



THE FULL SPECTRUM OF BENEFITS

2022

BENEFITS GUIDE

PERMANENT ENGLISH

technicolor



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Generations

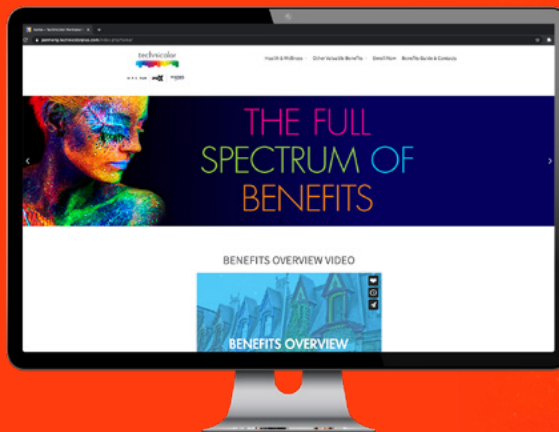
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THIS GUIDE IS CLICKABLE

This guide is designed to give you quick access to your benefits information:

- Use the top menu to go directly to a chapter within this guide
- Use the sub-navigation to go directly to a specific page within the current chapter
- Use the buttons on the bottom corners to move one page forward or backward



For more information, visit:

www.TechnicolorPlus.com



ELIGIBILITY

You are eligible to participate in Technicolor's benefits plans **as of your FIRST Day of employment** if you:

- Are a full-time employee working at least 20 hours per week
- Are admissible to provincial health insurance plan

NOTE: You have 30 DAYS to enroll from your date of hire. If you do NOT enroll during that time, your benefits coverage will be defaulted to Option 2 (see page 5 for more info).

You may enroll your eligible dependents in many of the same plans you choose for yourself. Eligible dependents include:

- Your spouse
- Your common law spouse (at least 12 months of continuous cohabitation)
- Your children or your spouse's children if they are not married or in any formal union recognized by law, and are under age 21
- Your children or your spouse's children who are full-time student are considered eligible dependent until the age of 26 (proof of enrollment in full-time studies will be required annually)
- Your unmarried child(ren) age 21 or older who is/are mentally or physically disabled and rely on you for support and care

ENROLLING & MAKING CHANGES

It's important to review your benefit options and choose the best coverage for you and your family. The choices you make when you first become eligible are in effect until the next re-enrollment period on June 1 every two years, unless you experience a qualifying life event, such as:

- Marriage or common law spouse
- Birth or adoption of a child
- Divorce, separation, or death
- If your spouse gains or loses other group insurance coverage

