

CSI CANADA INSURANCE PLAN AND TRUST FUND BRIEF SUMMARY OF ITS PROVISIONS AND BENEFITS

GENERAL PROVISIONS

- The CSI-Canada Insurance Plan includes these benefits:

Extended Health with Pay Direct Drug Card

Dental

Life

Accidental Death and Dismemberment

Short Term Disability

Long Term Disability

Optional Term Life Insurance with nonsmoker/smoker rates can be purchased on an individual basis.

Schools participating in Flex 1, 2, and 3 can also select from these benefit options:

LTD Cost of Living Allowance

Vision Care

Dental 6 Month Recall

Non Taxable Disability Benefit Upgrade

- The Plan is available to active full time and certain part time employees of CSI member schools and affiliated institutions and colleges in Canada.
- The Plan is administered by a Board of Trustees; the day to day administration and operation is carried out by the CSI Employee Benefits Department.
- Insurance benefits are underwritten by Manulife Financial of Canada; it also serves as the claim administrator. The Short Term Disability Benefit is self funded.
- Two optional extended health insurance plans are available as follows:
 - 1) a plan for foreign workers employed by CSI member schools, and
 - 2) a plan for co-op student coverage.

BENEFITS

- See the enclosed Plan Options sheet for a comparison of the Standard Plan and Flex Options 1, 2, and 3.

PREMIUM RATES

- See the enclosed Premium Rate sheet.

For additional information write, call or email:

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