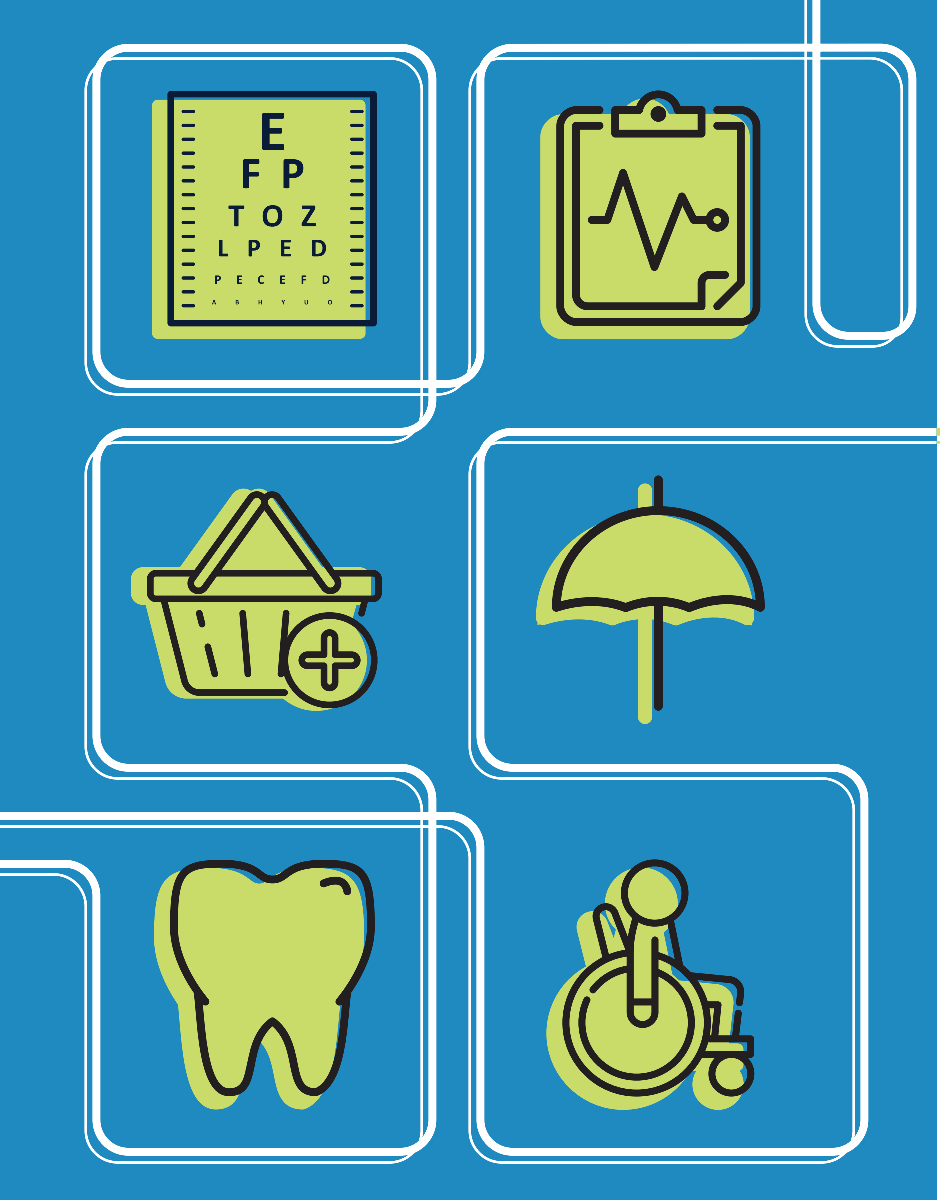

Benefits Guide

Malahat

Permanent, Full Time Employees

Eligibility

You are eligible for benefits if you work 24 or more hours per week. You must have provincial plan coverage (or special temporary replacement coverage) in place to be eligible for the benefit plan. You must also enrol your eligible family members under the plan.

Eligible family members include:

- Your legally married spouse
- Your common-law partner
- Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply)
- Disabled children who reach the age limit and meet certain criteria may continue on your health coverage

If you are enrolled in a spouse's plan and decide to waive health and dental benefits, you must still be enrolled in pooled benefits, including life and disability insurance.

