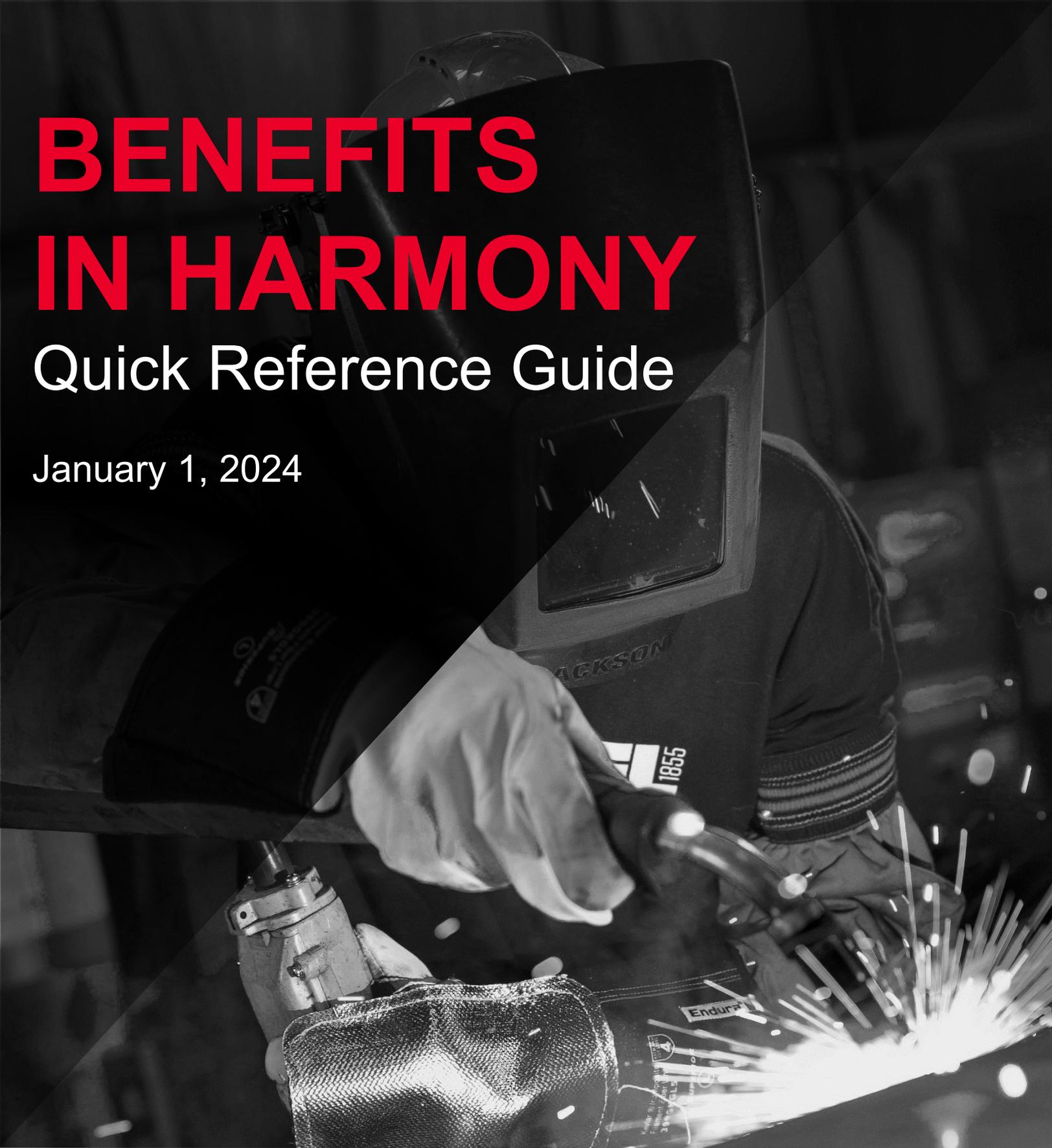


BENEFITS IN HARMONY

Quick Reference Guide

January 1, 2024



SAMUEL-BENEFITS.CA

**SAMUEL** 1855

Welcome to your Samuel, Son & Co. benefits plan!

