

ADOPTION EXPENSE REIMBURSEMENT BENEFIT

The Adoption Expense Reimbursement Benefit is self-funded by CSI.

SUMMARY

The CSI Insurance Plan Adoption Expense Reimbursement Benefit provides financial assistance to eligible employees for certain expenses incurred during the adoption of a child. Expenses for agency adoption and private adoptions are covered under this benefit.

ELIGIBILITY

To be eligible for adoption expenses reimbursement, you must be covered for health benefits in the CSI Insurance Plan for the twelve months prior to the date of the final adoption decree.

REIMBURSEMENT PROVISIONS

The Plan will reimburse qualifying expenses up to a maximum of \$3,000 per child up to age 18 at the adoption. Qualifying expenses include:

- Agency fees, to include the home study
- Attorney fees
- Court fees
- Travel expenses for the child
- Temporary care expenses incurred for the adopted child during the transportation period
- Other expenses relating to local custom and country of child's origin

Qualifying adoption expenses do not include:

- Medical costs for birth of a baby
- Pre-natal care
- Hospital costs for mother and infant
- Transportation costs to doctor's appointments for birth mother
- Counseling services for birth parents
- Any expenses associated with adopting your relatives or stepchildren

The Plan Administrator retains the sole and absolute discretion to determine whether expenses are eligible for reimbursement under this benefit.

Reimbursements under this program are not eligible earnings under any other CSI benefits program.

REIMBURSEMENT PROCEDURE

To receive reimbursement for your adoption expenses you must provide the following within one year of the final adoption decree:

- a completed adoption expense reimbursement form
- copies of itemized eligible receipts up to \$3000
- a copy of the final adoption decree