of stay begins at the time of delivery, if the delivery takes place in a hospital. If the delivery does not take place in a hospital, the length of stay begins once the mother and newborn are admitted to the hospital as inpatients.
- The mother and newborn are not required to stay 48/96 hours if the attending provider, after consulting with the mother, decides to discharge the mother and newborn earlier.
- Pre-certification procedures for maternity hospital stays will be required as described in your Policy.

Reconstructive Surgery following Mastectomy

- Individuals receiving benefits in connection with a mastectomy may elect breast reconstruction in connection with such mastectomy. Such reconstruction includes the following:
 - (1) Reconstruction of the breast on which the mastectomy has been performed;
 - (2) Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
 - (3) Prosthesis and physical complications of all stages of mastectomy including lymphedemas.
- These benefits will be subject to the terms, conditions and limitations of your health coverage as described in your policy, including determinations of medical necessity and reasonable and customary charges. Coinsurance and deductibles will also continue to apply as permitted by State law.

Contacting CSI

If you have any questions concerning your coverage, including pre-certification requirements, please contact the CSI Benefits Office at 800-635-8288, extension 233. Information is also available on the CSI web site at www.CSionline.org/benefits.