Your plan:

- plays an important role in keeping you and your family healthy and well
- provides you with valuable insurance coverage
- is an important part of your total rewards

Your plan is designed to protect you and your family and give you some choice in how you spend your benefits dollars.

The plan covers customary charges for the indicated services and supplies. All covered services and supplies must represent reasonable treatment. Treatment is considered reasonable if it is accepted by the Canadian medical profession, it is proven to be effective, and it is of a form, intensity, frequency, and duration essential to diagnosis or management of the disease or injury.

The plan is administered by AGA Benefit Solutions. The insurance carriers are Medavie Blue Cross, Industrial Alliance, and AIG.

For more information, visit our benefits website www.samuel-benefits.ca

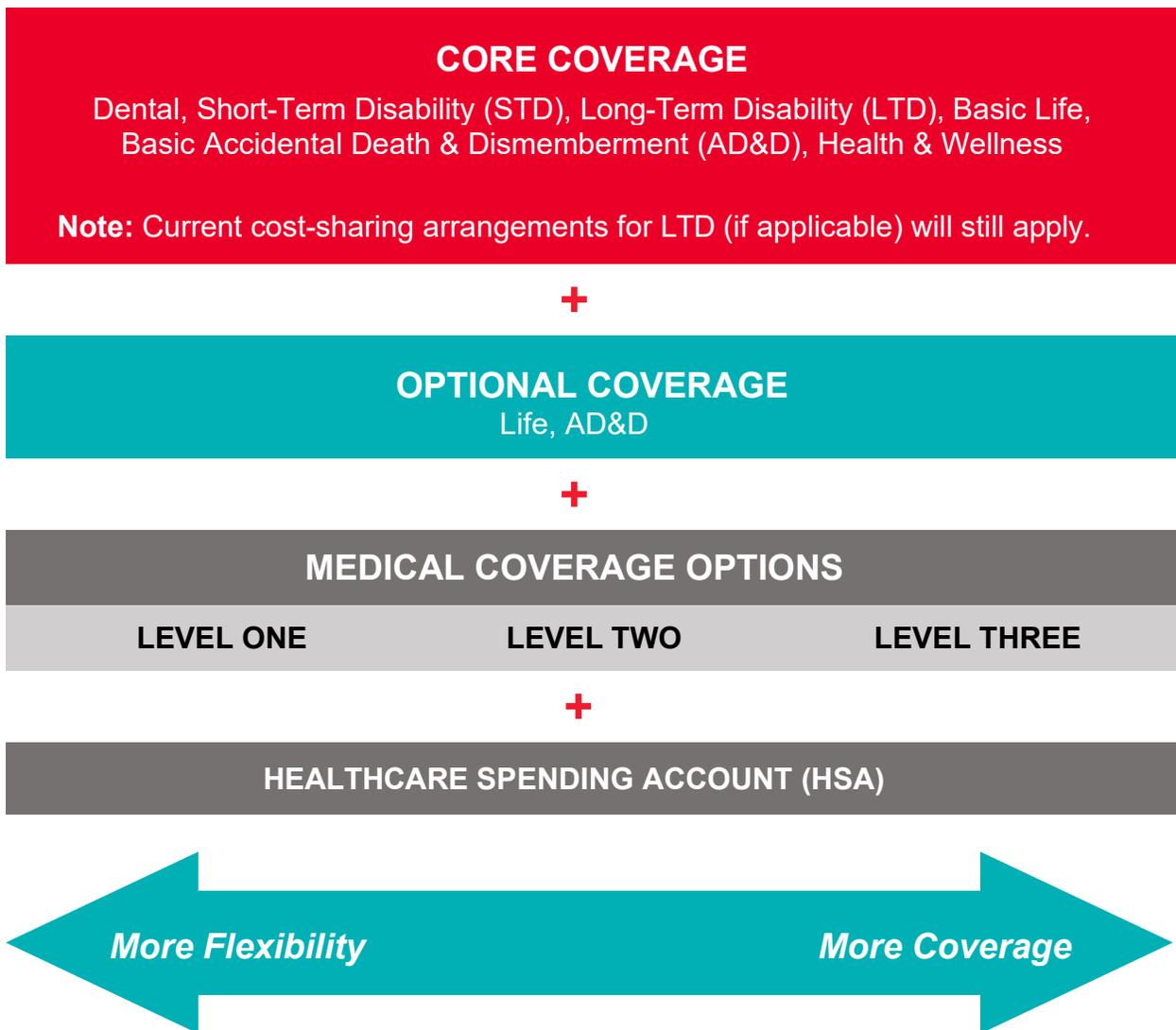
HOW YOUR PLAN WORKS

Your health benefits program includes:

1. **Core coverage** for dental, disability, life and accidental death and dismemberment (AD&D)
2. **Optional coverage** for both life and AD&D, for those who need extra coverage.
3. **Medical coverage with a choice of three levels**, based on your desired level of flexibility, coverage needs and personal circumstances
4. **A healthcare spending account (HSA)** to give you some added flexibility as your benefits needs change at different points in life
5. **WorkPerks** an employee discount program. Discounts in-store at over 12,000 locations + online!
6. **TELUS LifeJourney** the evolution of employee assistance programs (EAP). With 24/7 access designed to help support all aspects of your health and wellbeing.
7. **TELUS Health Virtual Care** Integrated with LifeJourney for 24/7 on-demand access to a broad range of healthcare professionals. From primary care to mental health and allied health support, TELUS' dedicated team of clinicians addresses you and your family's health needs through encrypted text and video consults, where and when you need it 24/7.

- 8. **TELUS Health Virtual Pharmacy** Transfer, review, and order medication from anywhere, anytime. Chat with a pharmacist or get fast and free delivery to your doorstep in 1-3 business days while being able to manage your family's prescriptions in one place.
- 9. **Calm Mindfulness App** Free app subscription for help with better sleep, lower stress, improved focus, and anxiety to help improve your health, happiness, and overall wellbeing.

BENEFITS PROGRAM OVERVIEW



COVERAGE RULES

Eligibility – 25 hours per week

Waiting Period for Benefit – First of the month following one full month of employment

