



CHRISTIAN SCHOOLS  
INTERNATIONAL

## CSI Canada Insurance Plan & Trust Fund

# UPDATE

**Date:** September 27, 2006

• International Student Insurance

**To:** Boards and Administrators  
CSI Member Organizations in Canada

**From:** Howard Van Mersbergen,  
Executive Secretary-Treasurer

We are pleased to advise that an enhancement has been added to the benefit plan offering, effective immediately - specifically the ability to **provide medical and accident coverage for foreign students studying in our schools.**

The plan details are as follows:

- Foreign students studying in our schools may not be eligible for provincial medical coverage, and therefore there is a large financial exposure for them, in the event they were to become ill or injured. Access to provincial medicare is as follows:

Ontario	No access
Saskatchewan	No access
Manitoba	Full access
Alberta	Full access
British Columbia	Access after 90 days
Prince Edward Island	No access
- We have secured coverage through Manulife and American Home for these students, as follows:
  - Medical (Manulife) – including hospital, physicians' services, lab/x-rays, ambulance, prescription drugs, paramedicals, and some other services.
  - Emergency Out of Province/Country Health Insurance (American Home) – offers emergency medical coverage while traveling, on school excursions, holidays, etc. Services include hospital, dental accident, prescriptions, evacuation, ground and air ambulance plus other services.

No. 305

(More)

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3350 East Paris Ave. SE, Grand Rapids, MI 49512-3054 p.800-635-8288 p.616-957-1070 f.616-301-2149 w.www.CSIonline.org

- Accidental Death and Dismemberment (American Home) – including \$10,000 benefit, repatriation, rehabilitation, funeral expenses travel expense for parents, and other services.

Complete details can be found in the enclosed brochure, or at [www.ismplan.com](http://www.ismplan.com).

The administrative details are as follows:

- You can elect whether to provide this coverage on a mandatory/automatic basis, or allow each student to choose whether they want the coverage or not. Most schools in Canada offer this to their foreign students on a mandatory basis – i.e. coverage is automatic, and included in the annual tuition. They do this since many students may not be aware of the exposure and/or appreciate the value of insurance, which in the case of the uninsured, could put the school in a sensitive position in the event of an illness or injury.
- For the 2006 school year, given the timing, we suggest that those schools who prefer the mandatory approach allow students to opt out for this year only, to the extent the students provide proof of coverage elsewhere.
- The website [www.ismplan.com](http://www.ismplan.com) contains a great deal of useful information, including benefit plan design information in multiple languages, and claim forms. There is also a preferred provider search engine that students access with a password. This will lead them to doctors and clinics in their neighbourhoods.
- The enrolment process is quite simple – we will send an enrollment form that you can complete and send to us for processing. It contains fields like name, student ID#, province, date of birth, gender, start and end date of coverage. The monthly premium rates per enrolled student are:

Ontario	\$50
All other provinces	\$46

We will invoice you monthly. Note that the coverage period can be anywhere from 1 to 12 months. Sometimes students remain in Canada for the summer break, so require the insurance for the full year, for example. This process can be used for any mid-year additions as well.

- ID cards will be sent to each school for distribution to students. Temporary Proof of Coverage forms can be obtained at [www.ismplan.com](http://www.ismplan.com).

Once your school has made a decision as to whether you will offer this new coverage, please notify Bonnie Hofmann at 1-800-635-8288 ext. 230 or [bhofmann@CSOnline.org](mailto:bhofmann@CSOnline.org). Bonnie is available to answer your questions as well.