



CHRISTIAN SCHOOLS  
INTERNATIONAL

## CSI Canada Insurance Plan & Trust Fund

# UPDATE

**Date:** May 29, 2007

**To:** Member Schools  
(Non-Participating)

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

- Premium Rates Effective September 1, 2007
- CSI Insurance Plan Benefits
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### Premium Rates Effective September 1, 2007

The Trustees have received and negotiated the 2007/2008 insurance renewal and have approved an increase of approximately 1.8% for the CSI-Canada Insurance Plan as a whole. A schedule of premium rates is included with this Update.

### CSI Insurance Plan Benefits

Schools may choose either the Standard Plan or the Flex Plan for health and dental benefits. The Flex Plan contains three options: Flex 1, Flex 2, and Flex 3. A school may choose one Flex Plan for all employees or may allow each employee to choose one of the Flex Plans.

### Required Number of Hours for Eligibility

Currently, schools have the option of selecting annually from two options for eligibility: 75% full time or 50% full time. Effective September 1, 2007, the Trustees are adding a third option: 40% or 400 classroom hours per year. For each option, 100% of eligible employees must be enrolled in the CSI Insurance Plan (employees covered under a health and dental plan provided through their spouse's employer may be excluded but must be enrolled in the Limited Benefit Plan).

### Health Spending Accounts

The HSA plan is currently available to participants covered for health in flex option 1, 2, or 3. Effective September 1, 2007, the Trustees are making the HSA plan available to participants covered by one of the flex options in both the Limited Benefit Plan and the Full Benefit Plan.

### Retiree Coverage

- Effective June 1, 2007, the Trustees have reduced the return-to-home-province requirement for retirees from 30 days to 1 full day (24 hours). The trip limitation remains at 60 days.
- Effective September 1, 2007, insurance rates for retirees under the age of 65 will be separate from rates for retirees age 65 and over. This change takes into account the difference in governmental plan coverage for the two age groups.

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(More)

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### **International Student Insurance**

Insurance coverage is available for foreign students who are studying in our schools. Medical and accident coverage is described in Update 305 located on the web at [www.CSIonline.org](http://www.CSIonline.org). Select Member Resources, Publications, Updates to Benefits, and Canada Insurance.

### **Occupational Coverage for Schools Opting Out of Workers Compensation**

Occupational coverage is available for part-time staff of those schools that have opted out of workers' 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 benefit 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

### **Disability Benefit Levels**

The current benefit levels of 75% for Short Term Disability (STD) and 66 2/3% for Long Term Disability (LTD) will continue for the taxable plan. Two benefit levels are available for the non-taxable plan. The first level is the base benefit of 66 2/3% for STD and 60% for LTD. This level of benefits takes into consideration the after-tax effect, i.e. a 75% taxable benefit is reasonably similar to a 66 2/3% non-taxable benefit.

The second level is for schools that would like to increase the non-tax base benefit to 75% for STD and 66 2/3% for LTD. This second option is provided by way of a non-tax disability benefit upgrade. See the premium rate sheet for the cost in your province.

### **Contacting the CSI Benefits Office**

More information about CSI's benefit plans is located on our web site at [www.CSIonline.org](http://www.CSIonline.org). Select Member Resources, Publications, and the appropriate plan. If you have questions, contact Howard at 800-635-8288, ext. 226 or Brian at ext. 267.