



IHS Markit®

YOUR **CANADIAN BENEFITS**

Explore your 2022 benefits

2022 Annual Enrolment Guide



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Keep track

Keep a note of your elections as you read through the guide and use this list when you select your benefits online.

HEALTH BENEFITS

LEVEL OF COVER / NOTES

Medical	_____
Dental	_____
Health Spending Account	_____
Personal Spending Account	_____

WEALTH BENEFITS

Retirement - RRSP	_____
Retirement - TFSA	_____
Life and AD&D Insurance	_____
Optional Critical Illness Insurance	_____
Optional Life Insurance	_____

LIFESTYLE BENEFITS

Buy Vacation Program	_____
Good Life Fitness Employee Discount	_____

Happy with your selections?



Use this page as a reference of which benefits you require and visit <https://app.websinc.ca/IHSMakit/login> to confirm your selections.

Do something today that your future self will thank you for

You are important to IHS Markit. Our total rewards package reflects our commitment to you with a robust benefits package. Your benefits package will help all aspects of your life, including your health, security, financial stability, family and future. It is designed to put you in control so you can decide how best to maximise your benefits. Once you have considered the options available, you can easily make your elections online by visiting <https://app.websinc.ca/IHSMarkit/login>



EXPLORE

Check out your options for 2022



PLAN

Use tools and resources to choose what's right for you and your budget



ACT

Make your elections easily online by visiting <https://app.websinc.ca/IHSMarkit/login> between 7 am EST November 8th and 12 am EST on November 19th, 2021.

“...designed to put you in control so that you can decide how best to maximize your benefits.”



Your benefits are split into three categories

HEALTH



Medical



Dental



Vision

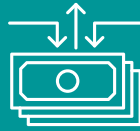


Health Spending Account



Personal Spending Account

WEALTH



Retirement:
RRSP and TFSA



Life and AD&D
Insurance



Disability



Optional Critical
Illness Insurance



Optional Life Insurance

LIFESTYLE



Buy Vacation
Program



GoodLife Fitness
Employee Discount



Employee Assistance
Program

Shaping your future

How to enrol

Annual enrolment 2022 is your opportunity to shape your future by selecting your benefits for the coming year.

During annual enrolment, it is important to take the opportunity to review and understand your benefit options. You will not be able to enrol again or change your selections until the next annual enrolment, or unless you experience a qualifying event.

Please note this year is a full enrolment year, which means you can change your health and dental elections and allocate any new leftover flex credits. This year if you do not take action during annual enrolment, your current health and dental elections will rollover in 2022 and any leftover flex credits will be allocated to the Health Spending Account (HSA).

Completing your annual enrolment online.



To help you through the process, here are the steps you need to take during this year's enrolment window.

1

Read this guide and make your benefit selections. Use the **Benefits-at-a-Glance** document available on the Telus site to review the coverage options available.

2

Enrolling in your plan:

- Sign into your Telus Flexit360 account and click "Enrollment and coverage summary"
- Make your health and dental elections
- Allocate any leftover flex credits to your HSA/PSA/RRSP
- Consider purchasing optional benefits to supplement your existing coverage
- Print a copy of your Coverage Summary for your records
- Click "Get Forms" to print your Optional Life and/or Optional Critical Illness benefit application (Statement of Health)
- Sign up for direct deposit and paperless statements

3

Process should take **approx. 15 minutes** from start to finish.

4

Take the opportunity to confirm dependent information and ensure direct deposit information up to date.

5

Don't forget to submit!

Ensure you click "submit" to submit your elections. You will be able to make changes and resubmit your elections during the open enrolment period.

