



BENEFITS IN HARMONY
EMPLOYEE
BENEFITS GUIDE

Quick Reference Guide

www.samuelbenefits.ca



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ABOUT THE BENEFITS PROGRAM

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, supported by evidence of effectiveness, and delivered in a form, intensity, frequency, and duration that is necessary for the diagnosis or management of the illness or injury.

The insurance carriers are GreenShield, Industrial Alliance, and AIG.

For more information, visit our benefits website www.samuelbenefits.ca.

How Your Plan Works

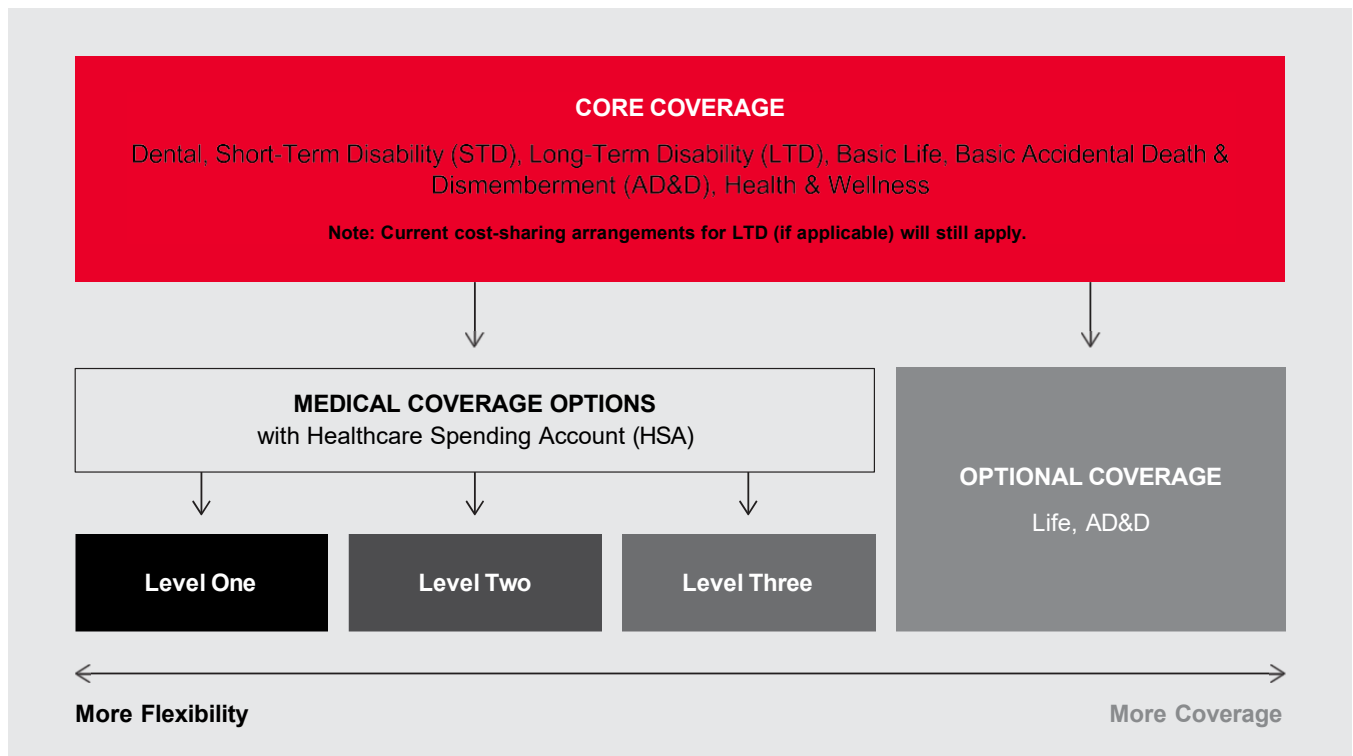
Your health benefits program includes:

- 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. GreenShield+ EAP** provides 24/7 access to personalized support for mental health and everyday life, along with financial and legal guidance. Coverage also includes Total Health & Life support from registered nurses, dietitians, and career coaches—all available through a secure, easy-to-use platform.
 - 6. GreenShield+ Telemedicine** provides instant access to a network of doctors with unlimited, fully covered visits allowing you to connect with general practitioners via text, audio, or video. The platform also lets you manage medical records, receive medical advice, prescriptions, and more – all in one convenient place.
 - 7. GreenShield+ Digital Pharmacy** offers personalized clinical support to help you and your dependents manage prescriptions and pharmacy needs from home. You can easily connect with a pharmacist, access caregiver and chronic disease management tools, and enjoy fast, free medication delivery anywhere in Canada.
 - 8. WorkPerks** employee discount program. Discounts in-store at over 12,000 locations and online!
 - 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.
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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.

