



CSI Insurance Plan and Trust Fund

Date: May 1, 2009

To: Participating Boards and Participants

From: Howard Van Mersbergen Executive Secretary-Treasurer

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From Howard's Desk

The Trustees continue to work diligently to provide member schools with good benefit coverage at a reasonable cost. This has been a more challenging process this year as the current economic conditions cause our schools' financial health to deteriorate. 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 how our programs compare to the marketplace from the benefit side and have made some changes to existing plans to make sure our programs are up-to-date and competitive by adding options with different benefit levels to give schools a choice in both coverage and cost. We are confident that working together as a community of schools will provide better value at a lower cost than each school can obtain independently.

Our commitment to you is to continue to work hard to provide good benefit plans that are up-to-date and that make the most efficient use of school and employee resources. We appreciate you working with us in this endeavor and continually seek your input. Feel free to contact me by phone at 877-274-8796, ext. 226, or by e-mail at hvanmersbergen@CSIONline.org to share your ideas on ways that we as a group of schools working together can provide for the dedicated staff of our Christian schools.

Premium Rate Changes Effective September 1, 2009

- The Trustees have received and negotiated the 2009–2010 insurance renewals. Based on this information, the Trustees approved new rates to take effect September 1, 2009.
- The specific components of the rate changes are as follows:

Life/Accidental Death & Dismemberment	7.90%	decrease
Optional Life:	0%	
Optional Vision:	0%	
Long Term Disability 66 2/3%:	3.70%	increase
Long Term Disability 60%:	22.00%	decrease

Dental – Current Premier Plan	1.56%	overall decrease
Dental – PPO Plan:	21.00%	overall decrease
Health:	2.90%	overall increase

- Attached is the rate sheet for the Limited Benefit Plan (the plan that provides Life, Accidental Death and Dismemberment, Long-Term Disability and Dental coverage). If your school has health coverage through CSI, we have enclosed your school’s rate sheet for health coverage.
- For Trustmark Plans C, PPO 80 \$500, PPO 80 \$1000, PPO 90, HSA 1 and HSA 2:
Premium rates are calculated separately for each school based primarily on the school’s location and the demographics (age, gender, etc.) of the school’s employees. For schools with 10 or fewer employees covered for health care, rates are calculated separately for each age group based on individual demographics. If you would like a quote on a Trustmark plan, we will need a census of your employees; contact us for details.

New PPO 80 Plan Available

The current PPO 80 plan will be titled PPO 80 \$500 to indicate the deductible level. A new PPO 80 plan is available effective September 1 that has a higher deductible level and a lower premium cost. This new option will be the PPO 80 \$1000 plan to indicate the deductible level of \$1,000 single/\$2,000 family. All other plan provisions between the two PPO 80 plans are identical.

Change in Insurance Eligibility

The current eligibility requires 100% of employees working half-time or more to be enrolled in the CSI Insurance Plan unless they are covered by a spouse’s employer plan. Effective April 1, 2009, the eligibility requirement changes to 90%.

Dental Plan Changes

Schools may choose a new lower cost plan available September 1. The new Delta Dental PPO Plan has a smaller network of providers than the current Premier Network but is priced 20% below the current plan. If you use a provider who participates in the new PPO Plan, you will not be balance-billed for amounts over Delta’s scheduled charges. If you use a nonparticipating provider, even if the provider participates in Delta’s Premier network, you may be billed for charges over Delta’s scheduled amounts.

To determine if your provider participates in the new PPO plan, go to www.DeltaDental.com and select “Looking for a Dentist?” in the middle of the page. For “Product Selection”, use Delta Dental PPO.

Changes in Long Term Disability

Effective September 1, 2009, The CSI Insurance Plan is changing carriers for long term disability (LTD) and will be using The Hartford. The current plan will continue to provide an income replacement of 66 2/3% up to \$9,000 in the event of disability.

Schools will have a choice of a second long term disability plan for their employees. A new lower cost option is available that provides a 60% income replacement benefit up to \$5,000. This new option is priced 20% below the current plan.

Both plans will incorporate Full Family Social Security Integration effective September 1, 2009. This means that the participant's disability payment will be offset by the amount of Social Security benefits received by the participant and members of the participant's immediate family.

Changes in Life Coverage

The Hartford will also be CSI's new carrier for Life and AD&D coverage. The prior carrier had a policy allowing you to purchase additional life coverage at open enrollment with no health statement if you had at least \$10,000 of coverage in force. Although we will no longer have this feature, The Hartford will have a one-time, special open enrollment this year to allow you to increase your optional life coverage without completing a health statement. The maximum amount for an employee is \$250,000 or 5 times annual salary, whichever is lower. The maximum for a spouse is \$50,000 without a health statement (\$250,000 with evidence of good health). To qualify, you must enroll by September 1, 2009. Optional child life coverage and optional AD&D coverage is also available.

Deductibles and Out-of-Pocket Maximums

The changes to deductible levels and out-of-pocket maximums were listed in Update 601. Please refer to your copy of Update 601 or go to the CSI web site to view it.



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 x233, or email her at llandheer@CSionline.org.