

2018 ABC Company Flex Benefits at a Glance

For regular full-time and regular part-time team members not covered by a collective agreement:

- ABC Company Wireline and Wireless
- ABC Company Health
- ABC Company Retail area and regional managers, directors and support team members

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Benefit	Details
Type of Plan	Benefits at ABC Company are provided through a flexible benefits plan. ABC Company pays for the Primary Plans and gives you health dollars which you can use to purchase extended health and dental plans, allocate to your health spending account or have added to your pay as taxable income. Credits are provided for Health Spending Account allocation or to purchase personal days off. ABC Company also funds your life balance account. More detailed information can be found in the on-line Benefits Manual.
Annual Health Dollars	Health Dollars are determined by the plan choices you make for Extended Health and Dental coverage and how many people you'll need to cover. Health dollars are sufficient to pay for the Basic Extended Health and Smart Shopper Dental plans.*
Annual Credits	ABC Company provides annual credits equal to 3 days of base pay. These credits can be allocated to a Health Spending Account or used to purchase 3 Personal Well Being Days.*
Life Balance Account	\$500*
Statutory Holidays	9 **
Vacation	<ul style="list-style-type: none"> ■ 3 weeks annually ■ 4 weeks at 8 years of service ■ 5 weeks at 15 years of service Vacation is credited in equal amounts over the 26 pay periods in the year

* Regular Part-time team members working 50 per cent time or less receive less health dollars, no credits, and half of the Life Balance Account.

** 10 days for provincially regulated team members of TRL in BC and Saskatchewan

Benefit	Details	
Extended Health	<p>Four options:</p> <ol style="list-style-type: none"> 1. Out of Country Emergency Medical coverage only *** 2. 20% reimbursement ***, 100% on up to \$100 vision 3. Basic Plan - 80% reimbursement for in-province expenses, 100% on up to \$200 vision, tiered prescription drug formulary 90%/80%/35% 4. Enhanced Plan - 90% reimbursement for in-province expenses, 100% on up to \$300 vision, tiered prescription drug formulary 100%/90%/45% <p>All plans have prescription drug cost containment features such as drugs requiring special authorization and a cap on dispensing fees. Health dollars and/or payroll deductions are used to buy coverage.</p>	
Dental	<p>Four options:</p> <ol style="list-style-type: none"> 1. 50% reimbursement of basic expenses; 50% reimbursement of major expenses; 50% reimbursement of orthodontia expenses (\$1,500 lifetime maximum) 2. 100% basic; 60% major; 50% orthodontia (\$2,500 lifetime maximum) with Smart Shopper 3. 100% basic; 60% major, no orthodontia 4. 100% basic; 70% major; 50% orthodontia (\$3,000 lifetime maximum) <p>Health dollars and/or payroll deductions are used to buy coverage</p>	
Health Spending Account (HSA)	<p>You may use credits, any remaining health dollars, and/or your Life Balance Account to contribute to this account which is a tax effective way to obtain reimbursement medical and dental expenses not reimbursed by any plan.</p>	
Life Insurance	Primary	Optional
Team Member	1 x annual base salary	Add units of \$10,000 (max 100 units)
Spouse	n/a	units of \$10,000 (max 100 units)
Child	n/a	Units of \$10,000 (max 2 units)
Critical Illness Insurance	Primary	Optional
Team Member	n/a	Units of \$10,000 (min 2 units, max 20 units)
Spouse	n/a	Units of \$10,000 (min 2 units, max 20 units)
Child	n/a	Units of \$5,000 (max 4 units)
Accident Insurance	Primary	Optional
Team Member	1 x annual base salary	Add units of \$10,000 (max 50 units)
Spouse	n/a	Units of \$10,000 (max 50 units)
Child	n/a	Units of \$10,000 (max 5 units)

*** Options 1 and 2 are only available in Quebec with proof of spousal coverage

Benefit	Details		
Short Term Disability	Service	100% pay	70% pay
	First three months	No Benefits	
	4 th month – 8 years	30 days	100 days
	8 years+	65 days	65 days
Long Term Disability	Primary Plan	Option 1	Option 2
	100% Company paid	Mandatory choice of option 1 or 2: 100% employee paid	
	If qualify after 130 days of disability: 40% of monthly earnings (taxable)	20% of monthly earnings, non-indexed (non-taxable income)	20% of monthly earnings, indexed (non-taxable income)
Retirement Savings	Defined Contribution Pension Plan or ABC Company Health and ABC Company Retail Pension Plan		
	You Contribute	ABC Company Matches	Total Contributions
	3%	3%	6%
	4%	4%	8%
	5%	5%	10%
	6%	5.8%	11.8%
	7% - 10%	ABC Company contributes a maximum of 5.8% for contribution levels of 6% and higher.	12.8% - 15.8%