Benefits Program Overview



Coverage Rules

Eligibility – 25 hours per week

Waiting Period for Benefits – 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

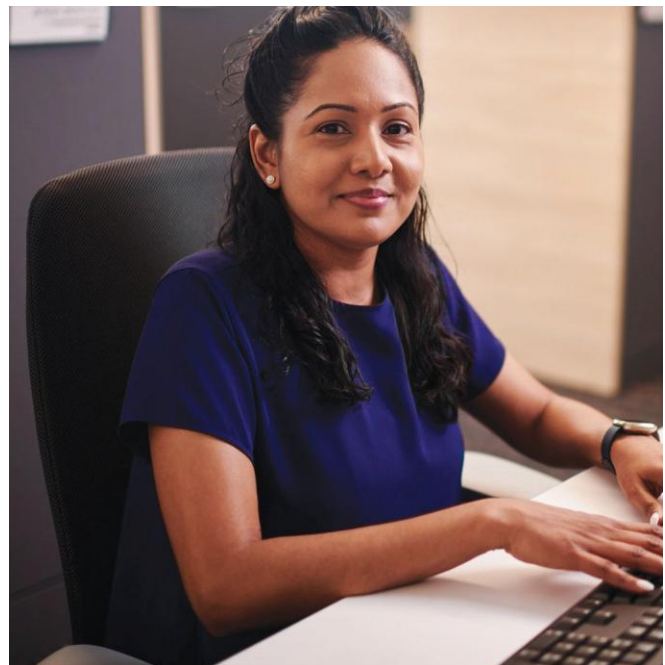
Dependent Termination Age for Health and Dental Benefit – 22, or 26 if in school on a full-time basis

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-enrolment – Every two years



BENEFITS PROGRAM COVERAGE

Core Coverage

BENEFIT	COVERAGE*
Basic Life Insurance and Basic AD&D	<ul style="list-style-type: none"> • 1.5x Annual Earnings • \$500,000 maximum • Reduced by 50% at age 65 • Reduced by another 50% at age 70
Dental	<ul style="list-style-type: none"> • Annual Deductible – None • Preventative Services – N/A • Basic Services – 20% • Major Services – 50% • 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"> • 66 2/3 % of earnings (basic earnings) for up to 182 days • 5 business day waiting period • Taxable / company paid
Long-Term Disability	<p>Salaried</p> <ul style="list-style-type: none"> • 66 2/3 % 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 <p>Hourly</p> <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"> • GreenShield+ Employee Assistance Plan <ul style="list-style-type: none"> • Mental Health Support, Telemedicine, Digital Pharmacy + more! • WorkPerks Employee Discounts • Calm Mindfulness App
<p>*100% of premiums paid by Samuel, except LTD where applicable.</p>	

Note: Co-pay percentage shown represents the portion paid by the employee. The remaining balance is covered by the plan.



Health and Wellness

GREENSHIELD+ EMPLOYEE ASSISTANCE PLAN

Provides confidential, personalized support for mental health and everyday life. You and your dependents can access counselling, couples support, financial and legal services, and Total Health & Life resources through a secure platform, with sessions easily booked online and delivered by phone or video.

GREENSHIELD+ TELEMEDICINE

Easily gain access to virtual telemedicine service. Access is instant with GreenShield Health's network of doctors and unlimited visits are fully covered and available through the platform. This benefit will allow you to connect with general practitioners via text message, audio or video chat, manage and store your medical records, receive medical advice, prescriptions and more.

GREENSHIELD+ DIGITAL PHARMACY

GreenShield Health's digital pharmacy offers personalized clinical services to help you and your dependents manage prescriptions, health, and pharmacy needs from the comfort of your home. The digital pharmacy allows you to connect with a pharmacist easily and provides fast and free medication delivery anywhere in Canada. You also have access to caregiver tools and chronic disease management.

Note: Pharmacy services in Quebec provided by Medzy Sonia Boutin Pharmacy Inc.

GREENSHIELD+ CHILDREN'S MENTAL HEALTH

Aimed at providing you with access to an at-home, clinically validated care program that is fun for your kids. Through our partnership with Mightier, you will have access to the Mightier Kid App which includes their full suite of 25+ games, Offline Family Programming with Kid focused activities, a companion caregiver app, and more!