Key dates

8 November 2021

The enrolment
window opens

19 November 2021

The window
closes at midnight

1 January 2022

Your benefit elections
are effective

Don't forget

Qualifying life events

Qualifying life events give you an opportunity to review your benefit elections when your circumstances change. You can submit a life event by logging into your Telus Flexit360 account or contacting Telus at 1-866-396-6714

Qualifying life events include, but are not limited to:

- marriage or any other formal union recognized by law, or common-law,
- birth or adoption of a child,
- divorce or legal separation,
- loss of spouse's benefit coverage,
- death of a dependent,
- last dependent is no longer an eligible dependent,
- end of an unpaid leave of absence greater than 30 days, including maternity leave, or
- return from Long Term Disability (excludes a partial return).

New hires & International Transfers

As a new colleague, you will receive an email from the Telus Flexit360 team with login information.

Once you've completed the necessary steps and submitted your benefit selections, your coverage will be effective as of your hire date or your start date in Canada.

Who's eligible to be a dependent?

If you select coverage, your dependants are also eligible for benefits such as medical, dental, and life insurance coverage:

Eligible dependants:

- Your dependent must be your spouse or your child and a resident of Canada or the United States.
- Your spouse by marriage or under any other formal union recognized by law, or your partner of the opposite sex or of the same sex who has been publicly represented as your spouse for at least the last year, is an eligible dependent.
- Your children and your spouse's children (other than foster children) are eligible dependants if they are not married or in any other formal union recognized by law, and are under age 21.
- A child who is a full-time student attending an educational institution recognized under the Income Tax Act (Canada) is also considered an eligible dependent until the age of 26 as long as the child is entirely dependent on you for financial support.
- If a child becomes handicapped before the limiting age, we will continue coverage as long as:
 - the child is incapable of financial self-support because of a physical or mental disability, and
 - the child depends on you for financial support, and is not married nor in any other formal union recognized by law.

* In cases of dependents over the age of 21, you must notify Telus within 31 days of the date the child reaches the age of 21 to ensure benefits are not terminated.



Health Benefits



Flexible Benefits

Extended Health Care

Here is a high-level summary of what is covered under the three available Industrial Alliance health plans: Bronze/Silver/Gold

Extended Health Care		Coverage Level Options		
		Bronze	Silver	Gold
Drug Coverage:	Coinsurance	70%	85%	100%
	Dispensing fee cap	\$12.00	\$12.00	\$12.00
	Out-of-pocket maximum	\$4,500	\$2,250	None
	Smoking cessation	\$500	\$500	\$500
	Fertility	\$2,500	\$2,500	\$2,500
	Quebec Residents	80%, until the out of pocket maximum is reached, 100% thereafter		
Paramedical:	Coinsurance	70%	85%	100%
	Per practitioner annual max – Psychologist, psychotherapist, and social worker	\$1,000	\$1,000	\$1,000
	Per practitioner annual max – All other services (ie. massage, physiotherapy, etc.)	\$200	\$450	\$700
	Combined annual max – Psychologist, psychotherapist, and social worker	\$1,000	\$1,000	\$1,000
	Combined annual max – All other services (ie. massage, physiotherapy, etc.)	\$400	\$900	\$1,400
	Vision:	Coinsurance	70%	85%
	Eye exams (per 24 months)	\$100	\$100	\$100
	Vision max	None	\$150	\$300

Extended Dental Care

Here is a high-level summary of what is covered under the three available Industrial Alliance dental plans: Bronze/Silver/Gold

Extended Health Care		Coverage Level Options		
		Bronze	Silver	Gold
Dental:	Preventative care	80%	85%	100%
	Basic procedures	70%	85%	100%
	Major procedures	None	50%	60%
	Orthodontics – child only	None	50% (lifetime maximum of \$1,500)	60% (lifetime maximum of \$2,500)
	Annual Deductible	None	None	
	Annual Benefit Maximums:	Preventative, Basic & Major Procedures Combined	\$1,000 (preventative & basic)	\$1,500 (preventative, basic & major)

Flexible Benefits

Options for Excess Credits

You will allocate any excess credits across these 3 accounts as you see fit:

Health Spending Account (HSA):

- Reimburse eligible out of pocket health and dental costs tax free
- Credits expire after 2 years
- For claims made after January 1st
- Full annual balance available at January 1st
- Eligible expenses include:

