

# IHS Markit Canada ULC

## BENEFITS AT A GLANCE



This is only a brief summary of the main provisions of the outlined benefits. In the event of any inconsistency between this document and the official plans or policies, the plan or policy texts will govern. The company reserves the right to amend, suspend or discontinue, in whole or in part, any benefit described within this summary.

### Full Time Quebec Employees

BENEFITS	DESCRIPTION																																																																										
<b>Benefits Program Eligibility</b>																																																																											
Employee	Permanent full-time employees who work a minimum of 20 hours per week																																																																										
Dependents	Spouses, including common-law. Children under age 21; or under age 26 if attending school full-time; or any age if disabled.																																																																										
<b>Basic Life</b>																																																																											
Benefit Amount	2x annual earnings																																																																										
Maximum	\$500,000																																																																										
Termination	Age 70 or earlier retirement																																																																										
<b>Dependant Life</b>																																																																											
Benefit Amount	Spouse: \$10,000; Each child: \$5,000																																																																										
Termination	Age 70 or earlier retirement																																																																										
<b>Optional Life (Employee &amp; Spouse)</b>																																																																											
Units	Units of \$10,000																																																																										
Overall Maximum	Employee & Spouse: \$300,000																																																																										
Termination	Age 70 or earlier retirement																																																																										
<b>Accidental Death &amp; Dismemberment (AD&amp;D)</b>																																																																											
Benefit Amount	2x annual earnings																																																																										
Maximum	\$500,000																																																																										
Termination	Age 70 or earlier retirement																																																																										
<b>Optional Critical Illness (CI) (Employee, Spouse &amp; Child)</b>																																																																											
Units	10,000 (Employee & Spouse) ; 5,000 ( Children)																																																																										
Overall Maximum	Employee & Spouse: \$200,000 Child: \$20,000																																																																										
Termination	Age 65 or earlier retirement																																																																										
<b>Salary Continuance</b>																																																																											
Benefit Amount	100% of your weekly earnings for weeks 1-12 and 75% of your weekly earnings for weeks 13-26																																																																										
Benefit Period	26 weeks																																																																										
Elimination Period	7 days due to illness (or first day you consult with a doctor), 1 day hospital																																																																										
Tax Status	Taxable																																																																										
<b>Long Term Disability (LTD)</b>																																																																											
Benefit Amount	60% of the first \$2,750 of your monthly basic earnings, plus 55% of the \$3,750, plus 45% of the remainder.																																																																										
Maximum	\$12,000																																																																										
Non-Evidence Maximum (NEM)	\$9,000																																																																										
Elimination Period	26 weeks																																																																										
Benefit Duration	Up to age 65																																																																										
Definition of Disability	Own occupation for first 24 months, then any occupation up to age 65																																																																										
Termination	Age 65 or earlier retirement																																																																										
Tax Status	Non-Taxable																																																																										
<b>Extended Health Care</b>	<table border="1"> <thead> <tr> <th></th> <th>Bronze</th> <th>Silver</th> <th>Gold</th> <th>Opt Out</th> </tr> </thead> <tbody> <tr> <td>Prescription Drugs</td> <td>80% for first \$4500 out of pocket expenses per person; 100% thereafter</td> <td>80% for first \$2250 out of pocket expenses, per person; 100% thereafter</td> <td>80% for first \$2250 out of pocket expenses, per person; 100% thereafter</td> <td rowspan="10">OPT OUT</td> </tr> <tr> <td></td> <td colspan="3">Any conditions under this plan that do not meet the requirements under the Québec drug insurance plan are automatically adjusted to meet the requirements.</td> </tr> <tr> <td>Pay Direct Card</td> <td colspan="3">Yes</td> </tr> <tr> <td>Drug Formulary</td> <td colspan="3">Lowest priced equivalent drug</td> </tr> <tr> <td></td> <td colspan="3">Régie de l'assurance-maladie du Québec (RAMQ) drug formulary, charges in excess of the lowest priced equivalent drug do not count towards the out-of-pocket maximum unless Sun Life specifically approved the charges for the higher priced drug.</td> </tr> <tr> <td>Dispensing fee cap</td> <td colspan="3">\$3.60 for each prescription or refill. For other expenses - Nil.</td> </tr> <tr> <td><b>Other Health</b></td> <td>70%</td> <td>85%</td> <td>100%</td> </tr> <tr> <td>Hospital Room</td> <td>Semi-private</td> <td>Semi-private</td> <td>Private</td> </tr> <tr> <td>Paramedical Services</td> <td>\$200 per specialist per person per benefit year up to a maximum of \$400 for all paramedical specialists combined</td> <td>\$450 per specialist per person per benefit year up to a maximum of \$900 for all paramedical specialists combined</td> <td>\$700 per specialist per person per benefit year up to a maximum of \$1,400 for all paramedical specialists combined</td> </tr> <tr> <td>Psychologists/Social Workers/Psychotherapists</td> <td colspan="3">\$1,000 per person per benefit year</td> </tr> <tr> <td>Hearing Aids</td> <td colspan="3">\$500 per person every 36 months.</td> </tr> <tr> <td>Foot Orthotics</td> <td colspan="3">\$400 per person every 24 months.</td> </tr> <tr> <td>Orthopaedic shoes</td> <td colspan="3">\$400 per person in a benefit year</td> </tr> <tr> <td>Private Duty Nursing</td> <td colspan="3">\$10,000 per person per benefit year</td> </tr> <tr> <td>Medical Services and Supplies</td> <td>70%</td> <td>85%</td> <td>100%</td> </tr> <tr> <td><b>Vision Care</b></td> <td>Not covered</td> <td>85%</td> <td>100%</td> </tr> <tr> <td>Eye Exams</td> <td colspan="3">\$100 every 24 months for adults (19 - 64 Age)</td> </tr> </tbody> </table>		Bronze	Silver	Gold	Opt Out	Prescription Drugs	80% for first \$4500 out of pocket expenses per person; 100% thereafter	80% for first \$2250 out of pocket expenses, per person; 100% thereafter	80% for first \$2250 out of pocket expenses, per person; 100% thereafter	OPT OUT		Any conditions under this plan that do not meet the requirements under the Québec drug insurance plan are automatically adjusted to meet the requirements.			Pay Direct Card	Yes			Drug Formulary	Lowest priced equivalent drug				Régie de l'assurance-maladie du Québec (RAMQ) drug formulary, charges in excess of the lowest priced equivalent drug do not count towards the out-of-pocket maximum unless Sun Life specifically approved the charges for the higher priced drug.			Dispensing fee cap	\$3.60 for each prescription or refill. For other expenses - Nil.			<b>Other Health</b>	70%	85%	100%	Hospital Room	Semi-private	Semi-private	Private	Paramedical Services	\$200 per specialist per person per benefit year up to a maximum of \$400 for all paramedical specialists combined	\$450 per specialist per person per benefit year up to a maximum of \$900 for all paramedical specialists combined	\$700 per specialist per person per benefit year up to a maximum of \$1,400 for all paramedical specialists combined	Psychologists/Social Workers/Psychotherapists	\$1,000 per person per benefit year			Hearing Aids	\$500 per person every 36 months.			Foot Orthotics	\$400 per person every 24 months.			Orthopaedic shoes	\$400 per person in a benefit year			Private Duty Nursing	\$10,000 per person per benefit year			Medical Services and Supplies	70%	85%	100%	<b>Vision Care</b>	Not covered	85%	100%	Eye Exams	\$100 every 24 months for adults (19 - 64 Age)		
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### Full Time Quebec Employees

