



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Insurance Plan & Trust Fund

UPDATE

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To: Schools Not Participating in
CSI Health Coverage

From: Howard Van Mersbergen
Executive Secretary-Treasurer

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New Insurance Network Option

The Trustees are pleased to offer a new network option through our insurance carrier, Trustmark Insurance Company. Trustmark now offers the Aetna network as an option and in many areas, the Aetna network is priced lower than Trustmark's current networks. This Update describes the benefits available to CSI member schools and tells you how to get a quote within 48 hours.

Coverage Flexibility for Your Employees

Basic Benefit Plan: This plan provides health, life, AD&D, and long term disability coverage. Your school can choose to add dental coverage for all employees. Individually, your employees can choose to add optional vision, optional life, and optional AD&D. For health coverage, CSI offers two PPO plans, two HSA plans, and an indemnity plan. These plans offer a variety of deductibles and benefit levels to provide flexibility to meet the needs of your staff. For even more flexibility, you can choose one plan for all employees or you can offer two plans and your employees may choose on an individual basis. The CSI health plans also include Cobra administration at no extra charge to meet the needs of employees and dependents who have lost coverage and to assist you as the employer to comply with insurance regulations.

Limited Benefit Plan: If your school does not have health coverage through CSI, the Limited Benefit Plan is available to you. This plan includes all of the benefits above except health coverage.

Get a Quote for Health Rates in 48 Hours

CSI and Trustmark can provide a preliminary quote for health coverage – usually within 48 hours. This gives you a chance to quickly and easily compare CSI rates with the rates for your current health plan.

All we need from you in order to provide a quote is a list of your staff (working 50% or more of full time) that includes birth date, gender, and coverage type (single, employee+spouse, employee+children, or family). Send the list by e-mail to Lois at llandheer@CSIonline.org or by fax at 616-301-2149 and we will handle the rest.

Premium Rates for September 1, 2008

A [rate sheet](#) is attached listing rates for life/AD&D, long term disability, dental, and vision coverage.

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.

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. 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.

Other Benefits Available to CSI Members

Whether or not you use the CSI Insurance Plan, we also have these benefits available to you:

- Pension Plan
- Flexible Benefits Plan (Section 125 Plan)
- Group Payroll Plan through ADP
- Student Accident Insurance Plan

If you would like more information, contact Brian by phone at 800-635-8288 x267, or by e-mail at bmeekhof@CSIonline.org.

Contacting the CSI Benefits Office

If you have questions or need additional information regarding the CSI Insurance Plan, contact Lois by phone at 800-635-8288 x233, or by e-mail at [llandheer@CSIonline.org](mailto:lilandheer@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 and select Member Resources to see the useful items available.