

Who is eligible to participate in the CSI Insurance Plan?

- a. All educational employees who work 500 or more classroom hours per Plan Year (September 1 - August 31) are eligible to participate in the Plan. All other employees who work 20 or more hours per week (at least 1,000 hours in a Plan Year) are eligible to participate.
- b. Employees and dependents covered under a medical plan provided through the spouse's employer may be excluded from participation.
- c. Any member organization electing to participate in the Limited Benefit Plan which includes life, accidental death and dismemberment (AD&D), long term disability (LTD) and/or dental, must enroll 100% of the eligible employees.
- d. Retirees are eligible for retiree coverage if they were enrolled in the CSI Insurance Plan on their last day of work. All retirees must meet the following requirements:
 1. Retired from active employment with a CSI participating school.
 2. Covered for medical benefits under this Plan immediately prior to their retirement.
 3. Covered under the group health Plan offered by a CSI participating member (including but not limited to, the CSI Insurance Plan) for three years immediately prior to retirement.
 4. Age 55 or older.

What does participation in the CSI Insurance Plan provide?

- a. **Full Benefits Plan**

Include health, basic life, AD&D and LTD. When a school chooses only full benefits, an employee may choose to waive coverage when covered under the spouse's employer plan. Otherwise, all eligible employees MUST be enrolled for health in the CSI Insurance Plan.
- b. **Limited Benefits Plan**

Include basic life, AD&D and LTD. When a school chooses only Limited Benefits, 100% of all eligible employees MUST be enrolled in the Limited Benefits Plan.
- c. **Full and Limited Plans**

Include a choice of benefits. When a school chooses to offer full and limited benefits, the employee may choose full benefits (health, basic life, AD&D, LTD). If the employee already has health coverage under a spouse's employer's plan, the employee may opt out of the health coverage, but MUST have the Limited Benefits Plan.
- d. **Dental Insurance Coverage**

If the school offers dental coverage, everyone must take the dental coverage unless they are covered for dental under their spouse's employer plan.