



CSI Insurance Plan and Trust Fund

Date: March 10, 2009
To: Member Schools and Participants
From: Howard Van Mersbergen Executive Secretary-Treasurer

IN BRIEF

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

Plans Offered in the 2009/2010 Plan Year

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

- 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.

Schools may choose the PPO HSA 1 or PPO HSA 2, plus one other plan

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.

Changes in 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.

Deductibles and Out-of-Pocket Maximums

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

| 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 |

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.

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.

CONTACT

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](mailto:lilandheer@CSIonline.org).