



**CHRISTIAN SCHOOLS
INTERNATIONAL**

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CSI CANADA INSURANCE PLAN AND TRUST FUND

OPTIONAL CRITICAL ILLNESS PROGRAM

Information and Application Form

INSTRUCTIONS FOR CSI APPLICANTS:

1. Complete the other side of this Application Form.
2. Complete Manulife Financial's Evidence of Insurability if you and/or your spouse are applying for more than \$25,000 in coverage.
3. **Return the original forms to the CSI-Canada Insurance Plan office to the above address.**
4. CSI will then forward it to Manulife Financial.
5. Manulife Financial evaluates the completed statement; if it is approved they establish the effective date.

OPTIONAL CRITICAL ILLNESS PROGRAM INFORMATION

Optional Critical Illness Program under the CSI Canada Insurance Plan:

- Critical Illness insurance through Manulife Financial supplements your coverage to reduce the potentially devastating impact that serious illness may have on your way of life and standard of living by paying the amount you select if you are diagnosed with one of 22 covered conditions.
- is offered in units of \$5,000 with a minimum of \$10,000 and a maximum of \$150,000.
- allows the employee and spouse to purchase \$25,000 in coverage without submitting a Statement of Health, if applying within the first 31 days of becoming eligible
- becomes effective the date Manulife Financial establishes, and billing begins the first of the month following the effective date. All premium payments are made through the school by payroll deduction.
- calculates premium based on age as of March 1. When age increases to a new bracket, new premiums are effective September 1 of that Plan year. The employee's premium is based on the employee's age and the spouse's premium is based on the age of the spouse.
- monthly rate per \$1,000 of coverage. For example, a 42-year old female non-smoker living in Alberta purchases \$25,000 in coverage: $.386 \times \$25,000 / \$1,000 = \$9.65$.
- child critical illness coverage of \$5,000 is available. One premium covers all of your children.

ONTARIO*					ALL OTHER PROVINCES				
	Male		Female			Male		Female	
Age	Nonsmoker	Smoker	Nonsmoker	Smoker		Nonsmoker	Smoker	Nonsmoker	Smoker
18-24	\$.126	\$.151	\$.118	\$.146		\$.117	\$.140	\$.109	\$.135
25-29	\$.141	\$.175	\$.139	\$.178		\$.131	\$.162	\$.129	\$.165
30-34	\$.181	\$.240	\$.194	\$.264		\$.167	\$.222	\$.179	\$.244
35-39	\$.258	\$.385	\$.282	\$.416		\$.239	\$.356	\$.261	\$.385
40-44	\$.394	\$.684	\$.417	\$.668		\$.365	\$.634	\$.386	\$.618
45-49	\$.602	\$1.260	\$.621	\$1.127		\$.558	\$1.167	\$.575	\$1.044
50-54	\$.961	\$2.308	\$.908	\$1.833		\$.890	\$2.137	\$.840	\$1.697
55-59	\$1.637	\$4.058	\$1.339	\$2.844		\$1.516	\$3.758	\$1.240	\$2.633
60-64	\$2.726	\$6.501	\$1.990	\$4.238		\$2.525	\$6.019	\$1.843	\$3.924
65-69	\$4.200	\$9.454	\$3.009	\$6.110		\$3.889	\$8.754	\$2.786	\$5.657
Child Coverage		\$2.20				\$2.05			

*Ontario rates include the 8% Retail Sales Tax.

OPTIONAL CRITICAL ILLNESS PROGRAM APPLICATION FORM

- Complete this Application Form if you are applying for \$25,000 or less for you and/or your spouse.
- For greater amounts, complete this form **and** the Manulife Financial's Evidence of Insurability form. Both forms can be found at www.CSionline.org/benefits; select Forms and Canada Insurance then print.

Employee Male Non-Smoker
 Female Smoker

Spouse Male Non-Smoker
 Female Smoker

Child \$5,000
 (Covers all children)

Current Opt Crit Illness Coverage \$ _____

Current Opt Crit Illness Coverage \$ _____

Additional Amount Requested \$ _____

Additional Amount Requested \$ _____

New TOTAL Coverage Amount \$ _____

New TOTAL Coverage Amount \$ _____

School Name _____ City, Province _____

◆ Employee Name _____ Birth Date _____ S.I.N. _____

Employee Signature _____ Date _____, 20____

◆ Spouse Name _____ Birth Date _____

Spouse Signature _____ Date _____, 20____

NOTE: If you are eligible for non-smoker rates at this time and you start smoking in the future, you must advise the CSI Canada Insurance Plan office and your premium rate will be adjusted accordingly. If you fail to do so, the insurance company may not honour a future claim and instead may simply refund the premiums paid.