



Benefits for Canadian Employees - 2021



Table of Contents

1.	INTRODUCTION.....	1
2.	GENERAL HEALTH BENEFITS - CANADA	1
3.	KCB'S FLEXIBLE BENEFITS PLAN	1
4.	EXTENDED HEALTH CARE.....	2
4.1	Opting Out of KCB's Extended Health Care Coverage	3
5.	COORDINATION OF BENEFITS (COB) OPTIONS.....	3
6.	DENTAL CARE.....	5
6.1	Opting Out of KCB's Dental Care Coverage	6
7.	HEALTH & DENTAL CARE CATEGORIES	6
8.	SHORT-TERM DISABILITY (STD).....	6
9.	LONG-TERM DISABILITY (LTD).....	7
10.	CRITICAL ILLNESS INSURANCE.....	8
11.	LIFE INSURANCE.....	8
11.1	Optional Life Insurance	8
12.	ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE	9
12.1	Optional Accidental Death and Dismemberment (AD&D) Insurance.....	9
13.	EMPLOYEE AND FAMILY ASSISTANCE PROGRAM (EFAP)	10
13.1	Wellness Initiatives	10
14.	RETIREMENT SAVINGS	10
15.	SERVICE PROVIDER CONTACT INFORMATION	11
16.	KCB CONTACTS.....	11

1. INTRODUCTION

Employee Benefits are a valuable component of your total compensation and provide important coverage for you and your family. The information that follows provides a summary of the main aspects of the plans and programs available to you while you are employed with Kohn Crippen Berger (KCB). On an as required basis, KCB's HR team will provide additional information based on our agreements with external service providers.

2. GENERAL HEALTH BENEFITS - CANADA

All regular full-time employees and regular part-time employees, working a standard minimum of 24 hours per week, are eligible for general health benefits on their 1st day of employment through to their last day worked.

The costs of KCB's benefits are shared with employees with the company percentage averaging about 2/3rds. Please note, should there be any discrepancy between the details outlined in these Guidelines on insurable benefits and the insurance contracts, the contracts will take precedence. Participation in some company benefit plans is compulsory.

3. KCB'S FLEXIBLE BENEFITS PLAN

Under the KCB plan you can choose from a wide range of additional benefits. Your flexible options include:

- Extended Health Care, different levels of coverage
- Dental Care, different levels of coverage
- Basic Life
- Basic AD&D
- Optional Life Insurance
- Optional Accidental Death and Dismemberment Insurance
- Optional Critical Illness Insurance

Eligible Dependents are:

- married spouse, or common-law spouse of at least one year; and

- unmarried children under 21 years of age, or under 25 years of age if they are attending an accredited institute of learning on a full-time basis. Eligible children must be dependent upon the employee for support.

A summary of the coverage available under each option in [KCB's Flexible Benefits program](#) follows. More details are available to employees via KCB's Infodesk and through the Lifeworks and Manulife websites.

On-line enrollment in the plan should be completed within 31 days of your hire date. After your initial enrollment, annual re-enrollment occurs during February each year with the new plan coming into effect each March.

One of the plan features is a Health Care Spending Account (HCSA) which can be used to help pay for eligible medical and dental expenses not covered by provincial health care or the flex plan.

4. EXTENDED HEALTH CARE

Under KCB's Flexible Benefits Plan your Extended Health Care consists of varying coverage levels for the following:

- Prescription drug coverage
- Vision care
- Paramedical services
- Medical services and supplies

You may change your level at each regular re-enrollment period. Annual re-enrollment will take place in February each year. Changes will be in effect March 1 of each year. At re-enrollment you can:

- Move up from Coordination Option 1 to Comprehensive Option 3; or
- Move up or down between any Options, but only one level at a time. For example, you can move from Comprehensive Option 3 to Enhanced Option 4, but you cannot move from Enhanced Option 4 down to Coordination Options 1 or 2.

This rule does not apply if you change your coverage because of an eligible life event. (see page 6 of your benefits enrollment guidebook for more info on eligible life events).

4.1 Opting Out of KCB's Extended Health Care Coverage

If you have Extended Health Care coverage under a spousal plan, you can choose from any of the four options, including Coordination Option 1 or Coordination Option 2. If you do not have spousal coverage, you can only select Comprehensive Option 3, or Enhanced Option 4.

