



CHRISTIAN SCHOOLS  
INTERNATIONAL

CSI Insurance Plan & Trust Fund

UPDATE

Date: June 2008

To: Retirees 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 on solutions that will provide members 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 the coverage contained in our retiree plans and compared them to plans offered by other insurance companies.

The premium rates for the Medicare Advantage Plan have increased substantially because the Centers for Medicare Services (CMS) is not reimbursing Medicare Advantage plans as much as anticipated. We believe, in spite of the increase, that the Medicare Advantage Plan continues to be a good value.

Plans Available to Retirees

For retirees under the age of 65, these four plans are available through Priority Health:

- Point of Service (POS)
- HMO 100
- Health Savings Account (HSA)
- Health Reimbursement Account (HRA)

For retirees age 65 and over, these two plans are available through Priority Health:

- Point of Service (POS)
- Medicare Advantage Plan

All of these plans include both health and dental coverage. A summary of benefit provisions is attached.

Changes to Medicare Advantage Plan

The following changes are effective September 1, 2008, for the Medicare Advantage Plan:

Benefit	Current	Effective 09/01/2008
Prescription Drug Copay	\$15 generic/\$30 brand	\$10 generic/\$40 brand
Primary Care Office Visit Copay	\$15	\$10
Specialist Office Visit Copay	\$15	\$25
Urgent Care Visit Copay	\$15	\$40
Emergency Room Copay	\$75	\$100
Advanced Diagnostic Imaging	N/A	\$150

### **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. See the enclosed brochure for more information and talk with your dentist to determine whether you qualify for this benefit.

### **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 health, dental, and vision coverage for the 2008/2009 plan year as you have now unless you complete a new enrollment form and change your coverage. To obtain an enrollment form, call 800-635-8288 or 616-957-1070, ext. 233.

### **Vision Premium Reduced!**

The premium rates for vision coverage through Vision Service Plan (VSP) have been reduced. Information on the great vision coverage through VSP is attached.

### **Premium Rates for September 1, 2008**

A rate sheet for your coverage is enclosed. All rates include both health and dental coverage.

### **Maternity Length of Stay**

Where a plan covers maternity benefits, 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, including determinations of medical necessity and reasonable and customary charges. Coinsurance and deductibles will also continue to apply as permitted by State law.

### **Contacting the CSI Benefits Office**

If you have questions or need additional information, contact Lois by phone at 800-635-8288 or 616-957-1070, ext. 233 or by e-mail at LLandheer@CSIONline.org.

The CSI web site contains information on CSI benefits, forms that you may need and benefit publications like plan books and Updates. Go to [www.CSIONline.org](http://www.CSIONline.org) and select Member Resources to see the useful items available.