



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Canada Insurance Plan & Trust Fund

UPDATE

Date: August 5, 2005

To: Participating Boards and
Covered Employees

From: Howard Van Mersbergen,
Executive Secretary-Treasurer

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Benefit Changes Effective September 1, 2005

In addition to the changes listed in Update 294 sent in April, the Trustees have approved the following benefit changes effective September 1, 2005:

HEALTH

- Hearing Aids: Currently, the Plan does not cover hearing aids. Effective September 1, hearing aids will be covered at \$500 every five years.
- Fertility Drugs: A lifetime maximum of \$15,000 will be added to the Plan.
- Out-of-Province Referral: current coverage is limited to services that are not available in Canada. This limitation will be removed effective September 1. The current daily maximum for services rendered will be replaced by coverage at 50% up to \$3,000/3 years.
- Reasonable and Customary Basis: The amount of your expense that is paid by the insurer is based in part on the general level of charges in the area where the expense is incurred. This is known as the Reasonable and Customary Basis. After September 1, where the Reasonable and Customary Basis differs between Manulife and Sun Life, Manulife's basis will be used.

DENTAL

- House Calls and Institutional Calls: Coverage for services provided outside of the provider's office will be removed from the Plan.

LIFE/AD&D

- The current 6 year notification period for a death claim will be changed to a 1 year notification period.

VISION UPGRADE (available to schools using the Flex plans)

- Laser Eye Surgery: Expenses for laser eye surgery will be covered under the vision care maximum.

No. 296

(More)

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Update on the Change to Manulife Financial

We continue to work closely with both Sun Life and Manulife Financial to make the change in carriers as smooth as possible.

- In late August you should receive a welcome packet from Manulife Financial. In it you will find a benefit identification card, contact information and information about the services available to you through Manulife. Please take a few minutes to review the information and become familiar with your benefits.
- One change you will notice involves your social insurance number. Although we will continue to use your social insurance number internally to identify your account, we will give an alternate identification number to Manulife to use as your certificate number for benefits. This certificate number will be printed on your card and used for claim payments.
- To continue prompt payment of claims during the transition, be sure to submit your claims to the proper carrier. For expenses incurred prior to September 1, submit claims to Sun Life as you do now. For expenses incurred after September 1, submit claims to Manulife Financial according to the instructions in your welcome packet. Be sure to show your new card to your providers after September 1 so that the correct claim submission address and certificate number are used.

Contacting the CSI Benefits Office

More information about your CSI benefit plans is located on our web site at www.CSIonline.org. Select Employee Benefits, Canada, and the appropriate plan. If you have questions, contact Bonnie by e-mail at bhofmann@CSIonline.org or by phone at 800-635-8288, ext. 230.