



CHRISTIAN SCHOOLS
INTERNATIONAL

CSI Canada Insurance Plan & Trust Fund

UPDATE

Date: January 22, 2007

To: Retirees

From: Howard Van Mersbergen,
Executive Secretary-Treasurer

- Out of Province/Out of Canada Coverage
- Update on Trustee's Analysis

Out of Province/Out of Canada Coverage

Three types of treatment are covered – medical emergency, referral outside Canada for treatment not available in Canada, non-emergency medical treatment out of Canada. Emergency treatment is available during the first 60 days while outside the province of residence. When an individual leaves the province of residence, the 60 day time period begins. Once an individual returns to Canada for 30 days, another 60 day time period becomes available. If a person goes in and out of their province during the 60 days following the first time they leave the province, they will have coverage each time they leave the province as long as it is within 60 days of first leaving the province. This 60 day time coverage also applies to non-emergency medical treatment and referral for treatment not available in Canada. Further details are available on pages 67-69 in your CSI Insurance Plan book.

In addition to the coverage above, which is coordinated between Manulife and the provincial plan, there is a travel assistance program called ManuAssist. ManuAssist is available for the first 60 days while traveling outside the province of residence for medical emergencies. In this case, a new 60-day allocation is available after returning to your province of residence for one day. Further details are available on pages 69-74 in your CSI Insurance Plan book.

Update on Trustee's Analysis

The September 18, 2006, Update 304 provided you with details on the CSI Canada Retiree Insurance Plan. Since then, the Trustees met and continued their analysis of the Retiree program.

No. 308

(more)

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The Trustees are discussing the potential need for two sets of premium rates - one for retirees under age 65 and one for retirees age 65 and over. The government plan coverage differs for under age 65 vs. age 65 and over. The Trustees are analyzing the claims submitted to the Plan to determine if having these two sets of rates is warranted.

The Trustees are also comparing the Plan design of the CSI program with the Plan designs of other retiree programs to determine if there are Plan design changes that would be helpful.

The Trustees confirmed that the premium rates of the retiree program must be high enough to cover the claims submitted by the retirees. At their May 2007 meeting the Trustees will obtain the information needed to assess what changes in rates will be required for September 1, 2007.

As always, we welcome your input as we work with you to meet your health care needs. If you have additional comments or questions, please feel free to contact me.

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