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

EMPLOYEE LIFE*	SPOUSAL LIFE*	AD&D*
<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	<ul style="list-style-type: none">• \$10,000 increments• Maximum \$350,000
*100% of premiums paid by employee, subject to approval by insurer		

i IMPORTANT NOTE

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.samuelbenefits.ca for more info on eligible expenses.

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. **Note: Co-pay percentage shown represents the portion paid by the employee. The remaining balance is covered by the plan.**

	LEVEL ONE	LEVEL TWO	LEVEL THREE
Prescription Drugs	50% on drugs	30% on drugs	20% on drugs
Covered Medications	Listing of eligible drugs (Green Shield 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.	30% co-insurance on all covered health expenses, except emergency out-of-country, vision, and hearing aids.	20% co-insurance on all covered health expenses, except emergency out-of-country, vision, and hearing aids.
Overall Drug Maximum	\$25,000 per individual per year	\$45,000 per individual per year	\$62,500 per individual per year
Hospital (Including Convalescent and Substance Abuse Treatment Facility)	No coverage	Semi-private	Semi-private
Nursing Care	No coverage	<ul style="list-style-type: none"> \$5,000 to max 12 months per condition 	<ul style="list-style-type: none"> \$5,000 to max 12 months per condition
Psychologist (Paramedical)	No coverage	<ul style="list-style-type: none"> 30% co-insurance \$1,000 per plan year 	<ul style="list-style-type: none"> 20% co-insurance \$1,500 per plan year
Chiropractor, Massage, and Physiotherapy (Paramedical)	No coverage	<ul style="list-style-type: none"> 30% co-insurance \$325 per plan year, per practitioner 	<ul style="list-style-type: none"> 20% co-insurance \$425 per plan year, per practitioner
Other Paramedical	No coverage	<ul style="list-style-type: none"> 30% co-insurance \$250 per plan year, per practitioner (Acupuncturist, Audiologist, Chiropracist/podiatrist, Dietitian, Naturopath, Occupational Therapist, Osteopath, Speech Therapist to a combined maximum of \$500) 	<ul style="list-style-type: none"> 20% co-insurance \$350 per plan year, per practitioner (Acupuncturist, Audiologist, Chiropracist/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

	LEVEL ONE	LEVEL TWO	LEVEL THREE
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 and 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 Not applicable to Quebec participants.		
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.samuelbenefits.ca.



YOUR WORKPLACE RETIREMENT SAVINGS PLAN AT A GLANCE

POLICY	POLICY DETAILS
Eligibility	Full-time employees – First of the month following one month of continuous employment.
Participation	Mandatory
Employee Contributions	<p>You're required to make basic contributions to your pension plan. You can choose to contribute between 3% - 5%. If you do not choose a percentage, you will be assigned the default percentage of 3%.</p> <p>You also have the option to increase your savings by making additional voluntary payroll deductions above the basic required contribution.</p> <p>In accordance with the Income Tax Act (Canada), the total of all contributions, including company contributions, made to the Defined Contribution Pension Plan (DCPP) in any year cannot exceed the lesser of 18% of your compensation from the company and the money purchase limit, as defined under the Income Tax Act (Canada) for that calendar year. You and your company are responsible to ensure that your contributions don't exceed the contribution limit.</p>
Company Contributions	Your company will match 100% of your basic contributions.
Transfers	You can transfer in money from other registered plans. Any locked-in money transferred into the plan from another workplace plan, will be administered according to the rules of the applicable legislation.
Withdrawal Rules	Only additional, voluntary unmatched contributions are permitted to be withdrawn or transferred. You can make one free withdrawal/transfer per year. Each subsequent withdrawal/transfer will cost you \$25.
Vesting and Locking-In Vesting refers to the amount of time you must be in the plan before the company's contributions are yours.	Immediate
Default Fund	If you don't make an active investment choice, your contributions will be invested in the The BlackRock LifePath target date fund that matures closest to, without going past, your 65th birthday.

This is only a highlight of the plan details and isn't intended to replace the plan text. For full plan details, refer to your Member Booklet or the official plan text. Where there is a discrepancy between the plan highlights contained herein and the plan text, the provisions of the plan text shall prevail.


HOW TO LOG INTO CONNECT


YES


DO YOU ALREADY HAVE A COMPANY-ISSUED EMAIL ADDRESS?

