

## CSI Canada Insurance Plan and Trust Fund

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To: Participating Boards in Alberta, Manitoba, and Ontario

From: Howard Van Mersbergen, Executive Secretary Treasurer

IN BRIEF

**Occupational Coverage Overview** – What are your school’s needs?

**Eligibility** – Is provincial coverage voluntary or mandatory?

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### Occupational Coverage Overview

Some schools have elected to opt out of occupational injury coverage through their provincial workers’ compensation plans. Although the CSI Insurance Plan covers occupational claims for participants (and offers additional coverage for staff working less than half time in those schools that have opted out of workers’ compensation), each of you should determine your own school’s particular needs in deciding whether to obtain coverage through workers’ compensation. Workers’ compensation coverage extends far beyond just wage loss benefits. Workers’ compensation includes lump sum permanent disability or death benefits, lump sum funeral expenses, physical, vocational or social rehabilitation services, medical aid and other benefits such as transportation.

Appendix A presents an overview of the Workplace Safety and Insurance Board (WSIB) benefits in Ontario as compared to CSI’s plan. Employees in other provinces have similar benefits with minor variations. Each provincial Board has a website you can review:

Alberta: <http://www.wcb.ab.ca/home/>

Manitoba: <http://www.wcb.mb.ca/>

Ontario: [http://www.wsib.on.ca/wsib/wsibsite.nsf/public/home\\_e](http://www.wsib.on.ca/wsib/wsibsite.nsf/public/home_e)

The CSI Plan coverage is not as generous as workers’ compensation. Schools considering opting out of workers’ compensation should also consider that employees and dependents will re-acquire the right to sue their employer for injuries sustained in the workplace.

### Eligibility

Schools in Alberta, Manitoba, and Ontario may opt out of provincial workers’ compensation coverage. In all other provinces participation is mandatory under the provincial workers’ compensation legislation.

Provincial workers’ compensation regulations determine whether all employees at a school or only certain classes of employees may be covered under the CSI Plan. Appendix B provides a

summary of the workers' compensation requirements for participation in the workers' compensation plans of each province.

Appendix B also summarizes the workers' compensation opt-out provisions by province. We recommend that any school giving consideration to opting out of workers' compensation first contact their local workers' compensation office to confirm the current requirements and determine if a financial penalty may be assessed.

**Integration with CSI Insurance Plan Benefits**

Benefits currently provided for non-occupational claims through CSI are extended to cover occupational injury claims if the school has opted out of workers' compensation. Benefits that are extended include Medical, Short Term Disability and Long Term Disability.

The CSI Insurance Plan provides a program that is comprehensive, but not as all-encompassing as workers' compensation. The scope of the benefits is dependent on whether the employee is insured in CSI's Standard Benefit Plan, the Limited Benefit Plan or has opted out of CSI benefits. For those in the Flexible Benefits Plan, the medical plan reimbursement level depends on whether the employee is in Option 1, 2 or 3. The following table illustrates what benefits apply to each group of employees:

Plan Election	Plan Benefit
<p><u>Class I:</u> Employees working half-time or more covered under all CSI benefits</p> <p>(CSI medical benefits subject to payment schedule of Flex Plan or Standard Plan as elected)</p>	<p>Basic Life Dependent Life Basic AD&amp;D Dependent AD&amp;D Short Term Disability Long Term Disability Extended Health Care Dental Care Health Care Spending Account</p>
<p><u>Class II:</u> Employees working half-time or more enrolled in the Limited Benefit Plan only</p>	<p>Basic Life Dependent Life Basic AD&amp;D Dependent AD&amp;D Short Term Disability Long Term Disability Health Care Spending Account</p>
<p><u>Class III:</u> Part-time employees not eligible for CSI benefits</p>	<p>No benefits provided by school, other than occupational coverage for part-time staff who work less than half-time. The school must enroll for this coverage separately, and it includes:</p> <ul style="list-style-type: none"> <li>• AD&amp;D: \$25,000</li> <li>• Short Term Disability: 75% of earnings up to a maximum of \$1,000 per week, taxable benefit</li> <li>• Permanent Total Disability benefit: \$25,000</li> <li>• Medical coverage up to \$20,000</li> </ul>

### Cost for Part-Time Employees

If your school has opted out of workers' compensation, the premium for coverage of part-time staff (not covered by the CSI Insurance Plan and working less than half time) is 0.27% of salary in Ontario, and 0.25% in all other provinces. This premium will be invoiced monthly (salary multiplied by 0.0027 or 0.0025 and divided by 12). For example, if you have two part-time employees that together earn \$30,000 annually, the monthly premium is \$6.75 in Ontario, and \$6.25 in all other provinces.

Schools that wish to enroll for this coverage should complete the form provided in Appendix C. Your coverage will become effective upon notification from CSI, and you will pay the rates noted previously.

### Coverage for Co-op Students

Co-op students who are not paid are not covered by the co-op employer's workers' compensation insurance. These students are covered by the school's workers' compensation insurance, if it is in place. If your school has opted out of workers' compensation, your co-op students have no coverage for accidents that occur during their work assignments. CSI has arranged an occupational benefit coverage option that your school can elect if you have opted out of workers' compensation.

The coverage includes:

- AD&D: \$50,000
- Short Term Disability: \$100 per week, for 26 weeks
- Permanent Total Disability benefit: \$50,000
- Medical coverage up to \$20,000

The cost for this coverage is \$25 per student, which provides coverage for the named student for the academic year. Schools that wish to enroll for this coverage should contact CSI.

### Liability Insurance

Schools covered under the provincial workers' compensation benefits are exempt from legal action taken by employees for work related injuries. Schools that are not protected by workers' compensation are exposed to such legal action. The CSI Plan does not include occupational liability insurance for legal action taken by employees against their school. **It is the responsibility of each school to ensure that liability protection is adequate to protect against the potential liabilities of such legal action.**

We strongly recommend that you review existing liability coverage with your casualty carrier to ensure its adequacy.



#### Who to Contact at CSI for Support

More information about CSI's benefit plans is located on our web site at [www.CSIonline.org](http://www.CSIonline.org). Select Employee Benefits and the appropriate plan. If you have questions, contact Bonnie Hofmann by phone at 877-274-8796, ext. 230 or by email at [bhofmann@CSIonline.org](mailto:bhofmann@CSIonline.org).