Benefit Acronyms

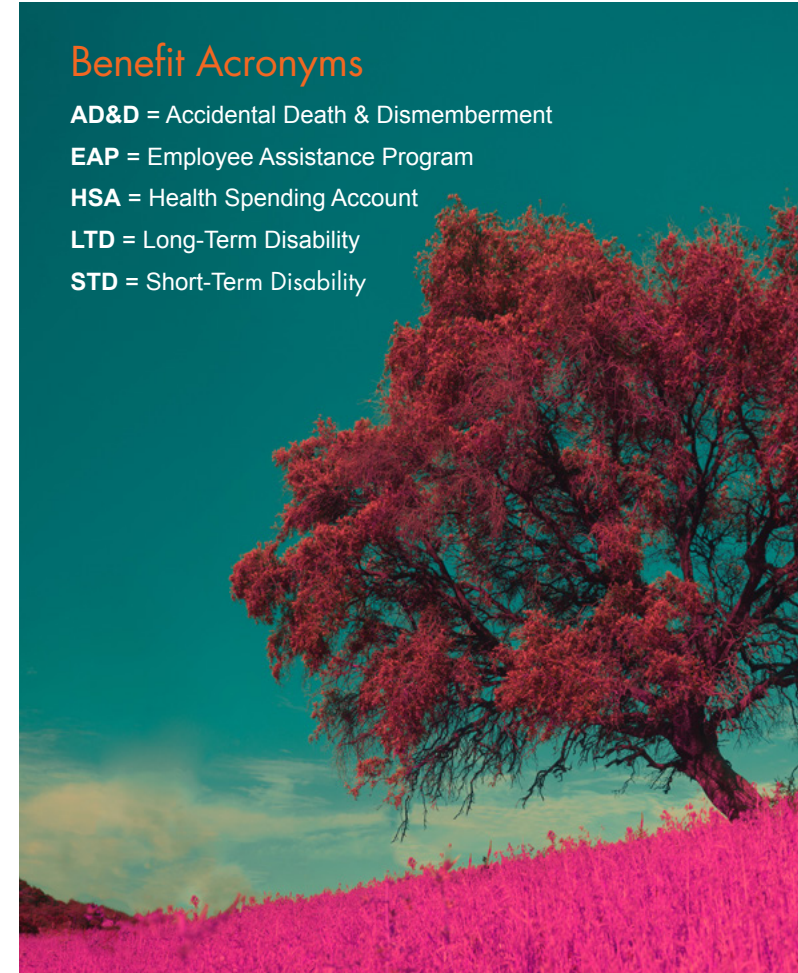
AD&D = Accidental Death & Dismemberment

EAP = Employee Assistance Program

HSA = Health Spending Account

LTD = Long-Term Disability

STD = Short-Term Disability



YOUR ENROLLMENT TO-DO LIST

1

REVIEW this guide and your plan options

For more information go to www.TechnicolorPlus.com, select your status and language preference.

2

WATCH educational video

Get to know your benefits by watching a short video at www.TechnicolorPlus.com

3

ENROLL or **MAKE** changes

- Go to www.TechnicolorPlus.com and click *Enroll Now*
- Log in directly to Flexit360 benefits enrollment website
 - Go to Okta at <https://technicolor.okta.com/app/UserHome>
 - Click on Flexit360
 - Click *I want to enroll*



HEALTH BENEFITS **Which Plan Is Right for You?** • Medical & Vision • Dental • HSA • Telemedicine

WHICH FLEX BENEFITS PLAN IS RIGHT FOR YOU?

When deciding which medical plan is right for you and your family, it is important to consider the total cost of coverage. This includes what you pay in premiums and what you pay for services out of your pocket.

Technicolor is pleased to offer you **3 Flex Benefits Plan** options for health, vision, and dental care:

Option 1: Basic

Option 2: Standard

Option 3: Enhanced

Keep in mind, you must select the same option for medical and dental coverage. You cannot mix and match plan options. Technicolor provides an employer contribution referred to as Flex Credits to help you purchase medical and dental coverage.

Each plan option includes prescription drug coverage, paramedical, and other health care services. If you travel for personal or business purposes, coverage for emergency services received outside of your province is available, unless you opted out of the Health Care coverage. Benefit maximums listed are per person and are based on the calendar year – January through December.

You may **ONLY** opt-out from the medical or dental plan if you already have coverage with another plan (proof of coverage requested).



HEALTH BENEFITS Which Plan Is Right for You? • **Medical & Vision** • Dental • HSA • Telemedicine

MEDICAL & VISION COVERAGE

The Future Is Bright

Choosing the right health care for you and your family is important. That's why we offer a variety of plans – so you can decide which option offers the coverage you need. **Keep in mind, you must select the same option for medical and dental coverage. You cannot mix and match plan options.**

Did You Know?

Technicolor provides an employer contribution referred to as **Flex Credits** to help you purchase medical coverage.

Medical Coverage

| Medical Plan Features | Option 1 Basic | Option 2 Standard | Option 3 Enhanced |
|---|--|---|------------------------------------|
| Reimbursement Level | 75% | 80% | 100% |
| Prescriptions (mandatory generic substitution) | \$4.00 deductible/ prescription | \$3.00 deductible/ prescription | \$1.20 deductible/ prescription |
| Hospital | Semi-private room 100% reimbursement | Semi-private room 100% reimbursement | Private room 100% reimbursement |
| Out of Province Emergency | Covered in full; \$3 million lifetime maximum; maximum 90-day duration | | |
| Nursing Services | \$10,000 | \$15,000 | \$20,000 |
| Physiotherapist, Physical Rehabilitation Therapist, Occupational Therapist, Athletic Therapist | Combined maximum of \$500 | Combined maximum of \$750 | Combined maximum of \$1,000 |
| Naturopath, Massage, Chiropractor | Not covered | \$500/specialist | \$750/specialist |
| Psychologist, Family Therapist, Counsellor | Combined maximum of \$500 | Combined maximum of \$750 | Combined maximum of \$1,000 |

Vision Coverage

| Vision Plan Features | Option 1 Basic | Option 2 Standard | Option 3 Enhanced |
|---|----------------|-------------------|-------------------|
| Reimbursement Level | 75% | 80% | 100% |
| Eye Exam every 12 months | \$75 | \$75 | \$75 |
| Contacts, Eyeglasses, or Laser Surgery Allowance every 24 months for adults, every 12 months for children under age 18 | \$100 | \$300 | \$400 |

ENROLL IN BENEFITS | www.TechnicolorPlus.com



HEALTH BENEFITS Which Plan Is Right for You? • Medical & Vision • **Dental** • HSA • Telemedicine

DENTAL COVERAGE

For a Healthy Smile

The dental options have different levels of annual maximums and coinsurance for preventive, basic, and major care.

