



CSI Insurance Plan and Trust Fund

Date: March 11, 2009

To: Member Schools and Participants Covered by Priority Health

From: Howard Van Mersbergen Executive Secretary-Treasurer

IN BRIEF

- Results of “Hold it for the Holidays”** — Congratulations to the prize-winners!
- Plans Offered in the 2009/2010 Plan Year** — The menu of plans is changing
- Deductibles and Out-of-Pocket Maximums** — Changes to certain plans
- Office Visit Copays** — Changes to Priority Health’s HMO 100 and HMO 80 plans
- Mail Order Prescription Drug Copay**—Priority Health plans increase mail order copay
- Other Changes in Trustmark Coverage** —A list of several other changes
- Optional Life Coverage** — This is your annual chance to increase protection
- September 1 Enrollment and Rates**— Watch for premium rates in May 2009
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- HSA Deductible: A Word of Caution**— Use care if considering self-funding the deductible
- Who To Contact** — Contact CSI if you have questions or need assistance

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

Results of “Hold it for the Holidays”

The Ambassador program was added last fall and “Hold it for the Holidays” was introduced. A total of 476 people accepted the challenge of holding their weight through the holidays and 380 were successful! Some participants went even further and the group lost over 800 pounds. Prizes were awarded to the Ambassadors at schools with the highest levels of participation.

Congratulations to these winners of American Express gift cards:

- \$150 Karen Sharda, Borculo Christian School
- \$100 Mary Steenwyk, Beavertdam Christian School
- \$ 50 Renee Nieuwsma, Dutton Christian School

We look forward to some friendly competition as we encourage each other in the Healthy Steps program this spring.

Plans Offered in the 2009/2010 Plan Year

The selection of health plans available through CSI is changing effective September 1, 2009.

Trustmark:

- A second PPO 80 plan with higher deductibles will be added to provide a lower cost alternative to CSI’s current plans.
- Plan C, PPO 90, PPO 80, PPO HSA 1, and PPO HSA 2 will be available in all locations.

Priority Health:

- The POS and HRA plans will be eliminated.
- Priority Health HMO 100, HMO 80, and HSA are available.
- The Trustees are considering a third Health by Choice Incentive plan that would be priced lower than the current two HBCI plans.

For Trustmark, schools may choose the PPO HSA 1 or PPO HSA 2, plus one other plan. For Priority Health, schools may choose the HSA plus two other plans to offer to their employees. If participating in the Health by Choice Incentive (HBCI) plan, the school may choose the HSA plan and one of the HBCI plans.

Deductibles and Out-of-Pocket Maximums

The following plans have deductibles and out-of-pocket maximums that change effective September 1, 2009, as follows:

Priority Health		Annual Deductible		Out-of-Pocket Maximum	
Plan	Coverage	Current	Effective 09/01/2009	Current	Effective 09/01/2009
PH HSA					
	Single	\$1,100	\$1,150	\$2,100	\$2,100
	Family	\$2,200	\$2,300	\$4,200	\$4,200

Trustmark		Annual Deductible		Out-of-Pocket Maximum	
Plan	Coverage	Current	Effective 09/01/2009	Current	Effective 09/01/2009
Trustmark PPO 80 A (Current Plan)	In-Network				
	Single	\$500	No Change	\$2,500	No Change
	Family	\$1,000	No Change	\$5,000	No Change
	Out-of-Network				
	Single	\$1,500	No Change	\$5,500	No Change
	Family	\$3,000	No Change	\$11,000	No Change
Trustmark PPO 80 B (NEW Plan)	In-Network				
	Single	N/A	\$1,000	N/A	\$4,000
	Family	N/A	\$2,000	N/A	\$8,000
	Out-of-Network				
	Single	N/A	\$3,000	N/A	\$9,000
	Family	N/A	\$6,000	N/A	\$18,000
Trustmark PPO 90	In-Network				
	Single	\$400	\$500	\$1,900	\$2,000
	Family	\$800	\$1,000	\$3,800	\$4,000
	Out-of-Network				
	Single	\$1,250	\$1,500	\$5,750	\$6,000
	Family	\$2,500	\$3,000	\$11,500	\$12,000
Trustmark HSA 1	In-Network				
	Single	\$1,100	\$1,150	\$3,100	\$3,150
	Family	\$2,200	\$2,300	\$6,200	\$6,300
	Out-of-Network				
	Single	\$1,100	\$1,150	\$5,100	\$5,150
	Family	\$2,200	\$2,300	\$10,200	\$10,300
Trustmark HSA 2	In-Network				
	Single	\$2,900	\$3,000	\$5,600	\$5,700
	Family	\$5,800	\$5,950	\$11,200	\$11,350
	Out-of-Network				
	Single	\$2,900	\$3,000	\$8,300	\$8,400
	Family	\$5,800	\$5,950	\$16,600	\$16,750

Office Visit Copays

Office visit copayment amounts are changing for HMO 100 and HMO 80 as follows:

Priority Health		Office Visit Copays	
Plan	Coverage	Current	Effective 09/01/2009
PH HMO 100	Primary Care Physician	\$15	\$20
	Outpatient Specialist	\$30	\$35
	Urgent Care Facility	\$45	\$50
PH HMO 80	Primary Care Physician	\$20	\$25
	Outpatient Specialist	\$35	\$40
	Urgent Care Facility	\$50	\$55

Mail Order Prescription Drug Copay

For participants covered by Priority Health, effective September 1, 2009, the cost for mail order prescription drugs will be 2.5 times the retail copay for a 90-day supply (the current cost is 2 times the retail copay).

Other Changes in Trustmark Coverage

- Transplants in designated facilities will be covered at 100% not subject to the deductible for plans PPO 90, PPO 80, and Plan C.
- The Intermediate Care and Outpatient Alcohol Abuse and Chemical Abuse annual limit will be increased to the minimum required level for 2009.
- A \$300 fee will be charged if pre-certification is not obtained for the following radiology services: diagnostic imaging tests including new technology, but not limited to MRI, PET, CAT, and SPECT scans.
- Diabetic vision services, with the exception of refraction, will be covered.
- Skilled nursing care will no longer be required to begin within three days of release from confinement in a hospital or immediately following surgery which requires skilled nursing care.

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.

September 1 Enrollment and Rates

Enrollment materials and rates for 2009/2010 will be sent to schools in early May.

HSA Contribution Limit Change

The annual contribution limit for the 2009/2010 plan year for participants with single coverage is \$3,000; for participants with family coverage the limit is \$5,950.

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.



Who to Contact at CSI for Support

More information about CSI's benefit plans is located on our web site at www.CSIonline.org. Select Employee Benefits, Publications, and the appropriate plan. If you have questions, call Lois Landheer at 616-284-3233 or 877-274-8796, or email her at llandheer@CSIonline.org.