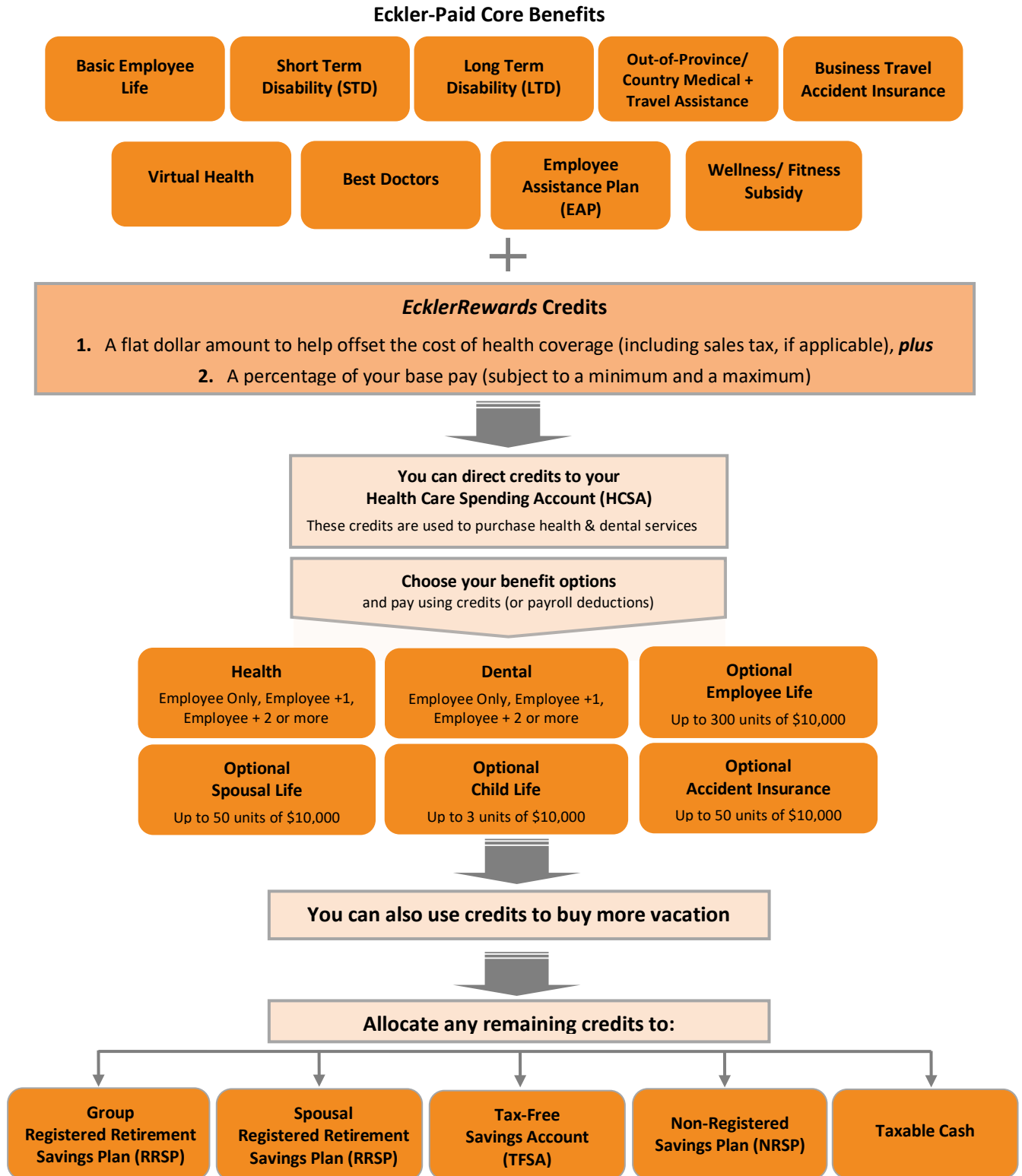


Our starting points

Your benefits plan in a nutshell

EcklerRewards offers a comprehensive benefits plan, with options to meet your benefits and lifestyle needs. Here's how it works:



