



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Canada Insurance Plan & Trust Fund

UPDATE

Date: June 21, 2004

To: Retirees

From: Howard Van Mersbergen,
Executive Secretary-Treasurer

- New Premium Rates Effective September 1, 2004
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New Premium Rates Effective September 1, 2004

The Trustees have now received and negotiated the 2004/2005 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, 2004, the new rates will be:

| BASIC BENEFIT PLAN | Old Rate | New Rate |
|----------------------------|----------|----------|
| Ontario* | | |
| Employee Only | \$ 78 | \$ 81 |
| Employee w/Spouse | \$155 | \$159 |
| All Other Provinces | | |
| Employee Only | \$ 73 | \$ 75 |
| Employee w/Spouse | \$144 | \$148 |

* Ontario rates include the 8% Retail Sales Tax.

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. If you have called within 24 hours, Worldwide Assistance Services will submit the claim to your province and Sun Life.

Contacting the CSI Benefits Office

If you have questions, contact Merrilee by phone at 800-635-8288, ext. 230 or by e-mail at mkwantes@CSIonline.org. The CSI web site also has valuable information about your benefits. Visit www.CSIonline.org and select Employee Benefits to see the useful items available.

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