Plan Year – Calendar Year

Termination – Retirement or Cease employment

Survivor Benefit – Dependents covered for 24 months after date of death

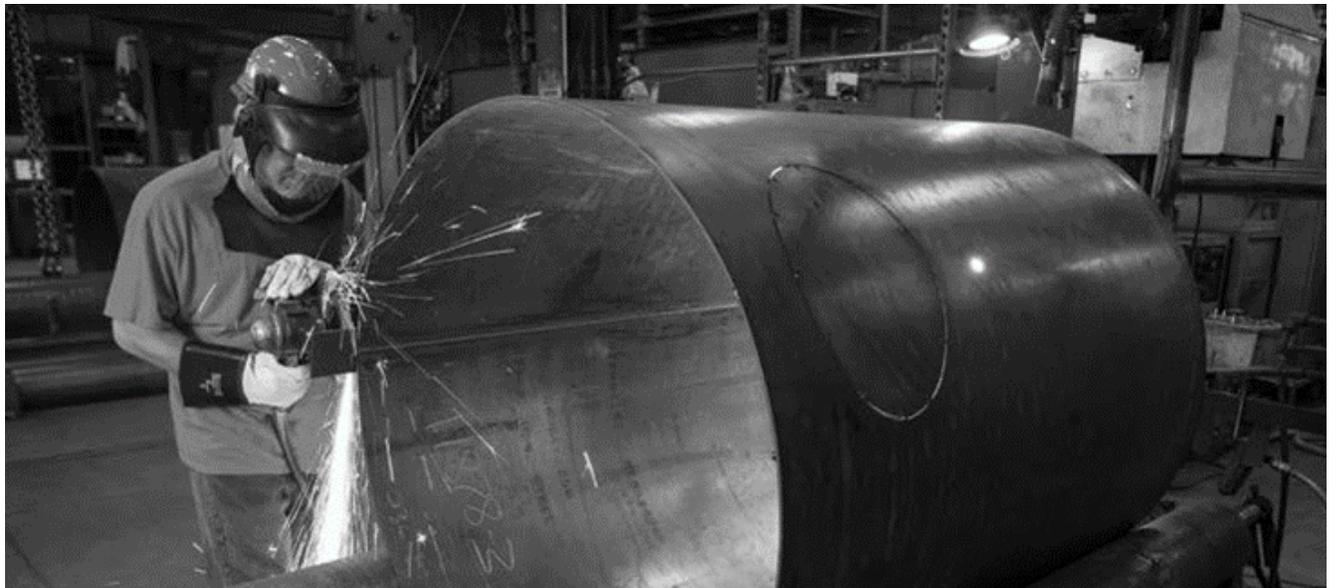
Dependent Termination Age for Health & Dental Benefit – 22, or 26 if in school on a full-time basis

Employee Cost – \$0, except where LTD current cost-sharing is applicable, and optional insurance

Lock-In Rules – Changes only at re-enrolment or with life event

Default – New hires: Medical Plan Level 3, Current employee: Current plan selection

Re-enrollment – Every two years



CORE COVERAGE*

BASIC LIFE INSURANCE AND BASIC AD&D	
<ul style="list-style-type: none"> 1.5 X Annual Earnings \$500,000 maximum 	<ul style="list-style-type: none"> Reduced by 50% at age 65 Reduced by another 50% at age 70
DENTAL BENEFITS	
<ul style="list-style-type: none"> Annual Deductible – None Preventative Services – 100% Basic Services – 80% Major Services – 50% 	<ul style="list-style-type: none"> Recall – 6 months Maximums – Combined \$1,800 per plan year Orthodontics – \$1,500 lifetime max., covered for dependents up to age 18 Fee Guide – Lag 1 year / R&C
SHORT-TERM DISABILITY	
<ul style="list-style-type: none"> 66²/₃ % of earnings (basic earnings) for up to 182 days 5 business day waiting period Taxable / company paid 	
LONG-TERM DISABILITY	
Salaried	<ul style="list-style-type: none"> 66²/₃ % of the first \$2,250 of monthly earnings (basic earnings), plus 50% of the balance to a maximum benefit of \$9,000 per month 182-day elimination period
Hourly	<ul style="list-style-type: none"> 50% of earnings (basic earnings) to maximum benefit of \$7,000 per month 182-day elimination period
HEALTH AND WELLNESS	
<ul style="list-style-type: none"> TELUS Health Virtual Care: <ul style="list-style-type: none"> Primary Care & LifeJourney (Employee Family Assistance Program (EAP)) TELUS Health Virtual Pharmacy Wellbeing Assessment WorkPerks Employee Discounts Calm Mindfulness App 	

* 100% of premiums paid by Samuel, except LTD where applicable

HEALTH AND WELLNESS

TELUS HEALTH VIRTUAL CARE: LIFEJOURNEY

TELUS LifeJourney is an evolution of an employee assistance program (EAP) that is designed to help support all aspects of your health and wellbeing. LifeJourney offers 24/7 virtual access to compassionate care advocates who are there to support you with guidance and personalized care paths with personalized support for mental health, nutritional well-being, and financial and legal aid.