✔ Drugs	✔ Licensed practitioners	✔ Facilities
✔ Eyeglasses	✔ Dental care	✔ Hospitals
✔ Deductibles and co-insurance	✔ Attendant care	✔ Medical devices and supplies

Personal Spending Account (PSA):

- Reimburse eligible out of pocket wellness-related expenses on a taxable basis
- Taxes will be deducted by payroll in the month following the month your claim is submitted
- Credits expire after 2 years
- Full annual balance available at January 1st
- You can use your PSA to help you pay for the following eligible expenses

<ul style="list-style-type: none"> • Fitness club memberships • Registration fees for fitness-related programs or lessons, such as aerobic classes, yoga, dance lessons and figure skating • Sports team memberships and registration fees • Annual memberships, such as golf • Court fees, green fees, ski passes, lift tickets and race registrations • Personal trainers • Durable equipment such as treadmills, exercise bikes and universal gym • Camping equipment • Weight management programs (excluding food) • Smoking cessation programs • Nutrition programs and counselling • Maternity services (prenatal classes and mid-wife services) • Services of the following alternative health practitioners: reflexologist, iridologist, herbalist, homeopath, athletic therapist, Chinese medical practitioner, Shiatsu therapist, osteopathic practitioner and acupressurist • Stress management programs • Cholesterol and hypertension screening 	<ul style="list-style-type: none"> • First aid and CPR (cardiopulmonary resuscitation) training • Health assessments • Allergy tests • Vitamins and supplements, including herbal products • Other alternative wellness services: Reiki, Ayurvedic medicine, touch therapy, Rolfing and light therapy • Insurance premiums paid for Critical Illness, Life and Long-Term Care • Tuition fees for university, college or continuing education (including books and supplies). • Language training • Tutoring • Professional membership fees or dues • Fees associated with maintaining a professional designation • Hobby and general interest classes • Personal computer and accessories • Art classes • Legal expenses • Public transit passes • Pet insurance and veterinary services
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RRSP (Registered Retirement Savings Plan)

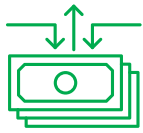
- Flex credits allocated on a monthly basis
- Flex credits allocated to RRSP are not eligible for company matching

Flexible Benefits

2022 Price Tags

Monthly Employee Costs or Excess Flex Credits

	Single	Family	
Gold Health Gold Dental	(\$41.67)	(\$104.17)	Payroll Deduction
Gold Health SilverDental	(\$16.67)	(\$41.67)	Payroll Deduction
Gold Health Bronze Dental	(\$4.17)	(\$10.42)	Payroll Deduction
Silver Health Gold Dental	(\$25.00)	(\$62.50)	Payroll Deduction
Silver Health Silver Health	\$0.00	\$0.00	Excess Flex Credits
Silver Health Bronze Dental	\$12.50	\$31.25	Excess Flex Credits
Bronze Health Gold Dental	(\$6.25)	(\$15.84)	Payroll Deduction
Bronze Health Silver Dental	\$18.75	\$46.66	Excess Flex Credits
Bronze Health Bronze Dental	\$31.25	\$77.91	Excess Flex Credits
Opt Out of Health & Dental	\$145.83	\$145.83	Excess Flex Credits



Retirement Benefits

RRSP & TFSA

Enroll or change your contributions at any time! If you haven't joined the Plan, you can enroll by logging into your **Industrial Alliance account**.



Your Contributions:

You can contribute a % of your base pay to your RRSP, and a monthly dollar amount to your TFSA. Pre-tax contributions will be deducted from your pay on a semi-monthly basis.



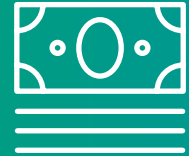
Employer Contributions:

IHS Markit will match 100% of the first 5% of your RRSP contributions to a DPSP. TFSA contributions are not eligible for the company match.