Keep in mind, you must select the same option for medical and dental coverage. You cannot mix and match plan options.

| Dental Plan Features | Option 1 Basic | Option 2 Standard | Option 3 Enhanced |
|--|-------------------|----------------------|-------------------------------|
| Frequency of Recall Exam | Every 9 months | Every 6 months | Every 6 months |
| Annual Deductible | None | None | None |
| Annual Benefit Maximum (preventive, basic, and major services) | \$1,000 | \$1,500 | \$2,000 |
| Preventive Services | 90% | 100% | 100% |
| Basic Services | 80% | 90% | 100% |
| Major Services | 60% | 60% | 60% |
| Orthodontic (children under age 19) | Not covered | Not covered | 50%, \$2,000 lifetime maximum |

Did You Know?

Technicolor provides an employer contribution referred to as **Flex Credits** to help you purchase dental coverage.



ENROLL IN BENEFITS | www.TechnicolorPlus.com

HEALTH BENEFITS Which Plan Is Right for You? • Medical & Vision • Dental • **HSA** • Telemedicine



HEALTH SPENDING ACCOUNT (HSA)

Helping Pay for Your Health Care

Depending on your benefits plan selection and your family status, you might be entitled to a Health Spending Account (HSA). An HSA is like an individual benefits account with the insurance company which can reimburse many medical and dental care expenses not covered under your selected plan option.

Flexible credits are deposited into your HSA, once a year, on June 1. HSAs can be used to pay for:

- Co-insurance
- Expenses in excess of the plan maximum
- Expenses not covered under your plan option or your spouse's plan
- Any other eligible expenses under the [Income Tax Act](#)

Please note, HSA funds must be used within 24 months of the initial deposit or it will be forfeited.



TELEMEDICINE

Care From the Comfort of Home

Telemedicine services, through Telus Virtual Care, put you in control of when and where you access care. You can speak with a licensed physician 24/7/365 via phone or computer at **NO COST** to you and your family. There is no waiting period for this benefit. You are eligible to access services on your date of hire. Telemedicine does not replace the local Provincial Plan or the Technicolor Flex Benefits Plan.

Phone consultations and online video visits give you direct access to a licensed medical professional who may be able to treat common conditions such as:

- Chronic care
- Eye infections
- Mental health
- Prescriptions/labs/other medical tests
- Referrals to specialists
- Simple pediatric issues
- Skin issues
- Women's/men's health

For more information, contact Telus Virtual Care at **(855) 449-4994** or visit virtualcare.telushealth.com/welcome.

Register for a Telemedicine Account



1. Go to virtualcare.telushealth.com/welcome to create a patient account.
 - Group Number: 7068
 - Employee Identification: Employee Global ID number (available on HROnline or by calling Telus Virtual Care at **(855) 449-4994**)
2. Add your dependents to your profile (if applicable).
3. Start your virtual visit at virtualcare.telushealth.com/welcome; one of the Case Managers will welcome and connect you with the medical team.



RETIREMENT SAVINGS PLAN

A Secure Future Begins Now

Being retirement ready is an important part of financial wellness. The key to success is to start saving now. To help you save for retirement, Technicolor offers a company-sponsored retirement savings plan.

Eligibility

Participation is voluntary. You are eligible to participate in Technicolor's Registered Retirement Savings Plan (RRSP) if you are entitled to contribute as per the Income Tax Act (Canada):

- You are under age 71
- You file income tax with the Canadian government
- You have contribution room

You are eligible for the Deferred Profit-Sharing Plan (DPSP) when you complete 3 months of continuous service and are participating in Technicolor's RRSP.

Contributions

Technicolor matches 100% of your contributions up to 4% of your eligible earnings to a deferred profit-sharing plan. Personal contributions are voluntary and cannot exceed annual contribution limits. Employees will be individually responsible to not exceed their personal registered retirement savings plan contribution limit.

To sign up for the Technicolor savings plan, download the Retirement Online Enrollment Kit or watch for credentials in the mail from Sun Life and follow the instructions to enroll.

Enroll Online in Retirement Savings

- Visit www.mysunlife.ca/technicolor.
- Log in using the credentials you received by mail from Sun Life, or call Sun Life at **(800) 361-6212** (account no. 36407) for credentials.
- Follow the prompts to create your account.

Helpful Tips on Saving for Retirement

- Start saving as soon as possible to grow your retirement account.
- Begin with small contributions, if necessary, and increase contributions over time.
- Understand investment returns may fluctuate.
- Call Sun Life at **(800) 361-6212** for personalized planning and financial advice.



