



Canada Insurance Plan and Trust Fund

Date: January, 2014
To: Boards and Administrators of All Member Organizations in Canada
From: Howard Van Mersbergen, Executive Secretary-Treasurer

IN BRIEF

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Survey Results

Recently, we requested your participation in an annual survey of board/employee sharing of health/dental insurance costs for employees and dependents. This year, we expanded the survey to examine school practices regarding employee eligibility requirements and Flex usage.

The questionnaire was mailed to 136 Christian Schools International member organizations in Canada and 72 responses were received. Following are the results:

- The member organizations can be grouped into three broad categories based on cost sharing:

	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>
19 Boards, or 26.4%, pay the <u>full</u> cost		23.0%	19.5%	22.4%	25.3%	13.8%
51 Boards, or 70.8%, pay <u>part</u> of the cost		72.4%	80.5%	72.9%	72.3%	83.7%
2 Boards, or 2.8%, pay <u>none</u> of the cost		4.6%	0.0%	4.7%	2.4%	2.5%

- Of the 51 Boards which pay part of the cost, in 2013:

3 Boards or	5.9%	pay 80% for employee and 80% for dependents
15 Boards or	29.4%	pay 75% for employee and 75% for dependents
1 Board or	2.0%	pay 70% for employee and 70% for dependents
1 Board or	2.0%	pay 65% for employee and 65% for dependents
2 Boards or	3.9%	pay 60% for employee and 60% for dependents
22 Boards or	43.1%	pay 50% for employee and 50% for dependents
2 Boards or	3.9%	pay 40% for employee and 40% for dependents
5 Boards or	9.8%	pay various other portions

- In looking toward next year:

Of the 19 Boards currently paying full cost, 17 or 89.5% expect to pay the full cost and 2 or 10.5% are uncertain what percentage will be paid.

Of the 51 Boards currently paying partial cost, 41 or 80.5% expect to pay the same percentage of the cost and 10 or 19.5% are uncertain what percentage will be paid.

- Eligibility Requirement: regarding the percent of full-time employment (FTE) that faculty/staff must work to be eligible for health insurance, of the 72 schools that responded:

40% of FTE - 4 or 6% of respondents

50% of FTE - 54 or 74.6% of respondents

60% of FTE - 1 or 1.4% of respondents

75% of FTE - 13 or 18% of respondents

FLEX Elections

Schools that utilize the Canada Insurance Plan offer the following flex plan (health and dental) options:

<u>Flex Election</u>	<u>9/1/2013</u>
- Schools selecting Full Flex (All five flex plans)	44%
- Schools selecting Partial Flex	15%
- Schools selecting Flex 1 only	7%
- Schools selecting Flex 2 only	32%
- Schools selecting Flex 3 only	2%

Schools are finding that offering Full Flex (all five flex plans) to staff provides more choice and engagement for employees and the opportunity for cost savings for Board and staff.

For More Information

For more information on the Christian Schools International Benefit Plans, please visit our website at www.CSOnline.org/benefits. The website contains descriptions of the various benefit plans available, forms, publications, and contact information for employee benefit staff members.

In addition, we publish our extended benefit summaries of each flex plan on-line.

If your school or organization has general questions about the survey, please feel free to call Claire Larson at 1-877-274-8796 ext. 251 or e-mail at CLarson@CSOnline.org.

CONTACT

Contacting Us for Support

More information about our benefit plans and past *Updates* are located on our website at www.CSOnline.org. Select Employee Benefits and the appropriate plan. If you have questions, please contact Bonnie Hofmann by phone at 877-274-8796, ext. 230 or by email at bhofmann@CSOnline.org.