

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 Employees (Excluding Quebec)

BENEFITS	DESCRIPTION																																																																																								
Benefits Program Eligibility																																																																																									
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.																																																																																								
Basic Life																																																																																									
Benefit Amount	2x annual earnings																																																																																								
Maximum	\$500,000																																																																																								
Termination	Age 70 or earlier retirement																																																																																								
Dependant Life																																																																																									
Benefit Amount	Spouse: \$10,000; Each child: \$5,000																																																																																								
Termination	Age 70 or earlier retirement																																																																																								
Optional Life (Employee & Spouse)																																																																																									
Units	Units of \$10,000																																																																																								
Overall Maximum	Employee & Spouse: \$300,000																																																																																								
Termination	Age 70 or earlier retirement																																																																																								
Accidental Death & Dismemberment (AD&D)																																																																																									
Benefit Amount	2x annual earnings																																																																																								
Maximum	\$500,000																																																																																								
Termination	Age 70 or earlier retirement																																																																																								
Optional Critical Illness (CI) (Employee, Spouse & Child)																																																																																									
Units	10,000 (Employee & Spouse); 5,000 (Children)																																																																																								
Overall Maximum	Employee & Spouse: \$200,000 Child: \$20,000																																																																																								
Termination	Age 65 or earlier retirement																																																																																								
Salary Continuance																																																																																									
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																																																																																								
Long Term Disability (LTD)																																																																																									
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																																																																																								
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Extended Health Care																																																																																									
	<table border="1"> <thead> <tr> <th>Opt Out</th> <th>Bronze</th> <th>Silver</th> <th>Gold</th> </tr> </thead> <tbody> <tr> <td>Prescription Drugs</td> <td>70% for first \$4500 out of pocket expenses, per person; 100% thereafter</td> <td>85% for first \$2250 out of pocket expenses, per person; 100% thereafter</td> <td>100%</td> </tr> <tr> <td>Pay Direct Card</td> <td></td> <td>Yes</td> <td></td> </tr> <tr> <td>Drug Formulary</td> <td></td> <td>Lowest priced equivalent drug</td> <td></td> </tr> <tr> <td>Dispensing fee cap</td> <td></td> <td>\$12 for each prescription or refill</td> <td></td> </tr> <tr> <td>Other Health</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></td> <td>\$1,000 per person per benefit year</td> <td></td> </tr> <tr> <td>Hearing Aids</td> <td></td> <td>\$500 per person every 36 months.</td> <td></td> </tr> <tr> <td>Foot Orthotics</td> <td></td> <td>\$400 per person every 24 months.</td> <td></td> </tr> <tr> <td>Orthopaedic shoes</td> <td></td> <td>\$400 per person in a benefit year</td> <td></td> </tr> <tr> <td>Private Duty Nursing</td> <td></td> <td>\$10,000 per person per benefit year</td> <td></td> </tr> <tr> <td>Medical Services and Supplies</td> <td>70%</td> <td>85%</td> <td>100%</td> </tr> <tr> <td>Vision Care</td> <td>Nil</td> <td>85%</td> <td>100%</td> </tr> <tr> <td>Eye Exams</td> <td></td> <td>\$100 every 24 months for adults (19 - 64 Age)</td> <td></td> </tr> <tr> <td>Lenses, Frames, Contacts</td> <td>Nil</td> <td>\$150 per person per 24 months for adults</td> <td>\$300 per person per 24 months for adults</td> </tr> <tr> <td>Medical Second Opinion Services</td> <td></td> <td colspan="2">Consultation service that provides medical second opinion & treatment options in Canada by medical specialists</td> </tr> <tr> <td>Out-of-Province Emergency Medical</td> <td></td> <td colspan="2">100%</td> </tr> <tr> <td>Trip Duration</td> <td></td> <td colspan="2">60 Days</td> </tr> <tr> <td>Maximum</td> <td></td> <td colspan="2">\$3,000,000 Lifetime Max</td> </tr> <tr> <td>Termination</td> <td></td> <td colspan="2">Retirement</td> </tr> </tbody> </table>	Opt Out	Bronze	Silver	Gold	Prescription Drugs	70% for first \$4500 out of pocket expenses, per person; 100% thereafter	85% for first \$2250 out of pocket expenses, per person; 100% thereafter	100%	Pay Direct Card		Yes		Drug Formulary		Lowest priced equivalent drug		Dispensing fee cap		\$12 for each prescription or refill		Other Health	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%	Vision Care	Nil	85%	100%	Eye Exams		\$100 every 24 months for adults (19 - 64 Age)		Lenses, Frames, Contacts	Nil	\$150 per person per 24 months for adults	\$300 per person per 24 months for adults	Medical Second Opinion Services		Consultation service that provides medical second opinion & treatment options in Canada by medical specialists		Out-of-Province Emergency Medical		100%		Trip Duration		60 Days		Maximum		\$3,000,000 Lifetime Max		Termination		Retirement	
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Full Time Employees (Excluding Quebec)

Dental Care	Opt Out	Bronze	Silver	Gold	
Accidental Dental	OPT OUT		100%; unlimited maximum		
Recall		One visit every 9 months; every 6 months < 21 years of age	One visit every 9 months; every 6 months < 21 years of age	One visit every 6 months	
Basic Services					
Preventative		80%; diagnostic & preventative	85%; diagnostic & preventative	100%; diagnostic & preventative	
Basic		70%;endodontics & periodontics, oral surgery & minor restorative	85%;endodontics & periodontics, oral surgery & minor restorative	100%;endodontics & periodontics, oral surgery & minor restorative	
Major Services		Nil	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)	
Orthodontic Services					
Termination			Nil	50% (child only, under age 20); \$1,500 lifetime maximum	60% (child only, under age 20); \$2,500 lifetime maximum
				Retirement	
Lock In Period					
Health and Dental	One Year	One Year	One Year	Two Years	
Health Spending Account					
Benefit year	January 1st - December 31st; employee & dependent expenses				
Annual Allocation	Credit Allocation				
Unused credits	Carryforward 1 year				
Personal Spending Account					
Benefit year	January 1st - December 31st; employee only expenses				
Annual Allocation	Credit Allocation				
Unused credits	Carryforward 1 year				
Survivor Coverage					
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.				
Cost Sharing					
Employees	100% of LTD monthly premiums, plus any additional monthly plan costs above allocated flex credits				
Employers	All other benefits				
Benefit Contacts					
If uncertain about coverage, please inquire with Industrial Alliance before incurring the cost.					
Claims Inquiries	Industrial Alliance groupinsurance@ia.ca 1-877-422-0644				
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.