



CSI Insurance Plan and Trust Fund

Date: May 18 2009

To: Participating School Boards and Eligible Employees

From: Howard Van Mersbergen Executive Secretary-Treasurer

IN BRIEF

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September 1, 2009 Open Enrollment

- September 1, 2009 is the deadline for open enrollment for the 2009/2010 Plan Year. You will have the same coverage for the 2009/2010 Plan Year as you have now unless you complete a new enrollment form and change your coverage. **Only complete an enrollment form if you are changing coverage.**
- If you or your dependents apply for coverage more than 30 days after first becoming eligible, you must either qualify for special enrollment or enroll effective September 1. Special enrollments occur if an individual with other health insurance loses that coverage or if an employee gains a dependent through marriage, birth, adoption, or placement for adoption.
- Plan changes and premium rates were included in Updates we sent to you previously. Those Updates are available for your review on the CSI web site at www.CSIonline.org/benefits.
- Protect your family with Optional Life coverage! If you purchase coverage within 30 days of your hire date, you do not need to complete a Personal Health Application. After 30 days of employment, you may add or increase coverage upon approval of your Personal Health Application. The maximum amount of optional life coverage you may purchase is the lesser of \$250,000 or 5 times your annual salary.

Optional child life is available for your children. You have the choice of \$5,000 or \$10,000 in coverage and it covers each of your children regardless of the number of children you have.

Additional accidental death and dismemberment (AD&D) coverage is available for you, your spouse, and children.

- Be sure to consider Optional Vision Coverage. There is no increase to the monthly premium rates and the vision coverage is a great value! Contact your school office for enrollment forms.

Termination of Health/Dental Coverage

If health and/or dental coverage ends because you terminate employment or because you or a dependent becomes ineligible for coverage, your school will report it to both CSI and Infinisource, our Cobra administrator. Infinisource will send a letter to you describing the coverage available under Cobra regulations and you can make a decision on whether to continue coverage.

Maternity Length of Stay

- The CSI Plans cover maternity benefits as described in your Policy. Guidelines for a hospital length of stay are at least forty-eight (48) hours for a vaginal delivery and ninety-six (96) hours for a cesarean delivery. The length of stay begins at the time of delivery, if the delivery takes place in a hospital. If the delivery does not take place in a hospital, the length of stay begins once the mother and newborn are admitted to the hospital as inpatients.
- The mother and newborn are not required to stay 48/96 hours if the attending provider, after consulting with the mother, decides to discharge the mother and newborn earlier.
- Pre-certification procedures for maternity hospital stays will be required as described in your Policy.

Reconstructive Surgery Following Mastectomy

- Individuals receiving benefits in connection with a mastectomy may elect breast reconstruction in connection with such mastectomy. Such reconstruction includes the following:
 - (1) Reconstruction of the breast on which the mastectomy has been performed;
 - (2) Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
 - (3) Prosthesis and physical complications of all stages of mastectomy including lymphedemas.
- These benefits will be subject to the terms, conditions and limitations of your health coverage as described in your policy, including determinations of medical necessity and reasonable and customary charges. Coinsurance and deductibles will also continue to apply as permitted by State law.



Who to Contact at CSI for Support

If you have any questions concerning your coverage, including pre-certification requirements, please contact Lois at the CSI Benefits Office by phone at 877-274-8796, extension 233 or by e-mail at llandheer@CSIonline.org. Information is also available on the CSI web site at www.CSIonline.org/benefits.