5. COORDINATION OF BENEFITS (COB) OPTIONS

You may wish to coordinate your benefits if your spouse or partner also has coverage under another employer's health and/or dental care plan. This means that as long as your spouse has couple or family coverage, you can submit claims to your spouse's benefit plan (and vice versa). If one plan does not reimburse 100% of the expenses, the secondary plan should reimburse the difference, subject to the plan limits.

For example, if you have a medical or dental claim for \$100, and your coverage is 80% of the eligible cost, you will be reimbursed for \$80. If your spouse has couple or family coverage under his or her plan, you can submit a claim to your spouse's plan for the remaining \$20.

Please refer to the Coordination of Benefits (COB) information on <https://kcb.hroffice.com> for more information.

All maximums and limits are per covered person per program year.

	Coordination Option 1	Coordination Option 2	Comprehensive Option 3	Enhanced Option 4
<i>Designed for...</i>	Employees with spousal coverage	Employees with spousal coverage	Average to low use	Average to high use
Deductible	None	None	None	None
Hospital Out of Canada Prescription Drugs	Not Covered 100% 0%	Semi-Private 100% 100% 20%	Semi-Private 100% 100% 75%	Semi-Private 100% 100% 85%

Services/Supplies	0%	20%	75%	85%
Paramedicals	0%	20%	75%	85%
Vision care	0%	20%	75%	85%
Out-of-pocket maximum	N/A	N/A	\$667/year co-pay changes to 100% after \$2,000 paid eligible expenses	\$265/year, co-pay changes to 100% after \$1,500 paid eligible expenses
Annual maximum	N/A	Unlimited	Unlimited	Unlimited
Out-of-province emergency medical coverage	\$5,000,000 life time 90 days per trip	\$5,000,000 life time 90 days per trip	\$5,000,000 life time 90 days per trip	\$5,000,000 life time Unlimited 90 days per trip
Prescription Drugs	N/A	Prescription required, generic substitution	Prescription required, generic substitution	Prescription required, generic substitution
Pay Direct Drug Card	N/A	Included	Included	Included
Vision Care	N/A	20% of maximum \$200/24 months, 12 months < age 18	100% of max \$200/24 months, 12 months < age 18	100% of max \$300/24 months, 12 months < age 18
Eye Exams	N/A	20% of max \$60/24 months	100% of max \$60/24 months	100% of max \$75/24 months
Laser Eye Surgery	N/A	Eligible under vision care maximum	Eligible under vision care maximum	Eligible under vision care maximum
Paramedical Practitioners		Coinsurance 20%	Coinsurance 75%	Coinsurance 85%
Speech Therapy	N/A	\$300 max per year	\$300 max per year	\$500 max per year
Acupuncture	N/A	\$300 max per year	\$300 max per year	\$500 max per year
Chiropractor	N/A	\$300 max per year	\$300 max per year	\$500 max per year
Christian Service	N/A	N/A	N/A	N/A
Massage Therapy	N/A	\$300 max per year	\$300 max per year	\$500 max per year
Naturopath	N/A	\$300 max per year	\$300 max per year	\$500 max per year
Osteopath	N/A	\$300 max per year	\$300 max per year	\$500 max per year
Physiotherapy	N/A	\$300 max per year	\$300 max per year	\$500 max per year
Podiatry/Chiropractist	N/A	\$300 max per year	\$300 max per year	\$500 max per year
Psychology*	N/A	\$500 max per year	\$500 max per year	\$750 max per year
Orthotics	N/A	\$200/3 years	\$200/3 years	\$400/3 years
Orthopedic shoes	N/A	\$250/12 months	\$250/12 months	\$250/12 months

In-home nursing care	N/A	\$25,000/12 months,\$10,000/12 months if > age 65	\$25,000/12 months,\$10,000 /12 months if > age 65	\$25,000/12 months,\$10,000/12 months if > age 65
Hearing aids	N/A	\$500 every 5 years	\$500 every 5 years	\$500 every 5 years
Miscellaneous supplies and services	N/A	Covered at the reimbursement level	Covered at the reimbursement level	Covered at the reimbursement level
Termination Age	Earlier of retirement or age 75	Earlier of retirement or age 75	Earlier of retirement or age 75	Earlier of retirement or age 75

**Psychology Practitioners are inclusive of Registered Clinical Counsellor, Marriage and Family Therapist, Psychoanalyst, Social Worker and Psychotherapist*

Year = March 1st through to the end of February, unless otherwise noted.

