



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Canada Insurance Plan & Trust Fund

UPDATE

Date: June 6, 2003

- Sun Life Conversion

To: Participating Employees
with Health and Dental Coverage

From: Howard Van Mersbergen, Secretary-Treasurer

As you may know, 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. Your coverage will not change as a result, but you may see some slight differences in the way your benefits are administered and your claims are processed.

Here are some things you should know.

Your policy (contract) number

Your policy number (14284) will not change when your benefit plan transfers to Sun Life Financial. You can continue to use the same policy number you always have.

Registering for plan member services at sunlife.ca

It's easy to access the Plan Member Services Web site! Anytime after July 3, we encourage you to register by calling Sun Life Financial at 1-800-361-6212 to obtain an Access ID and password. When calling, you'll need your group contract number (14284) and member identification number (your Social Insurance Number). Then simply go to www.sunlife.ca/member and use your Access ID and password to sign on.

Submitting health and dental claims

For your convenience, we've included some Sun Life Financial claim forms to get you started. After June 30th, you should discard any Clarica forms you may have and begin using the enclosed forms. If you need additional forms please contact your school. You can also download and print personalized health and dental forms from the Plan Member Services Web site at www.sunlife.ca/member. Until July 1, 2003, please continue to use Clarica claim forms and submit your claims to the same Clarica claims office you have used in the past. After July 1, 2003, use the address as shown on the back of the enclosed claim forms.

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Health and dental benefit claims for current employees must be submitted within 18 months of the incurred service date. Those individuals who are no longer covered under the CSI Canada Insurance Plan will have 90 days from their termination date to submit their claims. You can find more information about submitting claims in your plan book.

NOTE: On June 23rd, your records will be moved to Sun Life Financial at which time claims processing will be suspended for one week. During this period, you can continue to use your Pay-Direct drug card – however if you visit your dentist, they will need to either complete a paper claim form for you or wait until July 1 to submit your claim electronically.

You will need to advise your dentist that you are now covered by Sun Life Assurance Company of Canada as of July 1, 2003. That way you can be sure to avoid any problems processing your claims because of incorrect information.

Pay-Direct drug cards

Along with this mailing, you will receive your new Pay-Direct drug card(s) along with a brochure (“An easy way to claim”) that describes how this convenient benefit works. After June 30th, please destroy your old card(s) and start using the new card(s). To avoid any possible problems processing your claims, be sure to show the pharmacy your new card as soon as you present your prescription, so your pharmacy knows that your benefit information has changed.

Additional cards will no longer be automatically issued for students. However, if you should need an additional card (e.g. for a dependent child or student) or misplace your own card, you can download and print a replacement (paper) Pay-Direct drug card from the password-protected Plan Member Services Web site. Paper cards are accepted at all pharmacies. Sign in at www.sunlife.ca/member and select **Group Claims Information**. In the top bar, click **Coverage Information > Medical > Need your drug card?**

Emergency travel assistance

Emergency travel assistance services (for medical and personal emergency while traveling outside your home province) will be provided by **Worldwide Assistance Services Inc.**, a global travel assistance company with an excellent track record for caring, efficient service. Included with this letter is a “Travelling soon” brochure that includes a handy pullout card for you to keep in your wallet. You can begin using the new card on July 1, 2003.

If you misplace your travel assistance card and need another copy, you can simply download a printed card from the Plan Member Services Web site. Sign in at www.sunlife.ca/member and select **Group Claims Information**. In the top bar, click **Coverage Information > Travelling soon**.

Some changes you may see when you submit a health claim

You may notice a few differences in how your health benefits are administered once your plan transfers.

For example:

- Massage therapy and medical equipment such as crutches or braces will require a doctor’s prescription. A prescription from a chiropractor will no longer be accepted since these services are not within the scope of a chiropractic license.
- Synvisc injections and contraceptive devices will now be reimbursed under our plan’s drug benefit rather than the health benefit, and will therefore be subject to the coinsurance, deductibles and

benefit maximums (if different than for the health benefit). This also means they can now be submitted under the Pay-Direct drug program.

A complete list of changes is included in your package. A new plan book incorporating these changes will be sent later this year.

Here are some of the ways you can use our Plan Member Services Web site:

- Submit dental claims online
- View medical and dental claim information, including an explanation of how your claim was assessed
- Sign up for direct deposit of claim payments to your bank account
- Check on your benefit coverage
- Check when you're eligible for coverage of your next dental exam
- Check when you're eligible for coverage of your next eyewear purchase
- Print a personalized Travel Assistance wallet ID card to take with you while travelling
- Download and print personalized claim forms
- Update your personal information, such as your address, telephone number, e-mail address and Internet password
- Link to the Health and Work Resource Centre, which contains a wide range of information on health-related topics, from stress management to good nutrition. Visit www.sunlife.ca/healthandwork.

Protecting your privacy

We need information in order to administer your benefits and process your claims, and often this includes personal health and financial information. There is a growing concern among consumers about who has access to their personal information, how it is being used, and whether or not it is being circulated to others. Respecting your privacy has always been our priority, and we want you to be assured that any and all information about you and your family members is kept strictly confidential and is collected, used and disclosed only for purposes of managing your benefits plan. To help maintain your privacy, CSI now has a new separate fax number for Employee Benefits information. It is 616-301-2149.

Disability claimants

If you are receiving disability benefits at the time your benefit plan transfers to Sun Life Financial, those benefits will continue to be administered in the same way they have in the past.

Questions?

If you have a question and can't find the answer in this package, please call Shirley at 1-800-635-8288 ext. 230 for more information. In addition, you can contact Sun Life Financial's national toll free number at 1-800-361-6212.

We're working to make this a smooth transition for you; our expectation is that you will receive the best service possible.