



Team TELUS Flex Benefits Manual

- For temporary team members not covered by a collective agreement excluding TELUS Retail store managers, assistant store managers and frontline team members, and
- Temporary team members covered under Appendix B of the collective agreement with the TWU, USW Local 1944

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This manual summarizes the benefits for temporary team members not covered by a collective agreement excluding TELUS Retail store managers, assistant store managers and frontline team members, and temporary team members covered under Appendix B of the collective Agreement with the TWU, USW Local 1944. Team members must be Canadian Residents.

As a summary, it cannot contain all the details. Please refer to the detailed information on myHR. In the case of any discrepancy, benefits will be paid according to official plan documents, contracts and applicable legislation.

TELUS Flex Benefits

Welcome to Team TELUS Flex for Temporary Team Members

This guide provides comprehensive information about the benefits available to you under Team TELUS Flex as well as information on submitting claims.

The primary plan is 100% paid by TELUS.

Primary Plan

The Primary Plan include coverage in the following benefit areas:

- well-being account
- business travel accident insurance

Well-being Account

The Well-being Account is a flexible resource to help you be your best self at home and at work. To address your unique needs and interests, it provides reimbursement for expenses that support your physical, psychological, social, financial and environmental well-being. The account is designed to be flexible and completely self-directed. You can claim expenses for you or any of your eligible dependents.

Your Well-being Account is a **taxable** lump sum contribution by TELUS of \$550.

Canada Life will reimburse you up to the full amount that you are eligible for in the benefit plan year and advise TELUS of the payment. TELUS will then report the payment on a subsequent pay statement and you will see the appropriate taxes deducted.

You have until the last day of February to incur expenses for payment from that benefit plan year's Well-being Account. Expenses must be received by Canada Life on or before May 31st, or up to 90 days following termination of your Well-being Account whichever comes first. Any dollars not claimed by May 31 will be forfeited.

Overview

Well-being Account funds can be used for a broad range of expenses that support you at home and at work. You direct this account. Eligible expenses are from an inclusive list and include such items as:

- child care/elder care expenses
- contributions to an RRSP, RESP or TFSA
- estate planning and/or legal expenses
- fitness equipment or membership
- health or lifestyle assessments
- hobby or general interest classes
- public transit passes

You can view the [full list](#) on myHR.

Tax Matters

Reimbursements from the Well-being Account are taxable.

Submitting a Claim

Claims for paid expenses can be submitted at any time during the benefit plan year, by using the Canada Life on-line tool or Mobile App. Please keep your receipts for 24 months, as they could be required for audit purposes. Reimbursement will be made directly by Canada Life, and a taxable benefit will be applied to your pay.

Expenses must be received by Canada Life on or before May 31st, or up to 90 days following termination of your Well-being Account eligibility whichever comes first. Any dollars not claimed by May 31 will be forfeited.

Note:

- *Following each annual enrolment, all your Well-being Account funds are available to claim from Canada Life.*
- *Team members on Maternity, Parental, Compassionate Care or Family Caregiver Leave are eligible for the Well-being Account while on leave. Team members on personal or other types of leaves are not eligible for the Well-being Account while on leave.*

Business Travel Accident Insurance

Business travel accident insurance provides a lump sum benefit if you die from an accident while traveling on company business. Benefits are also paid for dismemberment or permanent disability as a result of an accident while traveling on company business. Benefits are paid in addition to any other insurance benefits that may be paid through group insurance.

In this Plan, accident means an event, happening by chance, that is not foreseeable or preventable.

Coverage is three times your annual contracted salary and is payable on death as a result of a covered accident. Twice this amount is paid if paralyzed. Various percentages are paid for dismemberment. The extent of the coverage depends on your travel status at the time of loss. Trips must be authorized and paid for by the company.

Eligibility for Insurance

- All active TELUS team members under the age of 70.
- A TELUS team member's spouse is covered for up to \$50,000 and dependent children for up to \$10,000 while traveling with the team member on a business or relocation trip provided such trip is authorized by or taken at the direction of TELUS and TELUS is paying the travel expenses. This applies to Accidental Death and Dismemberment only.
- Guests of TELUS traveling on company business or on company aircraft are covered for up to \$500,000.

The company pays the full cost of coverage.

The policy is issued to TELUS by AIG Insurance Company of Canada.

Beneficiary

Death benefits for business travel accident insurance are paid to your Estate.

Tax Matters

The premiums paid by the company for business travel accident insurance are a taxable benefit. Your beneficiary does not have to pay income tax on the accident insurance benefit.

Contacts and Resources

Canada Life is the carrier for the Well-being Account

The group contract number for your Well-being account is 50767.

Claims

Claims for paid expenses can be submitted at any time during the benefit plan year, by using the Canada Life on-line tool or Mobile App. Please keep your receipts for 24 months, as they could be required for audit purposes. Reimbursement will be made directly by Canada Life, and a taxable benefit will be applied to your pay.

Expenses must be received by Canada Life on or before May 31st, or up to 90 days following termination of your Well-being Account eligibility whichever comes first. Any dollars not claimed by May 31 will be forfeited.

If you have questions about Team TELUS Flex or your personal situation:

- Contact askHR by
 - Asking a question online
 - Chatting directly with a member of the askHR team

If you have questions about your Well-being account claims:

- Call Canada Life at **1 888 964 1275**.
- Policy number 50767

The information in this document is a general description of your employer-sponsored benefit. This document is a summary and as such cannot contain the full plan details. In the event of any misunderstanding or discrepancy, benefits will be paid according to the applicable contracts, policies, plan documents and legislation. TELUS reserves the right to amend or discontinue these plans at any time.