



CSI CANADA INSURANCE PLAN & TRUST FUND UPDATE

Date: September 17, 2003

To: Boards and Administrators
CSI Member Organizations
participating in the CSI Insurance Plan

- Optional Life Insurance Enhancements
- Open Enrolment
- Change Your Coverage at Any Time

From: Howard Van Mersbergen,
Executive Secretary-Treasurer

Optional Life Insurance Enhancements

The CSI Plan's Optional Life insurance is designed to give individuals the flexibility to add to their Basic life insurance coverage under the Standard or Flex Plans. Effective November 1, 2003, two new improvements are being made.

- First, the maximum coverage per individual (employee or spouse) is increased from \$200,000 to \$500,000.
- Second, new employees have 31 days to purchase \$10,000 of coverage without having to submit a Statement of Health.

Open Enrolment

In October 2003, an open enrolment will be held to help kick off these new changes. All employees and spouses who do not have Optional Life can purchase \$10,000 of coverage without providing a Statement of Health. If you or your spouse wish to purchase more than the \$10,000 of Optional Life insurance or more than you currently have, please use the Statement of Health included with the Optional Life application.

Change Your Coverage at Any Time

Application for additional Optional Life insurance may be made at any time during the year and becomes effective on the date Sun Life finalizes approval. You can reduce your coverage by sending a signed request to the CSI-Canada Insurance Plan office. The reduction will be effective the first of the month on or following the date of the request.