Highlights of your core benefits

Core benefit	Coverage
Basic Employee Life	<ul style="list-style-type: none"> • Coverage of 1 X your annual base salary, to a maximum of \$750,000. • Evidence of insurability is required for amounts over \$600,000.
Short Term Disability (STD)	<ul style="list-style-type: none"> • <i>Sick Leave</i> – 100% of your base salary, up to 10 business days per calendar year for absences due to illness or disability. • <i>Short Term Disability</i> – 70% of your base salary for up to 105 calendar days (less any period covered by <i>Sick Leave</i>). • Must be totally disabled (unable to do the substantial duties of your regular occupation, including any work made available by Eckler). • Any payments you receive will be taxable. • Benefits will be offset by Canada/Quebec pension plan benefits and/or benefits paid by a workers' compensation or similar program (excluding EI disability benefits), as well as income from "other sources" as outlined in the plan document. • Refer to the official document for details on requirements, limits, and exclusions.
Long Term Disability (LTD)	<ul style="list-style-type: none"> • 70% of monthly insurable earnings – maximum of \$20,000 per month (evidence of insurability is required for amounts over \$12,000 a month). The cost of this coverage is paid by Eckler, which means any benefits you receive will be taxed as income. • Upon approval, benefits will start when your STD benefits expire. • In the case of actuaries, associate actuaries, and equivalent professionals, total disability means not being able to do your own job. For all other employees, total disability means you are unable to do your own job in the first two years and any job after that. • Coverage will end when your employment with the company ends, you retire, or you reach age 70, whichever comes first. • LTD benefit payments will continue until: <ul style="list-style-type: none"> ○ <i>If totally disabled before turning 65</i> – the later of your 65th birthday or two years from the date LTD benefit payments start; ○ <i>If totally disabled after turning 65</i> – two years from the date LTD benefit payments start or the date you turn 70, whichever is earlier. • Includes cost-of-living adjustment, based on the Consumer Price Index (CPI) – up to a maximum of 3% annually. • Benefits will be reduced by Canada/Quebec pension plan benefits and/or benefits paid by a workers' compensation or similar program. Income from all sources cannot exceed 80% of your pre-disability gross earnings. • If you are eligible for rehabilitation incentive benefits (benefits paid during your transition back to work), the total of your disability benefit, employment income, and income from other sources, cannot exceed 100% of your indexed pre-disability earnings.
Out-of-Province/ Country Medical + Travel Assistance	<ul style="list-style-type: none"> • Out-of-Province/Country medical and travel assistance (for maximum trip duration of 60 days). • Covers reasonable expenses for services and supplies required because of a medical emergency or because treatment is not available in Canada.
Business Travel	<ul style="list-style-type: none"> • 2 X annual insurable earnings to a benefit maximum of \$1,000,000.
Virtual Health Services	<ul style="list-style-type: none"> • Consult+ provides 24/7 access to qualified medical professionals for you and your dependents. • The service is provided through Dialogue – a leading Canadian telemedicine provider – not Canada Life. While the consultation is free, there may be other associated costs. • Through Consult+ you can access doctors, nurses, and care coordinators for non-urgent health conditions, from either your desktop or mobile device.
Best Doctors	<ul style="list-style-type: none"> • Allows you and your physician to connect with world-renowned medical specialists to confirm the correct diagnosis and treatment plan when you or an eligible dependent is faced with a serious medical condition.
Employee Assistance Program (EAP)	<ul style="list-style-type: none"> • Provides you and your covered family members with confidential professional services and work-life wellness resources – available 24/7 through LifeWorks. • LifeWorks offers confidential consultations; online information and tools; counselling by phone, video, chat, and in-person; community referrals; and personalized research. • See page 24 for more details.
Wellness/Fitness Subsidy	<ul style="list-style-type: none"> • Covers 50% of eligible fitness-related expenses, such as gym memberships, yoga classes, and personal trainers; to a maximum subsidy of \$250 per calendar year. This benefit is taxable.

