



CHRISTIAN SCHOOLS  
INTERNATIONAL

## CSI Canada Insurance Plan & Trust Fund

# UPDATE

**Date:** April 8, 2008

**To:** Participating Boards and  
Covered Employees

**From:** Howard Van Mersbergen

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### Announcing a New Benefit!

The Trustees are pleased to announce a new benefit available through the CSI Insurance Plan effective June 1, 2008. Optional Critical Illness Coverage is a voluntary coverage that you can purchase in an amount that is right for you. This progressive coverage is provided by Manulife Financial and is billed through your school's current monthly billing from the CSI Insurance Plan at affordable group rates.

### Special Enrolment Period until May 31

Manulife Financial has agreed to a one-time, special enrolment period during which you may purchase up to \$25,000 in coverage without medical underwriting and Manulife's approval. If your enrolment form is received by May 31, you will be automatically covered for the amount you select up to \$25,000. Coverage amounts in excess of \$25,000 will always require medical underwriting.

### What is Critical Illness Coverage?

If you become critically ill with one of the 22 covered conditions, you receive a lump-sum benefit. All 22 conditions are listed on the attached brochure and include heart attack, stroke, life-threatening cancer, Multiple Sclerosis, Parkinson's Disease, and Alzheimer's Disease. You may purchase critical illness coverage for you, your spouse, and your children.

### Child Critical Illness Coverage

Coverage of \$5,000 is available for your child(ren). One monthly premium amount covers all of your children, regardless of the number of children you have.

No. 316

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### **Why Purchase Critical Illness Coverage?**

Optional Critical Illness coverage complements the benefits you currently have through health, dental, life and disability and provides an extra layer of financial protection. Unlike other benefits, there is no requirement for loss of life, loss of income, or an incurred health care expense. If you are diagnosed with one of the 22 covered conditions, you receive a lump-sum payment based on the amount of coverage you have selected to help reduce the potentially devastating impact serious illness may have on your way of life and standard of living.

### **How do I Purchase this Coverage?**

The attached Optional Critical Illness application contains monthly rates and more information regarding the levels of coverage available. You may purchase a minimum of \$10,000 and a maximum of \$150,000 in coverage. If you purchase up to \$25,000 by May 31, there is no medical underwriting and you simply complete the attached application. You are automatically covered.

If you wish to purchase more than \$25,000, you must also complete Manulife's Application and Evidence of Insurability form. Manulife will notify you if you are approved and the effective date of your coverage. The form is available online at [www.CSIonline.org/benefits](http://www.CSIonline.org/benefits) by selecting Forms and Canada Insurance.

### **Return the Application by May 31**

The CSI Insurance Plan must receive your application form by May 31, 2008. After that date, you will be able to add coverage only with approval after completing Manulife's Application and Evidence of Insurability form. New employees have 30 days from their hire date to select coverage up to \$25,000 without medical underwriting. You may terminate Optional Critical Illness coverage at any time.

### **For More Information**

For more information, go to Manulife's Plan Member Secure Site at [www.manulife.ca/groupbenefits](http://www.manulife.ca/groupbenefits). Select Plan Member if you have your certificate/contract number or select Visitor to view information without your certificate number.

You may also contact the CSI Insurance Plan for more information. Contact Bonnie by phone at 800-635-8288, ext. 230 or by e-mail at [bhofmann@CSIonline.org](mailto:bhofmann@CSIonline.org).