6. DENTAL CARE

Under KCB’s Flexible Benefits Plan you are able to choose from four levels of Dental Care. You may change your level at each regular re-enrollment period. At re-enrollment you can:

- Move up from No Coverage Option 1 to Comprehensive Option 3; or
- Move down from Comprehensive Option 3 to No Coverage Option 1; or
- Move up or down between any Options, but only one level at a time. For example, you can move from Comprehensive Option 3 to Enhanced Option 4, but you cannot move from Enhanced Option 4 down to Coordination Options 1 or 2.

This rule does not apply if you change your coverage because of an eligible life event.

The four Dental Care levels are:

	No Coverage Option 1	Coordination Option 2	Comprehensive Option 3	Enhanced Option 4
<i>Designed for...</i>	<i>Low use or for employees with spousal coverage</i>	<i>Employees with spousal coverage</i>	<i>Average to low use</i>	<i>Average to high use</i>
Basic services	0%	20%	80%	90%
Major services	0%	50%	50%	50%
Orthodontic services	0%	50% Children under age 18	50% Children under age 18	50% Children and Adults
Maximum Per year for basic & major services combined	0%	\$1,500	\$1,500	\$3,000

Maximum In the covered person's lifetime for orthodontics Exam recall schedule /adults Exam recall schedule /children	0%	\$2,000	\$2,000	\$3,000
	N/A	2 per year	2 per year	2 per year
	N/A	2 per year	2 per year	2 per year

Year = March 1st through to the end of February, unless otherwise noted.

6.1 Opting Out of KCB's Dental Care Coverage

You can choose to opt out of just Dental Care even if you do not have coverage under another plan.

7. HEALTH & DENTAL CARE CATEGORIES

When you choose your health and dental care levels, you also choose one of the following coverage categories.

Employee (You only)	You can choose to cover only yourself. You can pick this level of coverage even if you have an eligible spouse and/or child.
Employee + 1 (You + one dependent)	You can choose to cover yourself and one other dependent. The dependent can be your eligible spouse or your only child.
Family (You + more than one dependent)	You can choose to cover yourself and two or more dependents. This could be you, your eligible spouse and one or more dependent children. It could also be just you and two or more dependent children.

You can have different coverage categories for Extended Health Care and Dental Care coverage.

8. SHORT-TERM DISABILITY (STD)

The Short-term Disability (STD) program at KCB is self-insured and administered by the company. This benefit is available to employees, only after their six month anniversary, who require an extended leave of absence for personal medical reasons. Following their six month anniversary, employee's may be eligible for up to 17 weeks of STD coverage. Some restrictions and exclusions, outlined in KCB's Short-term Disability Policy, may apply.

KCB reserves the right to use a third party to assess and adjudicate STD claims prior to a decision being made to approve the claim. Any costs associated with acquiring a doctor's report related to the

adjudication process will be borne by the employee. Upon receipt of a positive recommendation, and subject to KCB's approval, the following may occur:

- The 1st week of absent time due to illness or injury will be drawn from sick leave accumulated in the current year. If an employee does not have enough sick time accumulated, they may choose to borrow ahead on the current year's Sick Leave, take time off without pay or use accumulated vacation/banked time;
- The 2nd and 3rd week of absent time due to illness or injury will be paid by the company at 100% of full salary, and
- Up to an additional 14 weeks of short term disability benefits may be provided at 66 2/3% of salary. The remaining 33 1/3% salary may be topped up with either the employee's previously accumulated vacation, banked time or taken as leave without pay.

In instances where an employee returns to work after having been in receipt of STD benefits, the employee will accrue sick leave entitlements immediately. In the event of a new disability, the employee's entitlement to benefits under this plan is as described above. In the event of a recurrent disability within six months of return to work, and subject to review of medical evidence indicating the disability is recurrent in nature, entitlement to benefits under the plan (to a maximum cumulative leave of 17 weeks) is immediate with the level of benefit set as though that employee had not returned to work.

For more information you can view the Short-term Disability Policy document on Infodesk or contact Human Resources.

9. LONG-TERM DISABILITY (LTD)

Long-term Disability coverage is mandatory for all employees up to their 65th birthday. The cost of the Long-term Disability (LTD) premium is paid 100% by the employee. Submission of medical evidence is required and there is a 17-week qualifying period for this benefit. For full details of entitlement for this benefit, contact Human Resources.