Contribution Limits:

Each employee is responsible for being aware of their RRSP limits and ensuring contributions do not exceed this limit. The yearly TFSA limit for 2022 is \$6,000.



Withdrawals:

Withdrawals of your RRSP and TFSA contributions are permitted. Please note there is a penalty for withdrawing base contributions (base contributions are RRSP contributions between 1% and 5%, that have been matched by IHS Markit). Withdrawal of base contributions will result in a 12 months suspension of the company match. However, there are some exceptions to this penalty. Please contact Industrial Alliance at 1-877-422-6487 for more information.

There is a \$25.00 fee for withdrawal of voluntary RRSP contributions (unmatched contributions over 5% of base salary) and TFSA funds.



Basic Life and AD&D

IHS Markit provides basic life and accidental death and dismemberment (AD&D) insurance coverage, each equal to 2x your annual base salary, as well as dependent life insurance (standard offering of \$10,000 for spouse, \$5,000 for child). This coverage is provided at no cost to you.

	Coverage	Maximum Coverage	Maximum Age
Basic Life	2x base salary	\$500,000	70
AD&D	2x base salary	\$500,000	70
Dependent Life – Spousal Benefit	\$10,000	\$10,000	70
Dependent Life – Child Benefit	\$5,000	\$5,000	70

Short Term Disability

The STD plan pays benefits (100% of base earnings for the first 12 weeks and 75% of base earnings the following 12 weeks) if you are unable to work due to certain illnesses, injuries or pregnancy and birth of a child. You are eligible for this benefit on your date of hire. This coverage is provided at no cost to you.

STD Coverage

Maximum Coverage Amount	No maximum
Elimination Period	5 working days
Maximum Benefit Period	26 weeks
Maximum Age	65

Long Term Disability

The LTD plan pays benefits 60% of the first \$2,750 of monthly basic earnings, plus 55% of the next \$3,750 and 45% of the balance up to a maximum monthly non-taxable benefit of \$12,000. This coverage is mandatory, and employee paid through payroll deductions.

LTD Coverage

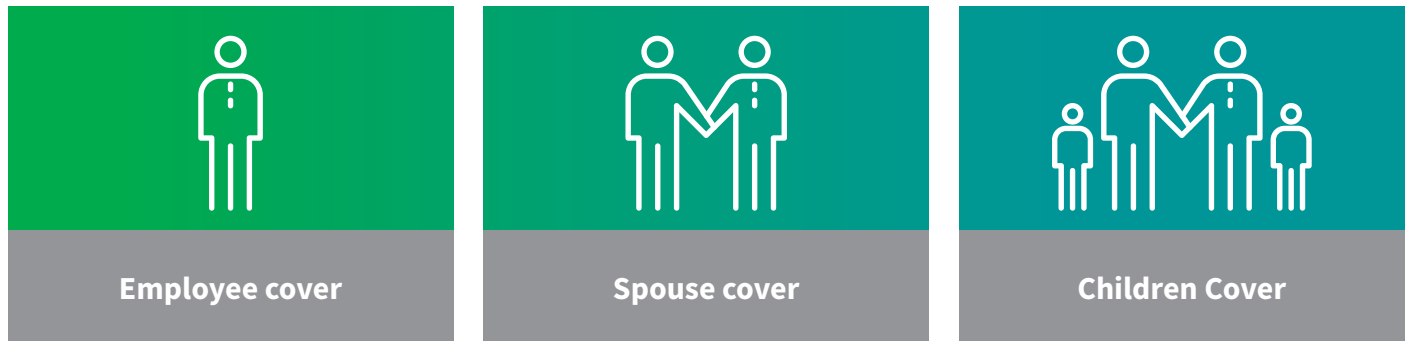
Non-Evidence Maximum	\$9,000
Maximum Coverage	\$12,000
Elimination Period	26 weeks
Maximum Age	65



Optional Critical Illness Insurance

Making sure you and your family have the best possible medical coverage is something we take very seriously. It's important to us that we provide you with greater choice and options that allow you to plan for current and future health care needs.