NO

Use Single Sign-On

1. Click on the Connect icon  on your desktop or enter **connect.samuel.com** in the address bar of your web browser of your Samuel laptop or desktop computer.

If you have a company-issued phone, the Connect icon  will be available on that device as well.

2. Click on the black 'Company Single Sign-On' button. 
3. If prompted, enter your user ID and the password you normally use to login to your computer.

Helpful Hints:

- **IMPORTANT:** Only **connect.samuel.com** should be entered! (Do NOT include www or http:// in the URL.)
- Recommend using Chrome or Firefox browsers (not Internet Explorer).





Technical Support

If you need to update your personal email or have any difficulties logging in, please contact IT at **866-281-6060** (available 7 a.m. – 7:30 p.m. ET).

Failure to provide this information may limit your ability to participate in other company programs.

Use Personal Email Address

1. Enter **connect.samuel.com** in the address bar of your web browser of your desktop or any other mobile devices. You will need a personal email address, your user name (typically firstname.lastname) and password to log in.
2. **If you don't know your personal email address on record with Samuel**, see  **Technical Support**.
3. **If you don't know your user name**, click on the 'Forgot Password' link.
 - Enter your personal email address that you have on record with Samuel. Select 'Forgot user name', and 'Submit'. You will receive an email confirming your user name.



Forgot Password

samuel-employee@gmail.com

Forgot user name
 Forgot password

Submit Cancel

4. **If you don't know your password**, click on the 'Forgot Password' link.
 - Enter your personal email address, select 'Forgot password', and 'Submit'. You will receive an email with a link to reset your password.



Forgot Password

samuel-employee@gmail.com

Forgot user name
 Forgot password

Submit Cancel

5. Once your password is reset, return to Connect. (**connect.samuel.com**)
6. Enter user name & password, and click on the 'Sign In' button.

HOW TO ACCESS JOURNEYS



Journeys: Feature in Connect that allows you to complete assigned tasks.

ACCESS YOUR JOURNEYS

Option 1:

- You will receive an email notification from **Workflow x Connect**. It will look like this
- Access the tasks listed under **Action Required** by selecting the **Details** link on the right.
- Select Open enrollment Journey.
- Complete assigned tasks.
- Once complete, you will be assigned a final task: "eSign benefit summary".
- Ensure you complete the eSign to finalize all changes.

Hello John,
You have new tasks.
The tasks listed here are assigned for John Doe's Open enrollment journey.

Action Required

Task	Due Date	Required	Details
Update your contact information	9/25/23	No	Details
Re-enroll in Samuel benefits	9/30/23	Yes	Details
Complete the TELUS Health Virtual Care wellbeing assessment (Voluntary)	9/30/23	No	Details

FYI

Task	Due Date	Performer	Status
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ACCESS YOUR JOURNEYS

Option 2:

- After successfully logging in, you land on the Connect home page.
- Click the **Journeys icon**.
- Then, select the Open enrollment Journey.
- Complete Assigned Tasks.
- Once complete, you will be assigned a final task: "eSign benefit summary".
- Ensure you complete the eSign to finalize all changes.

APPS

Directory Journeys Pay Absences Career and Performance

Personal Information Learning Benefits Current Jobs My Goals Dashboard

Awardco (Service Award & Recognition) +

Overview of your covered services

Mental health and well-being support.



Overview

Connect with counsellors for support with depression, self-esteem, anxiety, work stress, grief and loss, and a variety of other topics. This program is completely confidential, voluntary and accessible whenever you need it. Choose your counsellor based on clinical fit, cultural background, language, therapy approach and more. Registered nurses, dietitians, coaches and trained experts are also here to help you navigate all aspects of life and achieve your personal goals. This includes getting access to career advice, health coaching, support with transitions like pregnancy, help navigating legal issues, financial coaching and more!

How to register on GreenShield+

1. Scan the QR code below or go to app.greenshieldplus.ca.
2. Follow the instructions.

Having trouble? Find help in our support centre at greenshieldplus.zendesk.com.

Need support?

Speak with the customer care team via email at support@greenshield.ca, or call 1-833-707-4747 for general questions or crisis support.



Log into your GreenShield+ account to access all your services.

greenshield.ca



Mental Health and Well-being Support.

Mental Health Counselling

With our personalized matching algorithm, find the right care provider for your unique needs and preferences.

- Individual counselling
- Couples counselling
- Connect with counsellors via video chat, audio or in person

Legal and Financial

Get professional financial and legal advice to empower you to make the right decisions. You may reach out for legal and financial assistance as often as required.

