

What changes in an employee's status need to be reported to CSI?

a. New hire

1. Determine [eligibility](#).
2. If eligible, and:
 - a. signing up within 31 days of being eligible, complete the Insurance [Enrolment and Change Form](#).
 - b. signing up after 31 days, complete form listed in a) above and the Statement of Health to go through underwriting by Manulife. If Manulife approves the coverage, they will assign the effective date. Manulife could deny coverage based on the condition of health of the applicant. Dental coverage will have a \$250 limit per person for the first year.
 - c. wants optional life insurance. If requesting just \$10,000 of Optional Life within 31 days of the date of hire, only the [Optional Life Insurance Application Form](#) is needed. If requesting more than \$10,000 of Optional Life or increasing the current amount of Optional Life, the Optional Life Statement of Health must be completed. All Optional Life requests for spouses require an Optional Life Insurance Statement of Health. The Statement of Health must be submitted to Manulife to determine if your health condition will qualify you for the coverage.

b. Change in salary

1. Beginning of the Plan Year salary changes are reported on the School Enrolment Form sent to schools in the spring. If the salary is effective July 1, CSI needs to know in May. If the salary is effective August 1, CSI needs to know in June.
2. Mid-year changes should be reported on the [CSI Canada Employee Benefits Billing Change Form](#). Always report the new annual salary, which is usually the monthly salary times 12.

c. Change in legal marital status

1. Marriage

- a. Within 31 days of date of marriage, the employee may:
 1. keep single coverage but change the beneficiary and name. Complete an [Enrolment and Change Form](#).
 2. change coverage to Family Basic and change his or her name and beneficiaries. Complete an [Enrolment and Change Form](#) to change coverage to family and change the beneficiary.
 3. change coverage to Limited Benefit Plan if the employee is covered for health and dental through his/her spouse's employer's plan. Complete an [Enrolment and Change Form](#) to change coverage, name and beneficiary. The Limited Benefit consists of life, accidental death and dismemberment, short term disability, and long term disability.
- b. After 31 days of the date of marriage, a spouse can only be added by going through underwriting. Complete an [Enrolment and Change Form](#) and a Statement of Health. Send the originals to CSI. Dental coverage will have a \$250 limit per person for the first year.

- 2.. **Death**
 - a. Call CSI with information about the death of an employee or a dependant.
 - b. If a spouse dies, change the beneficiary by completing an [Enrolment and Change Form](#) and change coverage if the policy goes from a family policy to a single policy.
 - c. Call CSI for information about continuation of insurance for the survivors.
3. **Divorce**
 - a. Complete the [Enrolment and Change Form](#) to delete coverage for the ex-spouse.
 - b. Change the beneficiary by completing an [Enrolment and Change Form](#) and change coverage if the policy goes from a family policy to a single policy.
 - c. A child who is not entirely dependant on you for maintenance and support is excluded.
- d. **Change in number/status of dependants**
 1. **Dependant child**
 - a. A dependant child is an unmarried child who is entirely dependant on you for maintenance and support and who is:
 1. under age 21
 2. under age 25, attending a college or university full-time
 3. physically or mentally incapable of self-support and became incapable to that extent while entirely dependant on you.
 - b. A child who is not entirely dependent on you for maintenance and support is excluded.
 2. **Dependant increasing**
 - a. Complete an [Enrolment and Change Form](#) to add a baby, child or spouse, and add full-time student status of a child.
 - b. If an employee has the Limited Benefit Plan and his or her spouse involuntarily loses coverage, he or she has 31 days from the date of the loss of coverage to sign the family up for coverage on the CSI Plan without going through underwriting.
 - c. An employee can voluntarily upgrade coverage at any time by going through underwriting. Complete a Statement of Health and an [Enrolment and Change Form](#), if selecting family coverage. The original paperwork must be sent to CSI. Then Manulife will review the medical information to determine if the coverage will be approved. Manulife will assign the date of approval. Dental coverage will have a \$250 limit per person for the first year.
 3. **Dependant decreasing**
Complete an [Enrolment and Change Form](#) to delete a spouse or a child who is no longer eligible for coverage.
- e. **Termination of employment or death of an employee**
 1. CSI must receive written notice of the date of termination or retirement. Use the CSI Canada [Employee Benefits Billing Change Form](#). In May, a School Enrolment Form is sent for the fall. The end-of-year terminations must be reported on that form.
 2. Retiree insurance is available to those who are retired, age 55 or over, and one of the criteria list below:
 - a. A CSI Canada Insurance Plan participant for the 3-year period immediately before the retirement date.
 - b. A CSI Canada Insurance Plan participant at retirement but coverage was for less than a continuous 3-year period, and satisfactory evidence of insurability is submitted.
 - c. Receiving a retirement benefit under the CSI Canada Pension Plan, and submitting satisfactory evidence of insurability.
 3. If a terminated employee is not eligible for the retiree Plan: CSI continues to offer a program for health and dental insurance coverage to employees and dependants who are no longer covered by the CSI Canada Insurance Plan. Manulife's Health Coverage Choice plan is designed for employees who leave their school before