Critical Illness coverage provides a benefit if you or your dependent (spouse or child) have a diagnosis of a covered condition, or you or your dependent have surgery for a covered condition.



Employee Critical Illness Coverage:

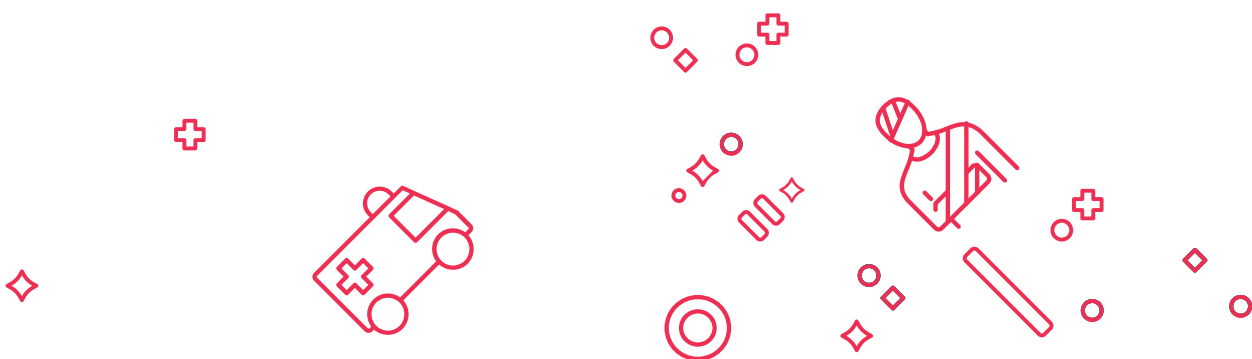
You can elect additional coverage in units of \$10,000. The maximum amount of coverage is \$200,000. The minimum amount of coverage is \$20,000. Proof of good health will be required when you request optional coverage and any increase in that coverage. For any coverage that requires proof of good health, coverage will not take effect before Industrial Alliance approves the proof of good health.

Critical Illness Coverage for Your Spouse:

You can elect coverage in units of \$10,000 for your spouse. The maximum amount of coverage is \$200,000. The minimum amount of coverage is \$10,000. Proof of good health for your spouse will be required when you request optional coverage for your spouse and any increase in that coverage. For any coverage that requires proof of good health, coverage will not take effect before Industrial Alliance approves the spouse's proof of good health.

Critical Illness Coverage for Your Children:

You can elect coverage in units of \$5,000 for your children. The maximum amount of coverage is \$20,000. The minimum amount of coverage is \$5,000. Proof of good health will be required for each child. For any coverage that requires proof of good health, coverage will not take effect before Industrial Alliance approves the child's proof of good health.





Optional Life Insurance

Voluntary benefits can provide the additional coverage you need to supplement your group benefits plan at special group rates.

You can choose to apply for additional life coverage for you and your spouse.

A statement of health may be required.

Employee Life Coverage:

Your optional Life coverage provides a benefit for your beneficiary if you die while covered. Your spouse's Life coverage provides a benefit if your spouse dies while covered. You can choose coverage in units of \$10,000. The maximum amount of coverage is \$300,000.

Spousal Life Coverage:

Optional Life coverage for your spouse Amount You can choose Optional Life coverage for your spouse in units of \$10,000 up to a maximum of \$300,000.

