

HUMAN RESOURCES

# BENEFITS GUIDE

PERMANENT EMPLOYEES






## YOUR EDC BENEFITS PROGRAM

EDC is proud to provide all permanent employees with a very competitive and comprehensive Flexible benefits program. This program is a key component of your compensation, and of EDC's support for the health and wellness of all employees.

This handbook provides you with a summary of your benefits coverage. It will help you to understand the scope of your coverage and how you can take advantage of all the program has to offer. It also provides features that allow for flexibility to suit your changing needs.

The continued well-being of you and your family were important considerations in the design of this Flexible benefits program. We encourage you to share this information with your spouse.



**Note:** This handbook serves as a reference document only. The provisions outlined in the official insurance company contracts and policies take precedence in all cases. EDC reserves the right to amend, modify or terminate all or any part of its benefits program. This can occur at any time and for any reason, subject to legislative approval if required

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## INTRODUCTION TO YOUR BENEFITS

### BENEFITS AT A GLANCE

EDC FlexBenefits lets you tailor your benefits to you – and your family's – needs. It includes dental, health care, life insurance, disability coverage, critical illness and accident insurance.

You choose the benefits and level of coverage that are right for you and your family. Each year, EDC gives you flex credits to help pay for your choices as well as additional flex credits associated with some benefit options.

You can direct flex credits towards:

- Purchasing coverage within the plan;
- An additional week of vacation (5 days);
- A Health Care Spending Account;
- A Wellness Spending Account, which provides reimbursement for an array of wellness-related items;
- An EDC Group RRSP, TFSA and/or the Canada Life RESP; or a
- Donation to the United Way, a registered Canadian charity.

You can even sell a week of vacation for taxable cash.

The best part is that you can change your choices each year as your needs change.

The default options provide comprehensive coverage and are fully funded by EDC for you and eligible members of your family. If you need more coverage, you can opt up for a cost and if you don't need as much, you can opt down to generate credits. It's that simple.

PLAN DETAILS  
**PLAN DETAILS**

**MEDICAL**

BENEFIT	OPTION 1	OPTION 2	OPTION 3 (DEFAULT)	OPTION 4
<b>PRESCRIPTION DRUGS</b>				
• Dispensing fee and diabetic supplies		100%	100%	100%
• Dispensing fee cap		\$12	\$12	\$12
• Dispensing fee frequency for maintenance drugs		5 times per medication	5 times per medication	5 times per medication
• Mail order		75%	95%	100%
• All drugs purchased at Costco (not including Quebec)		75%	95%	100%
• Other drugs and preventative vaccines	Waived Coverage	70%	90%	100%
• Per-person, out-of-pocket maximum		\$4,000	\$2,000	N/A
• Medical Reimbursement	Available only if you have coverage elsewhere	80%	100%	100%
• Fertility Drugs		\$20,000 (lifetime)	\$20,000 (lifetime)	\$20,000 (lifetime)
• Pharmacogenetics		Covered	Covered	Covered
<b>PROFESSIONAL SERVICES</b>				
• Combined maximum per calendar year for registered mental health paramedical practitioners, including registered clinical counselors, marital/couple/family therapists, psychoanalysts, psychoeducators, psychologists, psychotherapists and social workers		\$2,500	\$2,500	\$2,500
• Paramedical maximums for acupuncturists, chiropodists/podiatrists, chiropractors, dieticians, naturopaths, massage therapists (to a maximum per calendar year of \$500 for Options 2 & 3 and \$800 for Option 4), occupational therapists, osteopaths, physiotherapists and speech therapists.		\$500	\$1,000	\$1,500

PLAN DETAILS

BENEFIT	OPTION 1	OPTION 2	OPTION 3 (DEFAULT)	OPTION 4
<ul style="list-style-type: none"> <li>Paramedical benefit extension</li> </ul>	Waived Coverage	No coverage	Covered	Covered
<b>VISION CARE</b>	Available only if you have coverage elsewhere			
<ul style="list-style-type: none"> <li>Eye exams (one per calendar year)</li> </ul>		No coverage	Covered	Covered
<ul style="list-style-type: none"> <li>Glasses, contact lenses, laser eye surgery</li> </ul>		No coverage	No coverage	\$400 every 24 months
<b>OUT-OF-COUNTRY COVERAGE</b>	Included (Coverage for employee only)	Included	Included	Included

**WHAT TO KNOW ABOUT PARAMEDICALS?**

EDC *FlexBenefits* includes a comprehensive listing of paramedical practitioners under the base plan (included in the Health Care Options).

