

**Does CSI Canada Insurance provide extended out-of-province coverage?**

The premium for health coverage includes out-of-province coverage for 60 days. An employee or insured dependant must return to his or her province for at least one full day before becoming eligible for another 60 days of coverage.

**a. Retiree**

A retiree must return for at least 1 day before becoming eligible for another 60 days of coverage.

**b. Employee and family**

This coverage can be extended for up to one year beyond the 60 day-lime, which is built into the Plan. Certain criteria must be met to be eligible for the extended coverage. Call Manulife or CSI for the criteria.

**c. Full-time student**

The 60-day limit on Out-of-Province coverage does not apply for a student studying full time at any accredited university or college.