LIFE AND AD&D INSURANCE

Protect Your Loved Ones

Life and Accidental Death and Dismemberment (AD&D) insurance, through Sun Life, provides financial security to you and your family if you pass away or become seriously injured.

Basic Life and AD&D Insurance

You receive Basic Life and AD&D insurance equal to 2 times your base annual salary. Basic Life for yourself is provided by Technicolor at **NO COST** to you. Basic Life is also available for dependents in the amount of \$5,000 for spouses and \$2,500 for each child.

Optional Life Insurance

In addition to Basic Life and AD&D, you may buy Optional Life coverage for yourself and your spouse at group rates. The chart below describes the amounts of coverage you can buy for yourself and your spouse.

| | Optional Life Options | |
|-----------------|---|---------------------|
| | Employee | Spouse |
| Coverage | \$10,000 increments | \$10,000 increments |
| Maximum | \$1,000,000 (combined with Basic Life) | \$300,000 |

How Much Optional Life Insurance Should I Buy?

When deciding how much Optional Life coverage to buy, consider the following:

1. How much will your dependents need to pay debts, such as a mortgage, car loan, or credit card balances?
2. How much do your dependents need to maintain their current standard of living?
3. What kind of future would you like to provide for your dependents or others who depend on you for financial support?



Choosing a Beneficiary

Designate or update your beneficiary for life insurance by logging in to Flexit360 via Okta at <https://technicolor.okta.com/app/UserHome> and follow the prompts.



DISABILITY COVERAGE

Prepare for the Unexpected

If you experience an injury or illness that prevents you from working, disability coverage, through Sun Life, provides partial income replacement to assist you financially.

Short-Term Disability (STD)

Short-Term Disability insurance offers income replacement if you are unable to work due to a non-occupational illness or injury. You are automatically enrolled in STD coverage.

| Short-Term Disability (STD) | |
|-----------------------------|--|
| Percent of Earnings | 66.67% |
| Weekly Maximum | \$1,500 |
| Waiting Period | 7 days for illness 0 days for accident or hospitalization |
| Maximum Duration | 26 weeks |

Long-Term Disability (LTD)

Long-Term Disability insurance offers income replacement if you cannot work for an extended period of time due to a disabling illness or injury beyond the short-term disability period. Benefits are payable up to age 65. You are automatically enrolled in LTD coverage.

| Long-Term Disability (LTD) | |
|----------------------------|--|
| Percent of Earnings | 60% of first \$3,000 of monthly earnings + 40% of excess |
| Monthly Maximum | \$11,000 |
| Waiting Period | STD benefit period |
| Maximum Duration | Up to age 65 |



EMPLOYEE ASSISTANCE PROGRAM (EAP)

A Helping Hand When You Need One

When you need help with work, home, personal, or family issues, the Employee Assistance Program (EAP) offers value-added programs and services at **NO COST** to you.

These services can help you overcome challenges while saving you time and money. You and your household family members can access this confidential service 24/7/365 to help with many life challenges including:

- Depression
- Family challenges
- Financial counseling
- Grief and loss
- Illness
- Legal matters
- Stress
- And much more

Contact the EAP anytime, day or night, by calling **(800) 387-4765** or visit www.workhealthlife.com.



YOUR BENEFIT CONTACTS

| Service | Contact | Phone | Website | Mobile App |
|--|---|--|--|--|
| Benefit Questions | Benefits Help Desk | (855) 600-8146 | www.TechnicolorPlus.com Helpdesk_Flexit360@telus.com | N/A |
| Medical, Vision & Dental | Sun Life Financial (Contract No. 100556) | (800) 361-6212 | www.mysunlife.ca/technicolor | Google Play Apple Store |
| Telemedicine | Telus Virtual Care (Group No. 7068) | (855) 449-4994 | virtualcare.telushealth.com/ welcome | Google Play Apple Store |
| Retirement Savings Plan | Sun Life Financial (Account No. 36407) | (800) 361-6212 | www.mysunlife.ca/technicolor | Google Play Apple Store |
| Life, AD&D & Disability | Sun Life Financial (Contract No. 100556) | (800) 361-6212 | www.mysunlife.ca/technicolor | Google Play Apple Store |
| Employee Assistance Program (EAP) | LifeWorks | (800) 387-4765 | www.workhealthlife.com | Google Play Apple Store |
| Travel Insurance | Allianz Global Assistance | U.S. & Canada: (800) 511-4610 Anywhere else: (519) 514-0351 | N/A | Google Play Apple Store |

This communication highlights some of your Technicolor benefit plans. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. Technicolor reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.