When Coverage Begins

- **New Hires:** Your coverage will begin after 3 months of employment. You are required to complete your enrolment form within 30 days of becoming eligible for benefits or you may be considered a late applicant. If you fail to enrol on time, you may be subject to medical underwriting (which can result in restricted or declined coverage).

Making Changes

If you experience a qualifying life event, please contact Human Resources. If you do not, your dependent(s) will be subject to medical underwriting, which may result in restricted coverage under the plan. The following are examples of the most common qualifying life events:

- Marriage or divorce
- Reaching cohabitation period for common-law status
- Adoption or birth of a child
- Child reaching the maximum age limit
- Death of a spouse, common-law partner or child
- Spouse losing coverage under external benefits plan

Be prepared to show documentation of the event, such as a marriage license, birth certificate or divorce decree.

Health Care

We are proud to provide you health care through Manulife Financial. This plan covers what your provincial health plan does not. Enrolment in a provincial health plan is a requirement to be eligible for reimbursement of supplemental medical expenses under this plan. The chart below provides an overview of the plan.

Coordination of Benefits

If your spouse also has coverage, submit your own claims through your plan first and have your spouse submit claims through their plan first. You can submit any leftover amounts to each other's plan to maximize your coverage. You must wait for the Explanation of Benefits (EOB) to be produced before coordinating your benefits. Submit your covered children's claims through the plan of the parent whose birth date comes first in the calendar year.

Key Benefits	Coverage
Prescription Drugs	Plan pays 100% Generic Substitution
Paramedical Services	$500/year per practitioner Includes the following practitioners: Chiropractor, Osteopath, Podiatrist/Chiropodist, Massage Therapist, Naturopath/Dietician, Speech Therapist/Audiologist, Acupuncturist $1,000/year per practitioner Includes the following practitioners: Physiotherapist/Athletic Therapist
Mental Health Services	$1,000/year per practitioner Includes the following practitioners: Psychologist/Social Worker/ Clinical Counsellor/Marriage and Family Therapist/Psychoanalyst/Psychotherapist
Hospital Coverage	Semi-Private
Medical Services and Supplies Coverage	100% coverage; some annual/lifetime maximums apply (please see booklet)
Private Duty Nursing	$10,000 per 12 months
Emergency Out-of-Country Medical Coverage	100% coverage; up to $5,000,000 Lifetime Maximum; 60-day travel limit Please remember to print your travel cards before travelling and call the number indicated if you encounter an emergency health situation.
Vision Care	
Eye Exam	One exam every 24 months
Materials	$500 every 24 months for glasses, contact lenses and laser eye surgery
Benefit Duration	
Termination Age	Earlier of age 70 or retirement
Survivor Benefit	24 months

For further details, consult the plan booklet.

Dental Care

Keeping those pearly whites healthy is easy with your **Manulife Financial** dental benefit.

Key Dental Benefits	Coverage
Benefit Maximum (per calendar year; basic and major services combined) Per Individual	$2,500
Covered Services	
Recall Period	Every 6 months
Basic Services (exams, X-rays, cleanings, fillings and simple extractions)	100% coverage
Major Services (crowns, bridges and dentures)	80% coverage
Orthodontia (child only, under age 19)	50% coverage; $2,500 lifetime
Benefit Duration	
Termination Age	Earlier of age 85 or retirement
Survivor Benefit	24 months

For further details, consult the plan booklet.

Spending Accounts

Giving you ultimate flexibility, we provide you with $500 a year for eligible employees with more than 2 consecutive years of service. You may allocate these flex dollars between your health spending account and lifestyle spending account, administered through Manulife Financial. These accounts cover qualifying health and wellness expenses incurred by you, your spouse and dependent children.

