



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Canada Insurance Plan & Trust Fund

UPDATE

Date: May 22, 2003

To: Retirees

From: Howard Van Mersbergen
Executive Secretary-Treasurer

- New Premium Rates Effective September 1, 2003
- Introduction of Body Bulletin, a Wellness Newsletter
- Sun Life Conversion
- Out-of-Province Coverage

New Premium Rates Effective September 1, 2003

The Trustees have now received and negotiated the 2003/2004 insurance renewal and have reviewed the Plan's past and projected claim experience. Based on this information, the Trustees approved the new insurance rates.

Effective September 1, 2003, the new rates will be:

BASIC BENEFIT PLAN

	<u>Old Rate</u>	<u>New Rate</u>
Ontario*		
Employee Only	\$ 76	\$ 78
Employee w/Spouse	\$149	\$155
All Other Provinces		
Employee Only	\$ 70	\$ 73
Employee w/Spouse	\$138	\$144

* Ontario rates include the 8% Retail Sales Tax.

Introduction of Body Bulletin, a Wellness Newsletter

We honor God by taking care of our physical and emotional health. To help participants adopt healthy lifestyles and become better informed users of health care services CSI is making available a wellness newsletter. This newsletter will be provided to all participants monthly from September – June during the 2003-2004 plan year.

Sun Life Conversion

Clarica Life Insurance Company and Sun Life Assurance Company of Canada became one company on January 1, 2003. Your group benefits plan will now be underwritten by Sun Life Financial starting **July 1, 2003**. The policy number will not change and the plans will only have slight differences.

In June a packet of information for each retiree covered by health and dental benefits will be sent to you along with Sun Life Pay Direct Drug cards.

Out-of-Province Coverage

If you are planning a trip out of your province, you have emergency medical coverage for 60 days. You must return to your province for at least 30 consecutive days to be eligible for another 60 days. The 60 days need not be consecutive days. In case of an emergency, you must call Worldwide Assistance Services within 24 hours. You will be receiving a travel card in your conversion packet. If the services are over \$200 and you have called within 24 hours, Worldwide Assistance Services will submit the claim to your province and Sun Life. Information about this coverage is found on pages 80–84 in your insurance booklet.