## TELUS Your Team TELUS Benefits Options At A Glance

For Retail Part-time Team Members

Primary Benefits - TELUS provides primary coverage for the following benefits: Death Benefit and Business Travel Accident Insurance.

**Health Spending Account** - TELUS provides an annual \$750 Health Spending Account (HSA). For new hires, the amount is pro-rated based on date of hire. The HSA can be used to cover the cost of Extended Health and Dental Care services and supplies.

Health Spending Account	<ul> <li>Claims can be submitted for expenses that are not reimbursed by any other insurance plan (government or private) and qualify under the Income Tax Act (but are not claimed on your tax return)</li> </ul>
	<ul> <li>Expenses can be carried forward to the next benefit year, provided you were a participant in the HSA when the expense was incurred</li> </ul>
	<ul> <li>Some eligible expenses include: prescription drugs, private insurance premiums, dental cleaning, massage therapy</li> </ul>
	<ul> <li>For provinces other than Quebec, you do not pay taxes on the money that TELUS deposits</li> </ul>
	<ul> <li>Quebec residents do not pay taxes on the amount that TELUS deposits, but reimbursements from the HSA are subject to provincial income tax.</li> </ul>
Prescription Drug Coverage	\$750 deductible
	<ul> <li>After you have met the \$750 deductible, you are eligible for reimbursement of prescription drugs that are included in the list of drugs covered under the Public Prescription Drug Insurance Plan of Quebec</li> </ul>
Business Travel Accident	3x annual salary payable upon death
	<ul> <li>2x annual salary if paralyzed</li> </ul>
	<ul> <li>Trips must be authorized and paid for by TELUS</li> </ul>
Death Benefit	• \$10,000 lump sum