Highlights of your optional benefits

Health	Coverage
	<ul style="list-style-type: none"> • Eligible expenses are reimbursed at the following rates: <ul style="list-style-type: none"> ○ For <i>'employee only'</i> coverage – 80% on the first \$500 of eligible expenses per plan year and 100% thereafter, subject to limits and fees. ○ For <i>'employee + 1'</i> and <i>'employee + 2 or more'</i> – 80% on the first \$1,000 of eligible expenses per plan year and 100% thereafter, subject to limits and fees. • In Quebec, eligible drug and maximum out-of-pocket expenses are governed by RAMQ rules. • You must pay any drug dispensing fees (\$9 per prescription in Quebec). • Eligible expenses include: <ul style="list-style-type: none"> ○ prescription drugs (generic equivalent), less the dispensing fee deductible; ○ semi-private hospital room and board (from first day in hospital); ○ ambulance; ○ emergency dental; ○ private duty nursing services (\$100,000 lifetime limit per person); ○ paramedical practitioners (chiropractor, osteopath, podiatrist/chiroprapist, registered massage therapist, physiotherapist, licensed psychologist, speech therapist, naturopath, orthotherapist) – up to \$1,000 per plan year per person for all practitioners combined; ○ hearing aids (including costs for repairs and batteries) – up to \$1,500 per person every three plan years; and ○ vision care (including prescription glasses, contact lenses, prescription sunglasses, and laser eye surgery) – up to \$300 per person every 24 months. • If you “opt in” to Health coverage, you must keep it for a minimum of three plan years. During the three-year lock-in period, you won’t be able to “opt out” of Health coverage or change your “class” of coverage (employee only, employee + 1, and employee + 2 or more) – unless you have an eligible life event. • You can “opt out” of Health coverage only if you provide proof of comparable coverage under another plan. If you live in Quebec, comparable coverage must include RAMQ-equivalent coverage.

Dental	Coverage
	<ul style="list-style-type: none"> • Eligible expenses are reimbursed at the following rates: <ul style="list-style-type: none"> ○ 100% for preventive and routine services (such as exams, polishing, routine scaling); ○ 80% for minor restorative (such as fillings, extractions, endodontics, periodontics, denture repairs, root planing); ○ 60% for major restorative (such as inlays, dentures, crowns); and ○ 60% for orthodontics (for example, braces). • Coverage is subject to the following reimbursement limits: <ul style="list-style-type: none"> ○ \$1,500 per plan year per person for preventive, routine and minor restorative combined; ○ \$2,500 per plan year per person for major restorative; and ○ \$3,000 lifetime maximum per person for orthodontics. • If you “opt in” to Dental coverage, you must keep it for a minimum of three plan years. During the three-year lock-in period, you won’t be able to “opt out” or change your “class” of coverage (employee only, employee + 1, and employee + 2 or more) – unless you have an eligible life event.

Health care Spending Account (HCSA)	Coverage
	<ul style="list-style-type: none"> You can direct a portion of your <i>EcklerRewards</i> credits to your personal HCSA. HCSA credits can be used to buy a wide range of eligible health and dental services not reimbursed under the plan. When you use the credits in your HCSA, you are using pre-tax dollars – so buying power is increased. (In Quebec, provincial income tax applies to the total of the amount claimed, related administration fees, and the 9% sales tax.) The definition of dependent is expanded for your HCSA. Credits in your HCSA must be used in the plan year in which they are allocated, otherwise you forfeit those credits. You can carry forward eligible expenses from one plan year up to the end of the next plan year and claim those expenses against your HCSA allocation for the new plan year.

