

CSI Insurance Plan and Trust Fund

Date: May 2009

To: CSI Member Schools

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 (attached) 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

We have many benefits available to you even if you do not need health coverage. We offer basic life, optional life, AD&D, dental, long-term disability, and vision. Also available are a Section 125 plan, group payroll plan, and pension plan.

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%.

CSI Web Site

The Benefits section of the CSI web site is a valuable tool for you. Go to www.CSIonline.org and select Benefits to see the useful items available. The site contains information on CSI benefits, forms that you may need, and benefit publications including plan books and Updates.

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.

When we ask non-participating schools why they don't participate, the key reason is that these schools rely upon an insurance agent in their community to help them understand the alternatives and to make the right decision. We understand that medical insurance is complex and that many of us do not have the time or expertise to make the decision alone.

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.

Now there are two ways to participate in the CSI program, directly from CSI or through your local insurance agent:

- If you would like to obtain a quote for health coverage directly from CSI, go to www.CSIonline.org to submit a census form. Select Benefits, Links, U.S. Insurance, and Health Insurance Quote. You can also fax a census to 616-301-2149 or e-mail it to bmeekhof@CSIonline.org.
- If you would like to involve your agent, forward the name and phone number of your agent to us and we will take care of the rest.



Who to Contact at CSI for Support

If you have questions, contact Lois or Brian:

Lois: by phone at 877-274-8796 x233 or by email at llandheer@CSIonline.org

Brian: by phone at 877-274-8796 x237 or by email at bmeekhof@CSIonline.org