

TELUS Your Team TELUS Flex Benefits At A Glance

For Management Professional Team Members

Your Team TELUS Flex Benefits plan was designed to provide a base level of coverage while also giving you choice and flexibility.

Primary Benefits - TELUS provides primary coverage for the following benefits: Psychology/Speech Therapy, Emergency Out-of-Country/Out-of-Province (OOC/OOP), Life Insurance, Accident Insurance, Business Travel Accident Insurance, Short Term Disability, Long Term Disability and a \$750 Well-being Account (\$375 if you work less than 50%).

Health Dollars - TELUS provides annual Health Dollars, based on how many people you need to cover. You can use them for Extended Health and Dental, allocate them to your Health Spending Account (HSA) and/or add them to your pay as taxable income.

Credits - TELUS provides annual Credits. In your year of hire, these credits are used for Personal Well-being Days. In subsequent years, you can use them to buy up to 3 Personal Well-being Days, or direct them to your Health Spending Account (HSA), Student Loan, or Desjardins RRSP /TFSA

		Extended Health Benefits			Dental Benefits	
0		Prescription Drugs	Paramedicals & Vision	Medical Services & Supplies Emergency Out- of-Country & Out- of-Province (OOC/OOP)	Basic Dental	Major Dental & Orthodontics
More coverage Less coverage	Option 1	Opt out (proof of other coverage required)	 Psychology/Speech Therapy only: \$5,000 – included in all options in this category 	OOC/OOP only: 100%	No coverage	No coverage
	Option 2	\$1,000 deductibleTier 1: 90%Tier 2: 80%	 Vision: Eye exam only / 2 yrs** Paramedicals: \$300 combined 	OOC/OOP: 100% Medical Services & Supplies: 70%	100%12-month recall**\$500 max	Major: 50% (max \$2,000)Ortho: 50% (max \$2,500)*
	Option 3	No deductible Tier 1: 90% Tier 2: 80%	 Vision: \$200 and eye exam / 2 yrs** Paramedicals: \$500 combined 	OOC/OOP: 100% Medical Services & Supplies: 80%	20%12-month recall**No max	Major: 70% (max \$2,500)Ortho: 50% (max \$3,000)*
	Option 4	No deductible Tier 1: 100% Tier 2: 90%	 Vision: \$300 and eye exam / 2 yrs** Paramedicals: \$1,000 combined* 	OOC/OOP: 100% Medical Services & Supplies: 90%	100%12-month recall**No max	
	Option 5		 Vision: \$400 and eye exam / 2 yrs** Paramedicals: \$1,500 combined* 		100%6-month recall**No max	

	Insurance						
Life Insurance	Accident Insurance	Primary Long Term Disability (LTD)	Long Term Disability (LTD) Top-Up Team Member Paid				
1 x annual base salary	No coverage	30% of salary, non-indexedTaxable benefit	30% of salary, non-indexedNon-taxable benefit				
	■ 1 x annual base salary		30% of salary, indexedNon-taxable benefit				

You can select a different option for each benefit to create the benefit plan that works best for you and your family.

For example, you can select option 3 for prescription drugs, option 1 for paramedicals, option 4 for basic dental, etc.

Optional Benefits available for purchase

^{*}You will need to stay in the selected option for 2 years before you can make any changes

^{**}Dependent children (under age 18) are eligible for: Vision Care: one eye exam and prescriptions glasses/contact (if applicable) every benefit plan year • Basic Dental: one recall every 6 months

Optional Life Insurance: Team Member & Spouse - units of \$10,000; \$1,000,000 max | Child: \$10,000 or \$20,000 max

Optional Accident Insurance: Team Member & Spouse - units of \$10,000; \$500,000 max | Child: units of \$10,000; \$50,000 max

Optional Critical Illness Insurance: Team Member & Spouse - units of \$10,000; \$200,000 max | Child: units of \$5,000; \$20,000 max