Paramedical providers are practitioners that offer mental and physical support services that are generally not covered by the provincial healthcare plan. Have a look at the Health Care options to review the services and coverage available to you.

While EDC’s program is very comprehensive, we understand that there may be a medical need for treatment that can extend beyond the coverage provided by our base plan. As such, the Paramedical Benefits Extension (PBE) program may be able to offer you additional coverage to support you while you are recovering from a chronic or acute medical condition. You must exhaust the base plan coverage before you are able to access the PBE program.

The Paramedical Benefits Extension program is available if you select Medical options 3 or 4 for coverage. Please note, that an extenuating medical condition will not be considered a life event and you will not be able to change your healthcare option until the next annual open enrolment window.

PLAN DETAILS

**DENTAL**

	OPTION 1	OPTION 2	OPTION 3	OPTION 4 (DEFAULT)
<b>REIMBURSEMENT</b> – includes basic and routine treatment, and major services	Waived Coverage  Available only if you have coverage elsewhere	80% Basic/Routine	90% Basic/Routine	100% Basic/Routine
		No Major	60% Major	100% Major – all lab charges
				60% Major – Prosthodontic appliances
<b>ANNUAL PER PERSON MAXIMUM</b>		\$1,000	\$2,000	\$3,000
<b>EXAMINATIONS AND POLISHING</b>		Every 9 months	Every 9 months	Every 6 months
<b>SCALING</b>		Unlimited	Unlimited	Unlimited
<b>FEE GUIDE</b>		Based on current guide in province of treatment		
<b>ORTHODONTICS</b> – for children and adults			Covered	Covered
<ul style="list-style-type: none"> <li>Lifetime maximum per person</li> <li>Lab charges</li> </ul>	Not covered	\$2,000	\$3,000	
		50%	100%	

**LIFE INSURANCE & ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)**

	Who is covered	Life Insurance- What is the coverage	AD&D – What is the coverage
<b>Basic</b>	You	1 to 4 times your annual salary Default Offering: 2x	1 to 4 times your annual salary Default Offering: 2x
	Your spouse	\$10,000	N/A
	Your dependent children	\$5,000 per child	N/A
<b>Business Travel Accident Insurance</b>	You	N/A	\$500,000
<b>Optional or Voluntary Insurance (employee paid)</b>	You	Units of \$10,000 up to \$600,000	Units of \$10,000, up to \$350,000
	Your spouse	Units of \$10,000 up to \$500,000	50% of your amount
	Your dependent children	Units of \$5,000, up to \$25,000 per child	15% of your amount
<b>Optional Critical Illness (employee paid)</b>	You and your spouse	Units of \$10,000 up to \$250,000	N/A
	Your dependent children	Units of \$5,000 up to \$25,000 per child	N/A



