



Extended Health & Dental Plans

Advantages of Christian Schools Working Together

We are the schools. The benefit plans are designed by and for the schools. In addition, there are numerous advantages that a school and its faculty and staff enjoy when they team together in the *Christian Schools International* extended benefits program. The **collective strength** ensures the following:

- **Community**
By working together, all schools, small and large, can have a more comprehensive and cost effective plan.
- **Unique Plan Design Flexibility**
Our five health and dental plan options provide more flexibility in plan design and more options for Boards and staff. Each school can offer all five health/dental plans or choose almost any combination. In addition, each faculty member can *buy-up* to one plan (Flex 1 or 2), or *save money* by choosing Flex 3, 4 or 5, based on their unique circumstances. **That's flexibility.**
- **Less Cost and Less Risk**
There are four core reasons why our costs are competitive in the market and have less risk for our schools:
 - **Economies of Scale** - We have over 100 schools in the Plan and over 2,000 participants. Together, we have lower cost margins with the insurance carriers, and thus, **less cost** for schools and staff.
 - **Self-Funding** – We have the size and depth to self-fund the health and dental plans to provide even more cost savings. Most stand-alone schools wouldn't be able to self-fund their plan.
 - **Shared Claims Experience** - Claims experience is shared across all of the schools. This sharing is a great benefit since it **reduces each school's individual risk** from their own potentially volatile claims experience and the corresponding rate volatility. No school need stand alone.
 - **Rate Stability** – It's only logical that the larger the group, the more stable rates are, and rates for Christian Schools International members have demonstrated this stability over many years! For example our **rates declined over 5%** across Canada this year.
- **Shared Expertise**
Benefit plans are complex, and it takes time and effort to examine where benefit plans are headed, and anticipate future needs. Schools access their shared **Employee Benefits Team** on an ongoing basis for expert help and support. The Employee Benefits Team is dedicated to the Christian Schools' Canada Insurance program and is guided by (1) on-going training, (2) Mercer (our plan design consultant), (3) Manulife (our carrier), and (4) eight dedicated Trustees from the member schools who oversee the Plan.

If you are interested in hearing more or would like to see what rates would be for your school, please call or e-mail **Claire Larson**, Employee Benefits Team at: ph: 1-877-274-8796 x251 –or– CLarson@CSlonline.org.

We're stronger together!