TELUS HEALTH VIRTUAL CARE: PRIMARY CARE

From primary care to mental health and allied health support, TELUS' dedicated team of clinicians addresses you and your family's health needs through encrypted text and video consults, where and when you need it 24/7. Conveniently connect with a clinician, right from your smartphone, desktop, or tablet, anywhere in Canada. Virtual Care is integrated with LifeJourney, our digital employee assistance program, so employees can receive broader wellbeing support in one place.

TELUS HEALTH VIRTUAL PHARMACY

TELUS Health Virtual Pharmacy is the convenient way for Canadians to access the pharmaceutical services they need to help them stay healthy. From complex medication regimens to refills and private consultations, it empowers members to privately manage their health with text or phone support from caring professionals.

Note: Dispensing fee is not applicable to Quebec participants.

WELLBEING ASSESSMENT

TELUS LifeJourney includes a Wellbeing Assessment that is a questionnaire designed to help you gain a high-level understanding of your lifestyle and habits that can contribute to your overall wellbeing. After completing the assessment, you'll receive a wellbeing score based on three categories (move, feel, mind), which will be used to curate articles in your personal content library.

➤ While this tool is available to you year-round, during re-enrollment you can complete the assessment and receive an additional \$120 Healthcare Spending Account credit.

WORKPERKS

Discounts to help you and your family save on life's essentials, comforts and joys. WorkPerks can help you save \$1000s every year with special discounts on home electronics and entertainment, restaurants, health and wellness, apparel and so much more.

CALM MINDFULNESS APP

Free subscription to the world's #1 app for mental health. Helps lower stress, anxiety, improved focus, and more restful sleep. Whether you have 30 seconds or 30 minutes, Calm content is made to suit your schedule and needs ranging from kids content, sleep, music, meditations, movement, focus, and more.

OPTIONAL COVERAGE*

OPTIONAL EMPLOYEE LIFE	OPTIONAL SPOUSAL LIFE
<ul style="list-style-type: none">• \$10,000 increments• Maximum of \$350,000	<ul style="list-style-type: none">• \$10,000 increments• Maximum of \$350,000
OPTIONAL AD&D	
<ul style="list-style-type: none">• \$10,000 increments• Maximum \$350,000	

**100% of premiums paid by employee, subject to approval by insurer

Some benefits are taxable (all taxable in Quebec) – At the beginning of every year, you'll get a T4/RL-1 for the insurance premiums the plan has paid on your behalf – in the previous calendar year – for basic life insurance and basic AD&D.

HEALTHCARE SPENDING ACCOUNT (HSA)

You can use your HSA toward any eligible health or dental expenses under Canada's *Income Tax Act* – for example, extra drug costs above the plan limits or additional paramedical services.

The money in your HSA is pre-tax, so it goes a lot further. For Quebec residents, it's a taxable benefit like your regular health benefits.

If you don't use your full HSA balance by December 31 of a given plan year, it will be carried forward to the next year. If you don't spend that carryover by the end of year two, you lose it! Remember to submit eligible HSA expenses in the plan year they're incurred, because you can't claim them in future years. Go to www.samuel-benefits.ca for more info on eligible expenses.

Note: How much is deposited in your HSA each year depends on which of the three medical options you choose.

MEDICAL COVERAGE

You have three options for medical coverage – ranging from more flexibility to more comprehensive benefits. The coverage levels, plan maximums and cost-sharing vary depending on which option you choose:

	LEVEL ONE	LEVEL TWO	LEVEL THREE
Prescription Drugs	50% on drugs	70% on drugs	80% on drugs
Covered Medications	Listing of eligible drugs (TELUS formulary)		
Out-of-pocket maximum	\$2,500 per covered person, per plan year	\$1,500 per covered person, per plan year	\$1,000 per covered person, per plan year
Healthcare Spending (HSA)	\$780 per plan year	\$300 per plan year	\$120 per plan year
Deductible	None		
Coinsurance	50% co-insurance on all covered health expenses, except emergency out-of-country.	70% co-insurance on all covered health expenses, except emergency out-of-country, vision, and hearing aids	80% co-insurance on all covered health expenses, except emergency out-of-country, vision, and hearing aids
Overall Drug maximum	Overall Drug Maximum \$25,000 per individual per year	Overall Drug Maximum \$45,000 per individual per year	Overall Drug Maximum \$62,500 per individual per year
Hospital (including Convalescent & Substance Abuse Treatment Facility)	No Coverage	Semi Private	Semi Private
Nursing Care	No Coverage	\$5,000 to max. 12 months per condition	\$5,000 to max. 12 months per condition