Health Spending Account (HSA)

Your HSA allows you to pay for health and dental expenses that are not covered under your group benefit or provincial health plan. Your HSA is a non-taxable benefit. Examples of eligible expenses include:

- Coinsurance and deductibles
- Prescription drugs
- Dental work
- Eye exams/eyeglasses
- LASIK eye surgery
- Massage therapy

Lifestyle Spending Account (LSA)

Your LSA allows you to pay for a range of wellness expenses to enhance your physical, mental and financial health. Your LSA is a taxable benefit. Examples of eligible expenses include:

- Gym membership
- Fitness equipment
- Tuition fees (including books and supplies)
- Transit and parking passes
- Nutrition counselling
- Estate planning and other financial counselling

SPENDING ACCOUNT RULES

YOU MUST ENROL EACH YEAR TO PARTICIPATE.

Health Spending Account: Unused funds will NOT be returned to you or carried over to the following year.

Employee Assistance Program (EAP)

Life is full of challenges, and sometimes balancing them can be difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The EAP is provided at NO COST to you through Greenshield+.

The EAP can help with the following issues, among others:

- Mental health
- Grief and loss
- Child and eldercare
- Substance abuse
- Relationship or marital conflicts
- Legal and financial issues

Disability Insurance

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Long-Term Disability (LTD)

Provided at an affordable group rate through Manulife Financial.

Benefit Percentage	66.7% of your monthly basic earnings
Monthly Benefit Maximum	$5,000
Monthly Non-Evidence Maximum	$5,000
Tax Status	Benefits paid to you are non-taxable
When Benefits Begin	After 112 days of continuous disability
Maximum Benefit Duration	To age 65
Termination Age	Earlier of age 65 or retirement

Life and AD&D

Life insurance provides your named beneficiary/ies with a benefit following your death.

Accidental death and dismemberment (AD&D) insurance provides specified benefits to you following a covered accidental bodily injury that directly causes dismemberment or death.

Remember to make sure your beneficiary information is accurate and update it through Manulife Financial if you have any life changes. If you do not have a designated beneficiary, your life insurance and AD&D benefit will be paid to your estate.

Basic Life/AD&D (Employer-paid)

This benefit is provided at NO COST to you through Manulife Financial.

Coverage	
Employee	2x of your annual earnings up to a maximum of $500,000
Spouse	$5,000 flat benefit amount
Child(ren)	$2,500 flat benefit amount
Termination Age	Earlier of age 70 or retirement

Critical Illness

Critical illness coverage, provided through Manulife Financial, is available to you at NO COST to you. If you are diagnosed with a covered condition, you'll receive a lump-sum benefit of $25,000 that you can use however you like.

Retirement Plan

Plan for retirement by enrolling in a registered pension plan (RPP), administered through Canada Life, on a pre-tax basis.

Key Features	RPP
Employee Contribution	Up to your personal CRA limit
Employer Contribution	Employer matching is up to 5.5% (under 5 years of service) and up to 9% (5 or more consecutive years of service)
Vesting	None
Lock-in Period	as per CRA rules
In-Service Withdrawals	Subject to Federal Jurisdiction
Investment Lineup	
Investment Options	Target date fund, age nearest 65
Investment Management Fees (Range)	1.25%

Cost of Benefits

Your contributions towards the cost of benefits are automatically deducted from your paycheque before taxes. **The amount will depend on your annual salary.**

Contact Information

Coverage	Carrier	Policy #	Phone #	Website/Email
Health, Dental, Life and AD&D, Disability	Manulife Financial	G0131582	1-800-268-6195	www.manulife.ca
Critical Illness	Manulife Financial	G0131583	N/A	www.manulife.ca
Employee Assistance Program (EAP)	Greenshield+	malahatnation	1-833-707-4747	www.greenshield.ca
Retirement Plan	Manulife Financial	10004710	1-800-242-1704	www.manulife.ca

Additional Questions

Gordon Penner at 604-703-7890 or
gordon.penner@hubinternational.com

Graham Hutton at 604-703-7895 or
graham.hutton@hubinternational.com

Sign Up

Scan the QR code or go to greenshield.ca, Click sign-in in the top right corner, select Greenshield+ member sign-in.

Next step, select sign-up and choose “Through an employer or Organization”.

Once you agree to the terms, you are directed to enter your email, they send you a one-time verification code, and once you enter that, you’ll be directed to enter the Organization Code - malahatnation

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