Optional Life	Coverage
Optional Employee Life	<ul style="list-style-type: none"> You can buy up to 300 units of \$10,000 each. Maximum coverage is \$3 million. At initial enrolment, evidence of insurability is not required on first \$80,000 of coverage.
Optional Spousal Life	<ul style="list-style-type: none"> You can elect up to 50 units of \$10,000 each. Maximum coverage is \$500,000. Evidence of insurability is required for all amounts.
Optional Child Life	<ul style="list-style-type: none"> You can elect up to 3 units of \$10,000 each. Maximum coverage is \$30,000. Evidence of insurability is not required.

Optional Accident Insurance	Coverage
	<ul style="list-style-type: none"> You can buy 'employee only' or 'family' coverage. Coverage can be purchased in units of \$10,000, up to a maximum of \$500,000. If the coverage is for: <ul style="list-style-type: none"> <i>You and your spouse</i> – spouse's coverage is based on 50% of the selected coverage amount. <i>You, your spouse, and your dependent children</i> – spouse's coverage is based on 40% of the selected coverage amount and each of your children's coverage is based on 15% of the selected coverage amount (to a maximum of \$75,000 per child). <i>You and your dependent children</i> – your children's coverage is based on 20% of the selected coverage amount (to a maximum of \$100,000 per child). Partial payments will be made for loss or loss of use of a limb, sight or hearing.

Additional Vacation Days	Coverage
	<ul style="list-style-type: none"> You can use <i>EcklerRewards</i> credits to purchase up to five additional days of vacation time. A maximum of five vacation days (regular vacation days, plus any additional days purchased with <i>EcklerRewards</i> credits) may be carried over from one calendar year to the next. Additional days purchased with <i>EcklerRewards</i> credits must be used first, then your regular vacation time. See page 14 for details on how to code your timesheet.

REMINDER: The *EcklerRewards* plan year runs from July 1 to June 30.

The rules of the game

Eligibility

As a permanent active employee, you are eligible to participate in the *EcklerRewards* benefits program from your first full day on the job – provided you regularly work at least 15 hours per week. You must be actively at work for coverage to begin.

(Coverage does not extend to temporary, casual, or contract employees, or to co-op students, with one exception: casual and contract employees, as well as co-op students, are automatically covered for \$50,000 in Business Travel Accident Insurance.)

If you do not enroll within 31 days of being hired, you will receive “default” coverage (see page 9) and may be asked to provide evidence of insurability for certain coverage.

Covering your family

Benefit plans are not just about you. They are also about your family. That’s why the *EcklerRewards* plan allows you to extend coverage to your spouse and children under the Health, Dental, and Optional Accident Insurance plans. You can also buy coverage for your spouse and/or children under the *EcklerRewards* Optional Spousal Life and Optional Child Life plans.

Under the Health and Dental plans, you can select the “class” of coverage that fits your family circumstances. There are three classes to choose from:

- *Employee only* – Only you will be covered.
- *Employee + 1* – You and *either* your spouse or a child will be covered.
- *Employee + 2 or more* – You, your spouse and/or children will be covered.

As you might expect, the rates for 'employee + 1' will be higher than 'employee only' coverage. Likewise, 'employee + 2 or more' coverage will cost more than 'employee + 1'.

Spouse:	The person of the same or opposite sex who is either: <ul style="list-style-type: none">• legally married to you, or• has been living with you in a common-law relationship for at least a year and who you publicly represent as your spouse. (Only one person at a time can be designated as your spouse.)
Child:	A natural or adopted child or step-child of you and/or your spouse who is: <ul style="list-style-type: none">• unmarried and dependent on you for support; and• residing in Canada; and is: <ul style="list-style-type: none">• under age 21; or• under age 26, if attending school full-time at a post-secondary institution, such as a college or university (or is on vacation from such educational institution); or• any age, provided the child:<ul style="list-style-type: none">○ is unmarried, unemployed, and financially dependent on you due to a mental or physical disability; and○ was disabled before age 21; and○ has been covered continuously under an employer-sponsored plan since before age 21; and○ is living with you.