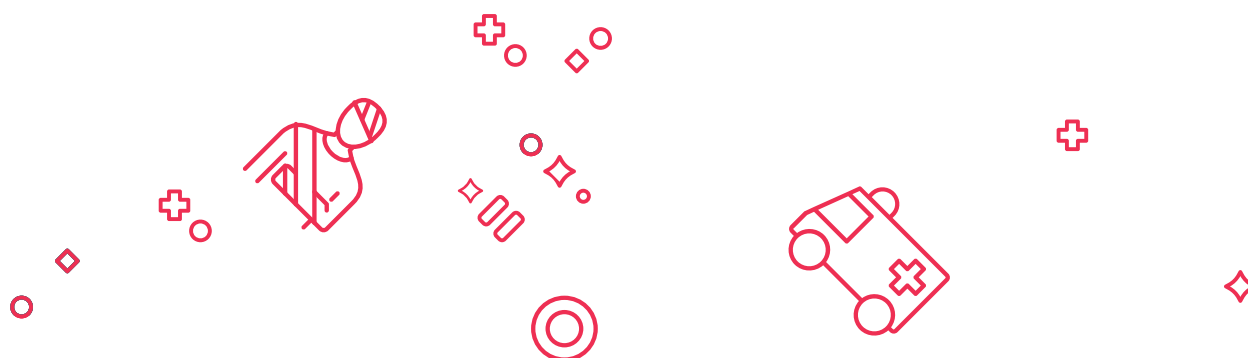


Medical Second Opinion Services

Industrial Alliance's Second Opinion Service offers a variety of services that can help if a person suspects or has been diagnosed with a serious medical condition.

- Address critical illnesses and conditions
- Find specialists in all fields of medicine and access clinical expertise from around the world
- Information on the treatment options available within Canada's healthcare system
- Reduce stress and time looking for a specialist

To learn more about Second Opinion services, or to use these services, please call Industrial Alliance at 1-877-422-6487.





Lifestyle benefits

Buy Vacation Program

Work-life Balance

This benefit allows you to increase the amount of annual vacation you have for the 2022 leave year. You may choose to buy up to an additional five days of vacation before December 1st for use during the following fiscal year.

Once you have selected the amount of annual leave you wish to buy, this cannot be changed until the next annual leave year and there are no life events that allow you to change this. It is important therefore that you think carefully before submitting your selection.

In order to be eligible, you must have been employed at IHS Markit as of November 30 of the current year.

How to participate:

All permanent semi-monthly paid colleagues on the Canadian payroll, working a minimum of 20 hours per week are eligible to participate. The completed buy vacation form must be submitted by December 1st.

- IHS Markit colleagues: Download the Buy Vacation Form and view the Canada Buy Vacation Policy on the Canada Benefits Page on INFOnet.
- CARFAX colleagues: Download the Buy Vacation Form from BambooHR.

Payroll deductions:

An equal amount of the total cost of buying vacation will be deducted from taxable earnings on each pay from December 15 – November 30.

No refunds or carry over:

Employees cannot reverse or withdraw the request once the buy vacation form is executed and submitted. Purchased vacation time must be used within the fiscal year it is granted and may not be carried over or accumulated from year to year.





IHS Markit colleagues are eligible for preferred membership pricing at GoodLife Fitness Clubs across Canada.

Your corporate membership includes:

- ✓ Significant savings off regular GoodLife Fitness All-Access membership rates
- ✓ Corporate rate may be extended to four family members
- ✓ State-of-the-art cardio equipment
- ✓ Free weights and weight machines
- ✓ World-renowned Group Fitness classes
- ✓ Professionally trained staff to assist you in achieving your goals
- ✓ Shower Towel Service (where available)
- ✓ Child Minding (where available, at an additional fee)
- ✓ Seeking a health or fitness assessment? Ask the Club about a LifeChanger
- ✓ 24-hour locations (select Clubs only)
- ✓ Access to the GoodLife Rewards Program - savings and special offers from over 150 popular brands

Rates:

