



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Canada Insurance Plan & Trust Fund

UPDATE

Date: October 2, 2006

To: Participating Boards and
Covered Employees

From: Howard Van Mersbergen,
Executive Secretary-Treasurer

- Change in Pregnancy-Related Disability Benefits
- Occupational Coverage for Part-Time Staff
- Healthcare Spending Accounts (HSA)
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Change in Pregnancy-Related Disability Benefits

Benefits paid by the CSI Insurance Plan for a pregnancy-related disability are now offset by benefits received by Employment Insurance.

Occupational Coverage for Part-Time Staff

The CSI Insurance Plan has added occupational coverage for part-time staff of schools that have opted out of worker's compensation. This will cover staff who are not covered by the CSI Insurance Plan and work less than half time. The coverage includes:

- AD&D of \$25,000
- short term disability of 75% of earnings up to \$1,000/week subject to tax
- permanent total disability benefit of \$25,000
- medical coverage up to \$20,000

Healthcare Spending Accounts (HSA)

The CSI HSA is intended to enhance the flexibility of our flex plans by making it possible for participants to use benefit dollars exactly as they see fit. As the name implies, they are pre-tax accounts set up in the names of employees, funded by the school, and administered by Manulife. Employees authorize payments from the accounts for expenses that are not covered, or only partially covered by the insurance plans. HSAs are tax-smart because they are funded with pre-tax money, and payouts from them are not taxable to employees (outside Quebec).

Schools using the flex plans may want to consider adding HSAs for the next school year. More information on CSI's HSA plan can be found on Update 302 (available online at www.CSionline.org) or by contacting the CSI Benefits Office.

Contacting the CSI Benefits Office

If you have questions about these benefits, contact Bonnie by phone at 800-635-8288 or by e-mail at bhofmann@CSionline.org.

No. 306

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