



**CANADA INSURANCE PLAN AND TRUST FUND**  
**SUMMARY OF RETIREES INSURANCE PLAN**  
 September 1, 2013 – August 31, 2014

**Plan Eligibility & Options**

<p><b>Eligibility</b></p> <ul style="list-style-type: none"> <li>You are eligible at retirement if you are age 55 or older, covered by the Provincial Health Plan, <u>and</u> meet one of the criteria listed below:           <ol style="list-style-type: none"> <li>You were a Canada Insurance Plan participant for the 3-year period immediately before your retirement date. –or–</li> <li>You were a Canada Insurance Plan participant at retirement but your coverage was for less than a continuous 3-year period, and satisfactory evidence of insurability is submitted. –or–</li> <li>You are receiving a retirement benefit under the Christian Schools International Canada Pension Plan, and you submit satisfactory evidence of insurability.</li> </ol> </li> </ul>
<p><b>Spouses (Survivor Extended Benefit)</b></p> <ul style="list-style-type: none"> <li>Spouses, of deceased <u>retired</u> employees, who were covered under the Retiree Plan (i.e. family coverage) can continue coverage in the Retiree Plan as long as they are age 55 or older and covered under the Provincial Health Plan.</li> <li>Spouses, of deceased <u>active</u> employees, who were covered under the Insurance Plan for active employees (i.e. family coverage) are eligible to convert to the Retiree Plan, provided the deceased employee was age 55 or older and had a minimum of 3 years in the CSI Plan, and the surviving spouse was 55 or older at the date of death and is covered under the Provincial Health Plan. Spouses of any age could choose the Insurance Plan for active employees – 2 year limit.</li> <li>All requests for the Survivor Extended Benefit must be submitted within 31 days of the date of death. The survivor benefits for the Retiree Plan can be extended for life.</li> </ul>
<p><b>Selecting a Plan Option</b></p> <ul style="list-style-type: none"> <li>If you select Retiree Option 1, you can move to Retiree Option 2 at any September 1. However, if you transition to Option 2, you may not switch back to Option 1; and, the annual/lifetime maximums do not start over.</li> <li>Alternatively, if you start with Option 2, you may not select Option 1 in the future.</li> <li>As always, if you terminate coverage from either option, you can't re-join the Retiree Plans.</li> </ul>
<p><b>Plan Book Governs the Retiree Plans</b></p> <ul style="list-style-type: none"> <li>The Master Policy Plan Book issued by Manulife governs all plan provisions. A copy can be found at <a href="http://www.csionline.org/benefits">www.csionline.org/benefits</a>, under Canada Insurance, Publications.</li> </ul>

	<b>RETIREE OPTION 1 (Current Plan – Enhanced)</b>	<b>RETIREE OPTION 2 (New Plan)</b>
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**Life Insurance**

<b>Basic Life</b>	<ul style="list-style-type: none"> <li>\$5,000 (&lt;62), \$4,000 (62) graded down \$1K each year to \$1,000 for age 65 and older</li> <li>No termination age</li> </ul>
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**Health & Vision Coverage**

<b>Deductible</b>	<ul style="list-style-type: none"> <li>\$15 single/\$30 family (not applicable to hospital, drugs or out-of-country)</li> </ul>	<ul style="list-style-type: none"> <li>\$100 single/\$200 family (applicable to all components)</li> </ul>
<b>Annual Out-of-Pocket Max</b>	<ul style="list-style-type: none"> <li>Not applicable</li> </ul>	<ul style="list-style-type: none"> <li>\$500 per family</li> </ul>
	(not applicable to vision care, out of country emergency and referral)	
<b>Overall Maximum</b>	<ul style="list-style-type: none"> <li>\$10,000 per year, \$50,000 lifetime for all, except out-of country</li> <li>No maximum for hospital</li> <li>\$1,000,000 lifetime for out-of-country</li> </ul>	<ul style="list-style-type: none"> <li><b>No out-of-country coverage</b></li> </ul>
<b>Drug Coverage and Deductible</b>	<ul style="list-style-type: none"> <li>Pay Direct Drug Card • Prescription Drug Formulary – prescription by law</li> <li>\$8 dispensing fee cap (the Plan pays the first \$8)</li> <li>Fertility drug to \$15,000 lifetime; Smoking Cessation products to \$500 lifetime</li> </ul>	