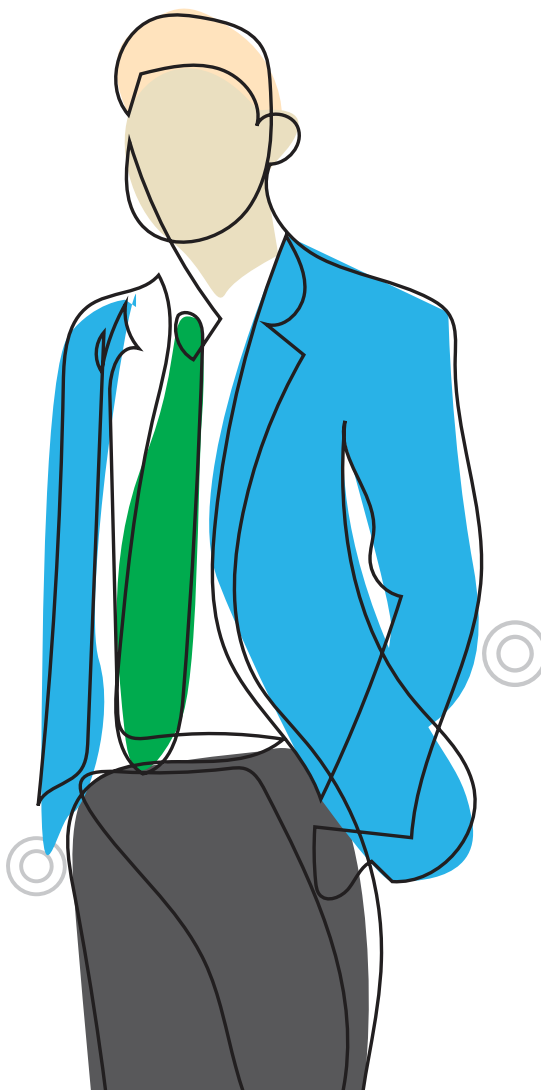
Paid in Full Rate: \$549.00 plus applicable tax

Bi-Weekly Rate: \$24.00 plus applicable tax



Ready to join?

Visit: corporate.goodlifefitness.com





Employee assistance program

Here for you

Whenever, wherever, there's always someone to help you and your family.

Sometimes balancing work, home, family, finances, health, and wellbeing can seem challenging. We want to make sure that you have access to the advice and support that you need. Your ComPsych® GuidanceResources® programme offers someone to talk to and resources to consult whenever and wherever you need them.

As an IHS Markit colleague, you and any household members living in your home have access to a number of free services, including:

Confidential emotional support

Highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/ marital conflicts

You can receive three face-to-face counselling sessions per person, per issue, per year as part of this service.

Work-life solutions

Specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events

Legal guidance

Legal advisers for practical assistance with your most pressing legal issues, including divorce, adoption, family law, wills, trusts and more.

Financial resources

Financial experts can assist with a wide range of issues.

- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy

Access these services

All of these services and more are available to all household members free, strictly confidential and accessible 24 hours per day, 365 days per year.



1-866-641-3847



www.guidanceresources.com
using the web ID: IHSMarkit

App: GuidanceResources Now



Key contacts

If you have any questions or need further information, please contact the benefit providers.

Benefit	Provider	Contact information	Website
Health/Dental/HSA/ PSA/Optional Life/ Optional Critical Illness	Industrial Alliance	1-877-422-6487 Email: groupinsurance@ia.ca	www.ia.ca/myaccount
Retirement	Industrial Alliance – Group Retirement Services	1-877-422-6487 Email: pension@ia.ca	www.ia.ca/myaccount
Benefits Administration	Telus	1-866-396-6714 Email: Helpdesk_flexit360@telus.com	app.websinc.ca/IHSMakit/login
EAP (Employee Assistance program)	Guidance Resources	1-866-641-3847	guidanceresources.com
Gym benefit	GoodLife Fitness		corporate.goodlifefitness.com

Important note: All benefits are discretionary and may be changed from time to time. If any of the above information differs when compared to the benefit policy currently in place and/or current legislation, the policy and/or legislation will prevail.

For any HR related queries, please log a ticket on the HR Services portal.

Important note: All benefits are discretionary and may be changed from time to time. If any of the above information differs when compared to the benefit policy currently in place and/or current legislation, the policy and/or legislation will prevail. If there are any specific questions regarding personal circumstances or if further details are required, please contact Telus.

Benefits are administered by Telus

Phone: 1-866-396-6714