	LEVEL ONE	LEVEL TWO	LEVEL THREE
Psychologist (Paramedical)	No Coverage	70% co-insurance, \$1,000 per plan year	80% co-insurance, \$1,500 per plan year
Chiropractor, Massage, & Physiotherapy (Paramedical)	No Coverage	70% co-insurance, \$325 per plan year, per practitioner	80% co-insurance, \$425 per plan year, per practitioner
Other Paramedical	No Coverage	70% co-insurance, \$250 per plan year, per practitioner (Acupuncturist, Audiologist, Chiropodist/ podiatrist, Dietitian, Naturopath, Occupational Therapist, Osteopath, Speech Therapist to a combined maximum of \$500)	80% co-insurance, \$350 per plan year, per practitioner (Acupuncturist, Audiologist, Chiropodist/ podiatrist, Dietitian, Naturopath, Occupational Therapist, Osteopath, Speech Therapist to a combined maximum of \$1,000)
Vision Care	No Coverage	\$225 per 24 months (12 months for dependent < 19)	\$225 per 24 months (12 months for dependent < 19)
Eye Exams	No Coverage	\$75 per 24 months (12 months for dependent < 19)	\$75 per 24 months (12 months for dependent < 19)
Orthopedic shoes/ Orthotics	No Coverage	Combined \$400 per plan year	Combined \$400 per plan year
Hearing Aids	No Coverage	\$400 per 3 years	\$400 per 3 years
Support Hose	2 pairs per plan year to a max. of \$250	2 pairs per plan year to a max. of \$250	3 pairs per plan year to max. of \$250
X-ray & Lab tests	No Coverage	Included when not covered by provincial plan	Included when not covered by provincial plan
Wigs	\$750 lifetime		

Drug Formulary	<ul style="list-style-type: none"> • TELUS Formulary • Generic Substitution • Prior Authorization
Dispensing Fee Cap	\$7.00 <i>Not applicable to Quebec Participants.</i>
Smoking Cessation Drugs	\$500 lifetime
Preventative Immunizations	Included (Vaccines)
Accidental Dental	Included
Global Medical Assistance	Worldwide 24-hour telephone support for travelers in emergency medical situations, including access to medical advisors and help locating hospitals, clinics, and physicians.
Emergency out-of-country medical	Coverage for emergency medical expenses for you and any covered dependents while travelling out of province or out-of- country.

For more information, visit our benefits website at www.samuel-benefits.ca.

CONTACTS

- Your local Human Resources Business Partner
- AGA Benefit Solutions: 1-800-363-6217
- AGA Benefit Solutions: samuel.clientservice@aga.ca
- LifeJourney (EAP) 24hr Crisis Support: 1-855-636-6846
- TELUS Health Virtual Healthcare: help@vc.telushealth.com
- TELUS Health Virtual Healthcare: 1-800-254-7223
- TELUS Health Pharmacy: 1-877-796-7979
- Sun Life Call Centre Number: 1-866-733-8612
- WorkPerks: support@venngo.com
- Samuel, Son & Co.: benefits.ca@samuel.com

About this guide

This quick reference guide is intended to provide you with a brief overview of the Samuel, Son & Co., Limited benefits plan and is not intended to be comprehensive. If the information in this guide differs from the benefits booklet, the terms and details of the benefits booklet apply. Please refer to the benefits booklet for full plan terms and details.