Lenses, Frames, Contacts	Not covered	\$150 per person per 24 months for adults	\$300 per person per 24 months for adults	<b>Opt Out</b>	
<b>Medical Second Opinion Services</b>	Consultation service that provides medical second opinion & treatment options in Canada by medical specialists				
<b>Out-of-Province Emergency Medical</b>	100%				
Trip Duration	60 Days				
Maximum	\$3,000,000 Lifetime Max				
Termination	Retirement				
<b>Dental Care</b>	<b>Bronze</b>	<b>Silver</b>	<b>Gold</b>		<b>Opt Out</b>
Accidental Dental Recall	100%; unlimited maximum				
	One visit every 9 months; every 6 months < 21 years old	One visit every 9 months; every 6 months < 21 years old	One visit every 6 months		
<b>Basic Services</b>					
Preventative	80%; diagnostic & preventative	85%; diagnostic & preventative	100%; diagnostic & preventative	<b>OPT OUT</b>	
Basic	70%; endodontics & periodontics, oral surgery & minor restorative	85%; endodontics & periodontics, oral surgery & minor restorative	100%; endodontics & periodontics, oral surgery & minor restorative		
<b>Major Services</b>	Not covered	50%; crowns, bridges, dentures & major restorative	60%; crowns, bridges, dentures & major restorative		
Annual Maximum	\$1,000 (Preventative & Basic combined)	\$1,500 (Preventative, Basic & Major combined)	\$2,500 (Preventative, Basic & Major combined)		
<b>Orthodontic Services</b>	Not covered	50% (child only, under age 20); \$1,500 lifetime maximum	60% (child only, under age 20); \$2,500 lifetime maximum		
Termination	Retirement				
<b>Lock In Period</b>					
Health and Dental	One Year	One Year	Two Years		One Year
<b>Health Spending Account</b>					
Benefit year	January 1st - December 31st; employee & dependent expenses				
Annual Allocation	Credit Allocation				
Unused credits	Carryforward 1 year				
<b>Personal Spending Account</b>					
Benefit year	January 1st - December 31st; employee only expenses				
Annual Allocation	Credit Allocation				
Unused credits	Carryforward 1 year				
<b>Survivor Coverage</b>					
Extended Health Care and Dental	Surviving spouses and children will continue to be covered under these plans for up to 24 months following the death of an active employee.				
<b>Cost Sharing</b>					
Employees	100% of LTD monthly premiums, plus any additional monthly plan costs above allocated flex credits				
Employers	All other benefits				
<b>Benefit Contacts</b>					
If uncertain about coverage, please inquire with Industrial Alliance before incurring the cost.					
Claims Inquiries	Industrial Alliance groupinsurance@ia.ca 1-877-422-6487				
Coverage Inquiries	TELUS Flexit360 - Benefits Help Desk Helpdesk_flexit360@telus.com 1-866-396-6714				

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. The policies themselves must be read for those details. The intent of this document is to provide you with general information about your employee benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be directed to your Human Resources/Benefits Department.