- Budgeting, investing and retirement planning
- Credit management, mortgage planning and taxes
- Family conflict
- Wills and estate planning
- Criminal matters
- Consumer concerns and property law

Health and Nutrition

The mind and body are connected. Our dietitians and health professionals are here to help you feel your best.

- Nutrition advice
- Illness and disease management
- Smoking cessation
- Weight management
- Preventive health and well-being support

Work and Career

Our career consultants are ready to help you take your career to the next level.

- Professional development
- Career transitions
- Workplace stress or conflict
- Adapting to a changing workforce

Life Transitions

We all experience change. Get support through it all with our health team.

- Becoming a new parent and navigating childcare
- Family planning
- Eldercare support
- Relationships
- Moving homes
- Parenting kids and teens



Log into your GreenShield+ account to access all your services.

greenshield.ca



Overview of your covered services

Telemedicine.



TM



Overview

Speak with a Canadian-licensed general practitioner by pressing **Book a Consultation**. Enter your symptoms and connect in minutes with a general practitioner via secure messaging, audio or video chat. Receive medical advice, prescriptions and more.

How to register

1. Scan the QR code below or go to app.greenshieldplus.ca.
2. Follow the instructions.

Having trouble? Find help in our support centre at greenshieldplus.zendesk.com.

If you have an iOS or Android device, you can download the GreenShield+ application. GreenShield+ is available via any modern web browser.

Want to add your family members to Telemedicine?

Visit the patient profiles tab, and create a profile for your eligible dependent. You will be able to share coverage with your dependents and seek care on their behalf.

Need support?

Speak with the customer care team via email at support@greenshield.ca, or call 1-833-707-4747 for general questions or crisis support.



Log into your GreenShield+ account to access all your services.

greenshield.ca



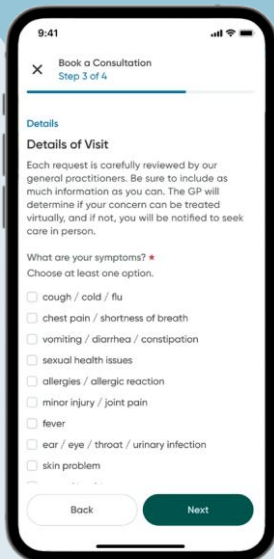
Telemedicine

- Direct access to general practitioner visits for you and your eligible dependents
- Chat with general practitioners online, available **24/7/365** within minutes
- Connect via your phone, tablet or computer, with care available 24/7/365
- Seek care for common infections, skin issues, cough/cold/flu symptoms, headaches and more
- Receive medical advice, digital prescriptions, lab requisitions, diagnostic imaging requests and specialist referrals at the discretion of the provider

Accessing care is as easy as 1-2-3

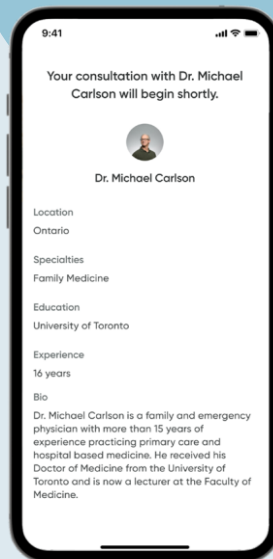
1

Press **Book a Consultation** and enter your symptoms



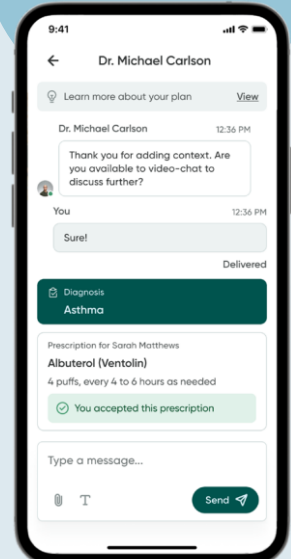
2

Connect with a general practitioner



3

Receive advice, prescriptions and more



Log into your GreenShield+ account to access all your services.

greenshield.ca



CONTACTS

Have questions or need more information?

BUSINESS	CONTACT
Your local Human Resources Business Partner	
GreenShield Customer Service Centre	T: 1-888-525-7587 E: customer.service@greenshield.ca
GreenShield Health – EAP, Telemedicine & Digital Pharmacy	T: 1-833-7074747
Sun Life Call Centre Number	T: 1-866-733-8612
WorkPerks	E: support@venngo.com
Samuel, Son & Co.	E: benefits.ca@samuel.com



