

CSI CANADA INSURANCE PLAN AND TRUST FORM

Insurance Eligibility & Participation Rules

September 1, 2011 – August 31, 2012

Insurance Participation Rules

- a. Eligible employees will participate in the Basic Plan unless they are covered by a Spouse's employer health and dental plan. The Basic Plan consists of Life, Accidental Death and Dismemberment, Short Term Disability, Long Term Disability, Health and Dental benefits.
- b. Those eligible employees who opt out of the Basic Plan because they are covered for health and dental through a spouse's employer plan will participate in the Limited Benefit Plan which consists of Life, Accidental Death and Dismemberment, Short Term Disability, and Long Term Disability. Single or family coverage is selected by the employee.

Insurance Eligibility

Each school has chosen one of the following:

- a. All employees who work 40% or more: All educational employees who actively work 400 or more classroom hours per plan year are eligible to participate in the Plan as of the date of active employment. All other employees who actively work 16 hours or more per week (at least 800 hours in a Plan Year) are eligible to participate, or
- b. All employees who work 50% or more: All educational employees who actively work 500 or more classroom hours per plan year are eligible to participate in the Plan as of the date of active employment. All other employees who actively work 20 hours or more per week (at least 1,000 hours in a Plan Year) are eligible to participate, or
- c. All employees who work 75% or more: All educational employees who actively work 750 or more classroom hours per plan year are eligible to participate in the Plan as of the date of active employment. All other employees who actively work 16 hours or more per week (at least 1,500 hours in a Plan Year) are eligible to participate.