<b>Reimbursement Level – Drugs</b>	• 100%	• 80%
<b>Reimbursement Level – Other</b>	• 100%	• 80%
<b>Hospital</b>	• Semi-private	• Semi-private • \$200 per day maximum
<b>Private Duty Nursing</b>	• \$25,000 lifetime	• \$15,000 lifetime
<b>Hearing Aids</b>	• <b>\$750 every 5 years</b>	• \$300 every 5 years
<b>Orthotics</b>	• Orthotics only: 1 pair every 24 months for those 18 and over, 1 pair every 12 months for those under 18 (maximum \$500 per pair)	
<b>Accidental Dental</b>	• Unlimited	
<b>Paramedical services</b>	<ul style="list-style-type: none"> <li>• \$500 maximum per year per practitioner (physiotherapist, psychologist/ Master of Social Work, speech therapist)</li> <li>• \$300 maximum per year per practitioner (massage therapist, chiropractor, naturopath, osteopath, podiatrist)</li> </ul>	• <b>No coverage</b>
<b>Emergency out of province and travel assistance</b>	<ul style="list-style-type: none"> <li>• 100% • 60 day maximum per trip</li> <li>• Must return to province of residence for at least 1 day to be eligible for another 60 days</li> </ul>	• <b>No coverage</b>
<b>Out-of-province referral</b>	• 50% • Maximum \$3,000/3 years	• <b>No coverage</b>
<b>Vision Care</b>	<ul style="list-style-type: none"> <li>• <b>\$150*/24 months for adults (every 12 months for children age 18 and under)</b></li> <li>* includes eye examinations, glasses, contact lenses and laser eye surgery</li> </ul>	• <b>No coverage</b>

## Dental Coverage

<b>Deductible</b>	• \$25 single, \$50 family (for basic services only)	• \$50 single, \$100 family (for basic services only)
<b>Combined Maximum</b> (except orthodontia)	• \$2,000 per Plan Year	• \$1,000 per Plan Year
<b>Dental Recall Examination</b> Includes x-rays, cleanings	• Every six months	• Every nine months
<b>Preventive &amp; Diagnostic</b>	• 100%	• 80%
	• Includes oral exams, prophylaxis, x-rays, fluoride treatments, extractions, plastic fillings, anesthetics, oral surgery, relining and rebasing dentures	
<b>Minor Restorative</b>	• 100%	• 80%
	• Includes endodontic and non-surgical periodontics	
<b>Major Restorative</b>	• 50%	• 50%
	• Crowns, Bridgework, Dentures (includes surgical periodontics)	
<b>Orthodontics</b>	• No coverage	
<b>Dental Fee Guide</b>	• 1 year lag	

Maximums are **per insured**, except for Life.

## **Premium Cost of Plans – Per Month**

	RETIREE OPTION 1		RETIREE OPTION 2	
	Under Age 65	Age 65/Over	Under Age 65	Age 65/Over
<b>ALBERTA</b>				
Single	\$244	\$179	\$172	\$126
Family	\$485	\$354	\$341	\$249
<b>BRITISH COLUMBIA</b>				
Single	\$244	\$179	\$172	\$126
Family	\$485	\$354	\$341	\$249
<b>MANITOBA*</b>				
Single	\$244	\$179	\$173	\$126
Family	\$485	\$354	\$342	\$249
<b>ONTARIO**</b>				
Single	\$283	\$206	\$199	\$145
Family	\$562	\$409	\$395	\$287
<b>PRINCE EDWARD ISLAND</b>				
Single	\$247	\$179	\$174	\$126
Family	\$491	\$354	\$345	\$248
<b>SASKATCHEWAN</b>				
Single	\$244	\$179	\$171	\$124
Family	\$485	\$354	\$337	\$245

\* Manitoba rates include the 3% Retail Sales Tax

\*\* Ontario rates include the 8% Retail Sales Tax

### **Premiums Qualify as Eligible Medical Expenses for Tax Deduction Purposes**

Premiums that retirees pay for the Retiree Plan qualify as eligible medical expenses under the Income Tax Act and, therefore, may allow a medical expense tax credit on your income tax return. However, the annual premium for life insurance is not an eligible medical expense. The life insurance premium amount for the entire 2013-14 plan year is \$2.04 for MB; \$2.16 for ON and \$1.92 for all other provinces. Please see your tax advisor for more information on the medical expense tax credit and related items.

### **Plan Administration**

The Plan is administered by a Board of Trustees. The day to day administration and operation is carried out by the Christian Schools International Employee Benefits Department.

### **Underwriter**

All benefits are underwritten by Manulife Financial. Manulife also serves as the claim administrator.

### **Enrolling in the Plan or Requesting More Information**

For an enrolment form or more information write, call or e-mail:

Canada Insurance Plan and Trust Fund - Retirees Plan  
 3350 East Paris Ave., SE  
 Grand Rapids, MI 49512-3054  
**Telephone:** 877-274-8796 ext. 230 (Bonnie Hofmann)  
 Fax 616-301-2149

**Email:** [bhofmann@csionline.org](mailto:bhofmann@csionline.org)