**ILLNESS AND DISABILITY**

	Incidental Sick Leave	Short-Term Disability (STD)	Long-Term Disability	
			OPTION 1 (DEFAULT)	OPTION 2
<b>Description</b>	EDC provides up to 10 paid Incidental Sick Leave Days. If you require more than 10 incidental sick days during the calendar year, a referral will be made to a third-party disability management provider. Additional paid days may be granted upon approval and with medical evidence.	STD claims start immediately, in the case of an accident or hospitalization (including day surgery) or on the 8th consecutive date of absence in the case of illness. Application to and approval by the EDC disability management provider is required to obtain short-term Disability benefits.	Long-Term Disability protects you against loss of income during a prolonged disability. After the 26 week waiting period (STD), all absences for medical reasons will be reviewed under the Long-Term Disability policy.	
<b>Benefit</b>	10 Days	100% of your weekly salary for the first four weeks of absence 80% of your weekly salary for the following 13 weeks of disability 70% of your weekly salary for the remaining 9 weeks	<ul style="list-style-type: none"> <li>•70% of monthly earnings</li> <li>•You will pay tax on the benefit should you go on LTD</li> <li>•Non-Evidence Maximum \$15,000</li> <li>•Maximum Benefit \$25,000</li> </ul>	<ul style="list-style-type: none"> <li>• Formula as a % of monthly earnings                             <ul style="list-style-type: none"> <li>➢ 65% of the first \$4,000+</li> <li>➢ 50% of the next \$4,000+</li> <li>➢ 40% thereafter</li> </ul> </li> <li>•You will not pay tax on the benefit should you go on LTD</li> <li>•Non-Evidence Maximum \$15,000</li> <li>•Maximum Benefit \$25,000</li> </ul>
<b>Paid By</b>	EDC Paid	EDC Paid	Premiums Paid by EDC; Benefit Paid by Insurer	Premiums Paid by you; Benefit Paid by Insurer

\*The content provided in the Plan Details section of this booklet is a summary only. You must read in conjunction with the content available on the EDC *FlexBenefit* Microsite including the Benefit Booklet produced by Canada Life, and relevant Guidelines and Program Guides available on the HRHub. In all cases the details provided in the policy take precedent.

## OTHER BENEFITS AT EDC

### PENSION PLAN AND GROUP RSP and TFSA

EDC offers a competitive pension plan. Details are available on the Pension and Savings Hub on *Livewire*.

### MATERNITY/PARENTAL/COMPASSIONATE LEAVE TOP-UP BENEFIT

EDC provides a 95% top-up to Employment Insurance benefits for up to 26 weeks for birth mothers or 18 weeks for biological, adoptive or legally recognized parents. Employees must be working full time on a permanent basis for a minimum period of 6 months, having completed their probationary period in order to qualify for Top-Up Benefits.

Additionally, a 95% top-up for up to 18 weeks of leave is provided for compassionate care or parents of critically ill children.

### OTHER SPECIAL LEAVE

EDC may also provide personal leave to assist you in meeting significant personal or family-related needs and responsibilities.

### EMPLOYEE ASSISTANCE PROGRAM

This confidential program provides assistance and advice for you, your dependents and other family members who live with you on a wide range of issues, such as family matters, bereavement, work-related concerns and substance abuse.

The cost for short-term counseling and information services is assumed by EDC. The costs of specialized services are your responsibility, although many of them may be covered under your medical plan.

### VIRTUAL HEALTHCARE

Available 24/7, anywhere in Canada, virtual health care enables employees to talk to healthcare professionals without having to leave home. If you have a non-urgent medical concern, get on the app or go online and text, video chat or call a healthcare professional. Best of all, plan members can do it at a time that fits their schedules.

### HOME AND AUTO INSURANCE

Through the Personal Insurance Company, you may benefit from discounted group home and auto insurance with the convenience of premium payment by payroll deduction.

### TRANSIT PROGRAM

To encourage public transportation ridership, EDC offers full-time and part-time employees a bus pass subsidy of 15%.

*For more information about these benefits including your eligibility, consult HRHub. In all cases, program guides, guidelines and policies take precedence over the information provided in this summary.*

## OUR COMMITMENT TO PRIVACY

EDC and the insurer recognize and respect your right to privacy. When you apply for coverage or benefits, a confidential file of personal information is established by the insurer. This information is used to administer EDC's benefits program under which you are covered. This includes many tasks, such as:

- determining your eligibility for coverage under the plan;
- enrolling you for coverage;
- assessing your claims and providing you with payment;
- managing your claims;
- verifying and auditing eligibility and claims;
- underwriting activities, such as determining the cost of the plan and analyzing the design options of the plan; and
- preparing regulatory reports, such as tax slips.

