



## **CSI CANADA INSURANCE PLAN AND TRUST FUND CANADIAN CHR SCHOOL PENSION PLAN & TRUST FUND**

**Plan Year September 1, 2007 – August 31, 2008**

### **Insurance Eligibility Rules**

Each school can choose one of the following:

- All employees who work **40% or more**: All educational employees who actively work 400 or more classroom hours per plan year are eligible to participate in the Plan as of the date of active employment. All other employees who actively work 16 hours or more per week (at least 800 hours in a Plan Year) are eligible to participate, or
- All employees who work **50% or more**: All educational employees who actively work 500 or more classroom hours per plan year are eligible to participate in the Plan as of the date of active employment. All other employees who actively work 20 hours or more per week (at least 1,000 hours in a Plan Year) are eligible to participate, or
- All employees who work **75% or more**: All educational employees who actively work 750 or more classroom hours per plan year are eligible to participate in the Plan as of the date of active employment. All other employees who actively work 30 hours or more per week (at least 1,500 hours in a Plan Year) are eligible to participate.

### **Insurance Participation Rules**

- Eligible employees will participate in the Basic Plan unless they are covered by a spouse's employer health and dental plan. The Basic Plan consists of Life, Accidental Death and Dismemberment, Short Term Disability, Long Term Disability, Health and Dental benefits.
- Those eligible employees who opt out of the Basic Plan because they are covered for health and dental through a spouse's employer plan will participate in the Limited Benefit Plan which consists of Life, Accidental Death and Dismemberment, Short Term Disability, and Long Term Disability. Single or family coverage is selected by the employee.

### **Pension Eligibility & Participation Rules**

- All full-time employees must participate in the Plan as of the date of their employment as well as all part-time employees who have previous service credits, regardless of the number of hours worked. Employees must be enrolled in the Plan at the time they begin to work 100% full time regardless of whether they are a new hire or go from part-time to full-time status.
- All part-time employees of a CSI member school in Canada who were employed on or before 09/01/2006 (whose compensation exceeded 35% of the Years Maximum Pension-able Earnings, or \$15,108.00. (\$10,792.00 in Manitoba) during fiscal year 2006/2007 are eligible to participate and must be enrolled. Of these, those employed

prior to 09/01/1987 may elect to participate and those employed on or after 09/01/1987 must participate.

- All newly hired **part-time employees** who have not been previously enrolled must complete one year of employment and earn at least 35% of the YMPE before they are eligible.
- Once an employee participates in the Plan he/she must remain in the Plan as long as he/she is employed by a participating employer **regardless of how many hours worked** during the Plan year. (i.e.; supply teachers with credits in the Plan must be enrolled).
- **Ordained ministers** eligible to participate in a church sponsored retirement plan may choose to be excluded.

### **Definition of Annual Compensation (Salary and Wages)**

Annual compensation means amounts paid in cash or cash equivalents, for personal services, which must be reported to Revenue Canada on Income Tax Form T-4. It does not include reimbursements, fringe benefit payments or amounts taxable to the employee which are not direct salary or wages.