Christian Schools International **UPDATE**

No. 792

CSI Insurance Plan and Trust Fund

Date: May 27, 2020
To: Participating Boards and Eligible Employees
From: Howard Van Mersbergen, Executive Secretary-Treasurer

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Annual Enrollment Is Online

The annual enrollment for current participants is available online from June 1 through July 15, 2020.

We encourage all participants to visit the CSI Benefits Portal**. When logged in to the site please verify that your personal and dependent information is correct. If you are not making changes to your plan selection or coverage (health, life, vision, or dental), and your school has not changed the health plans offered, you do not need to do anything else once you have verified the accuracy of your information. You will have the same coverage effective September 1, 2020, as you do now.**

You have online access to information about your current plan selections and coverage selections available to you, and you can enroll online in your desired coverage for the coming year. Please review and modify your benefit selections as soon as you can. Any changes you make must be made by July 15, 2020, in order to be processed on time and will become effective September 1, 2020.

If you are newly hired and do not currently have benefits, please contact your school office to enroll in the CSI Insurance Plan.

How to Access the Benefits Portal for Your Benefit Elections

Starting June 1, please visit the CSI Benefits Portal.

To log in to the site enter your USER ID and PASSWORD. If this is your first visit to the Benefits Portal click "First Visit" in the lower right corner. Enter the requested information to set up your secure login credentials

Once you have logged into the online system the following instructions will help you review and modify your elections.

To review or modify your current selections, select Modify under Open Enrollment or View Your Elections and select Open Enrollment/Modify.

Verify your eligible dependents and select Next.

Verify or select coverage – use the Next button to advance to the next screen.

After the screens for each benefit, you will see the Finalize screen. Here you will review your data, select the authorization box, and select next.

You may print a summary and select Done. This will submit your selections for processing.

Starmark Participants
For our Starmark participants, please use the above instructions for life, optional life, vision, and dental changes, and to add hospital indemnity, critical illness, or accident insurance coverage. Open enrollment for health insurance will begin 30 days prior to the annual renewal of your school's plan. Instructions, including forms and a website link, will be provided to you prior to the 30 day open enrollment period.

Blue Cross Blue Shield Participants
For our BCBS participants, please use the above instructions for life, optional life, vision, and dental changes, and to add hospital indemnity, critical illness, or accident insurance coverage. Open enrollment information for health insurance will be provided as we get closer to the new plan year.

Retiree Medicare Advantage Plans (MAPD) Eligibility
For our **group retiree MAPD plans** there is no change in eligibility. An employee who retires from active employment with a Participating Employer is eligible for the CSI Group MAPD plan at age 65 if the following scenarios are met:

- The employee has health coverage in the CSI Insurance Plan immediately prior to retirement.
- The employee has been covered by the Participating Employer's group health plan for the three years immediately prior to retirement (including but not limited to the CSI Insurance Plan)
- The employee retired at age 55 or older and is enrolled in the CSI retiree health plan.

For Priority Health's **individual retiree MAPD plans**, purchased through CSI, employees become eligible at age 65 under one or more of the following scenarios:

- CSI Pension Plan participants (active, inactive, retiree)
- Individuals who retired at age 55 or older from a school that participated in the CSI Insurance Plan.
- Spouses of covered participants (if under age 65, the members would be enrolled in a Priority Health individual healthcare plan).

Please contact us if you are eligible and would like more information about the CSI MAPD plans offered.

Description of Benefits
A description of all benefits can be found on our website at https://us.csibenefits.org .

Summary of Benefits and Coverage
A Summary of Benefits and Coverage (SBC) is available on our website at https://us.csibenefits.org. Click on "Menu" and then "My Resources"; then search for "Summary of Benefits". The SBC provides a summary of benefits and coverages that are available in the health plans that are offered to you.

Annual Notice
The Annual Notice for the CSI Insurance Plan and Trust Fund is available on our website at https://us.csibenefits.org . If you would like a copy of the Annual Notice mailed to you, please call Amy Slachter at 616-284-3233 or toll free at 877-274-8796 ext. 233, and one will be provided to you.

CONTACT

Contact Us for Support
If you have questions or need additional information, contact Amy by phone at 877.274.8796, ext. 233, or 616.284.3233, or by email at aslachter@csionline.org . Our web site also contains useful information on all of our employee benefit programs and past *Updates*.