retirement and are not eligible for the CSI retiree insurance Plan, and dependants who no longer are qualified to be on the Plan.

This benefit transfers participants from group to personal health care Plan. It is affordable coverage for unexpected health problems and emergencies, as well as many on-going health-related expenses not covered by provincial plans.

More information is available by calling Manulife Customer Service at 1-800-268-6195.

4. If an employee dies: refer to change in legal marital status.

f. Leave of absence

Employees discontinuing work can apply for insurance coverage during their leave of absence. A Leave of Absence can include those on Maternity/Parental leave, personal leave, a sabbatical, or severance. See the [Update 287](#) regarding a leave of absence.

- a. If the employee wishes to continue coverage while on leave, complete a [Work Stoppage Form](#).
- b. If the employee wishes to terminate coverage while on leave, send CSI a written notice of the date of termination of insurance.

g. Retirement

1. See termination of employment/age 55 or over.
2. CSI Insurance must receive written notice of the date of termination or retirement. Complete the CSI Canada [Employee Benefits Billing Change Form](#).
3. CSI Insurance will send a notice to employees age 55 or older periodically regarding retiree benefits.

h. Change in level of employment

1. An employee may be eligible for insurance during the school year if he or she meets the definition of eligibility as stated in the [eligibility rules](#).
2. The employee must complete the [Enrolment and Change Form](#).
3. If an employee reduces hours and loses eligibility, complete the [CSI Canada Employee Benefits Billing Change Form](#).

i. Residence change

1. Report new addresses on the enrolment form each summer.
2. Thereafter, notify CSI by completing an [Enrolment and Change Form](#), fax, e-mail or phone.
3. For claims, report address changes to Manulife on a claim form.

j. Disability of employee

1. Call CSI for a claim form or complete the [Short Term Disability Application Form](#).
2. It is important that the physician is thorough in completing the [Certification of Disability Form](#). Disability payments may be held up if the doctor does not provide complete information.
3. Short term disability benefits: After a 14-day waiting period, CSI pays 75% or 66 2/3% of annual earnings. Benefits are paid until an employee returns to work at more than 50% of regular employment to a maximum of 5 months. These benefits are taxable or non-taxable based on the election of the school at the time the employee first became disabled.
4. Long term disability benefits: After short term disability is finished and Manulife approves the long term disability, benefits are paid at 66 2/3% or 60% and

continue until the employee can return to work or is permanently disabled, up to age 65. These benefits are taxable or non-taxable based on the school's choice at the time the employee first became disabled.

k. Annual enrolment

1. In preparation for the new Plan Year, each May CSI sends an enrolment packet, which includes a Plan Selection Form, School Enrolment Form listing the current employees, instructions for completing these forms and a new supply of enrolment forms.
2. Each September the school chooses the Plan it will offer to its employees. If the school chooses the employee choice, the employee may select Flex Option 1, Flex Option 2 or Flex Option 3 each year. Although an employee may change his or her option, he or she cannot upgrade coverage from single to family or from the Limited Benefit Plan to the Basic Plan without going through underwriting. A Statement of Health must be completed and submitted to Manulife and approved before coverage can begin. Manulife will assign the date of approval.
3. Schools selecting Flex Plans may also upgrade to COLA, Vision or 6-month Dental Recall and Healthcare Spending Accounts. This is a school selection for all employees.

l. Change of beneficiary

1. Complete an [Enrolment and Change Form](#).
2. If the beneficiary is a minor, Manulife cannot pay out life insurance money to a minor so it would be placed in a trust account until the minor is 18 years old.

m. Change in coordination of benefits (COB)

Manulife receives all COB information through the CSI office. This is important for paying claims correctly. Whether stopping or beginning COB as it relates to the spouse's employer's plan or student's university plan, complete the [Enrolment and Change Form](#) and send it to CSI.