



# 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.**

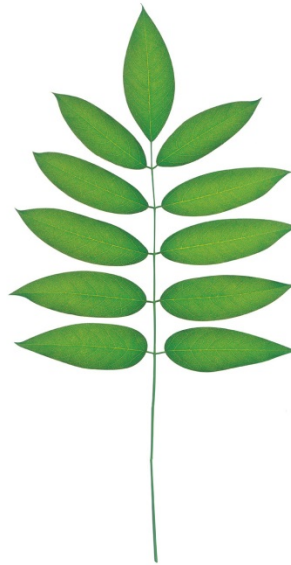
**As a summary, it cannot contain all the details. Please refer to the detailed information on myHR. In the case of any discrepancy, benefits will be paid according to official plan documents, contracts and applicable legislation.**

# Introduction

## Welcome to Team TELUS Flex for Temporary Team Members

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

- **Team TELUS Flex Benefits**  
a summary for each plan
- **Benefit Carriers and Claims**  
the Team TELUS Flex carriers and how to submit claims
- **Questions and Answers**
- **Contacts and Resources**



# TELUS Flex Benefits

This section of the guide outlines your primary benefit plans. Primary plans are 100% paid by TELUS.

## Primary Plans

The Primary Plans include coverage in the following benefit areas:

- business travel accident insurance
- provincial health care
- well-being account

## Provincial Health Care

Every province provides coverage for standard ward accommodation in the hospital, fees charged by physicians and surgeons and fees for required laboratory and radiology services. Other benefits vary by province.

If you have any questions about what your provincial health care covers, contact the provincial health agency where you live. The addresses and phone numbers can usually be found in the government section of your local telephone directory.

Most provinces charge for health care through a payroll tax, but BC charges monthly premiums. If you choose employer-paid provincial health care, TELUS pays 100 per cent of the BC Medical Services Plan (MSP) premiums.

### **Tax Matters**

Provincial health care premiums in British Columbia are paid by TELUS are a taxable benefit.

## Well-being Account

The Well-being Account (also referred to as a Personal Spending Account (PSA) on Sun Life's systems) 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. Sun 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.

Your Well-being claims will be processed and paid as soon as you submit them providing you have dollars left in your account.

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 Sun 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

Cash 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 Sun 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 Sun Life, and a taxable benefit will be applied to your pay.

Expenses must be received by Sun 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 Sun Life.*
- *Team members on Maternity, Parental, Compassionate Care or Family Care Giver 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.



# Benefit Carriers and Claims

Sun Life is the carrier for the Well-being Account

The group contract number for your Well-being account is 152995.

## Claims

### Well-being

Claims for paid expenses can be submitted at any time during the benefit plan year, by using the Sun 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 Sun Life, and a taxable benefit will be applied to your pay.

Expenses must be received by Sun 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.

### Contacting Sun Life

Call Sun Life at **1 800 361 6212**. Please be ready with your Policy number (152995) for more efficient service:

## Questions and Answers

### **Do I have to have provincial health care coverage through TELUS in BC?**

No, coverage under the TELUS group plan is optional in BC.

### **Are my dependents eligible for coverage for provincial health care coverage?**

The provincial health care plans have their own definition of eligible dependents. Please check with the provincial health care plan in your province of residence.

# Contacts and Resources

## 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 Sun Life at **1 800 361 6212**.
- Have your Policy number ready for more efficient service.

*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.*