Long Term Disability

Coverage	If you become disabled and eligible for LTD benefits, the plan will pay you a benefit equal to 66.7% of your first \$4,000 of pre-disability monthly salary plus 52% of the next \$3,000 plus 50% of the balance
Maximum	\$10,000 a month
Non-Evidence Maximum	\$8,000 a month
Elimination Period	120 days
Cost	Paid by the employee through payroll deduction

10. CRITICAL ILLNESS INSURANCE

	Optional Critical Illness Insurance for you	Optional Critical Illness Insurance for your spouse	Optional Critical Illness Insurance for your dependent children*
Coverage	Units of \$5,000 minimum of \$10,000	Units of \$5,000 Minimum of \$10,000	\$10,000
Maximum	\$150,000	\$150,000	\$10,000
Cost	Based on the coverage amount and your age, gender, and smoking status at the beginning of the program year	Based on the coverage amount and your spouse's age, gender, and smoking status at the beginning of the program year	Set rate
Proof of good health	\$25,000 at first enrolment evidence free, otherwise required	\$25,000 at first enrolment evidence free, otherwise required	Not required

If you purchase Optional Critical Illness Insurance for your dependent children, each child is covered for the amount of insurance you purchase.

11. LIFE INSURANCE

	Basic Life	Basic Life	Basic Life
Coverage	1 times base salary	2 times base salary	3 times base salary
Maximum	\$750,000	\$750,000	\$750,000
Proof of good health	Not required if coverage under \$675,000	Not required if coverage under \$675,000	Not required if coverage under \$675,000

11.1 Optional Life Insurance

You can only apply for Employee Optional Life if you choose 3 times your base salary for Basic Life.

	Optional Life insurance for you	Optional Life insurance for your spouse	Optional Life insurance for your dependent children*
Coverage	Units of \$10,000	Units of \$10,000	Units of \$5,000
Maximum	\$500,000	\$500,000	\$25,000
Cost	Based on the coverage amount and your age, gender, and smoking status at the beginning of the program year	Based on the coverage amount and your spouse's age, gender, and smoking status at the beginning of the program year	Based on the coverage amount
Proof of good health	Required	Required	Required

* If you purchase optional life insurance for your dependent children, each child is covered for the amount of insurance you purchase.

12. ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

	Basic AD&D	Basic AD&D	Basic AD&D
Coverage	1 times base salary	2 times base salary	3 times base salary
Maximum	\$750,000	\$750,000	\$750,000
Proof of good health	Not required	Not required	Not required

12.1 Optional Accidental Death and Dismemberment (AD&D) Insurance

	Optional AD&D insurance for you	Optional AD&D insurance for your family
Coverage	Units of \$10,000	Units of \$10,000
Level of Coverage	Face value as determined above	Spouse/Child = 50%/15% of face value Spouse only = 60% of face value Child only = 20% of face value
Maximum	\$500,000	\$500,000
Cost	Based on the coverage amount.	Based on the coverage amount.
Proof of good health	Not required	Not required

13. EMPLOYEE AND FAMILY ASSISTANCE PROGRAM (EFAP)

KCB has an Employee Family Assistance Program (EFAP) specifically designed by RBC to provide employees and their dependents with assistance on personal matters. This **private and confidential** program allows you access to timely, professional assistance and support to help you manage all of life's complexities—be it issues with your Work, Health or Life. Some of the program features include nutrition support services, health coaching, naturopathic services and self-help resources for stress management, smoking cessation, financial planning and wellness initiatives.

Accessing KCB'S EFAP Services

- Via Phone: Toll free at 1-877-630-6701 (English) / 1-877-588-1299 (French)

24-hour, 7-days-a-week toll-free confidential telephone access for crisis counselling, risk assessment and matching to appropriate service(s).

- Online: www.lifebalance.net

English username and password: rbceng

French username and password: rbcfr

Login for full access to the EFAP service and resources.

For crisis situations requiring immediate attention call 911 or the Work-Life Centre at 1-877-630-6701.

13.1 Wellness Initiatives

KCB recognizes that supporting our employees goes beyond just providing the tools and training needed to do their jobs and has developed information resources to help employees achieve and maintain good health. In addition to the Employee Family Assistance Program (EFAP) mentioned above, KCB provides a Quarterly "Wellness Matters newsletter (full of great information and new ideas related to fitness and health and the website for our group health care provider, [Manulife](#), provides links and resources to world class resources related to health and wellness.

14. RETIREMENT SAVINGS

Although it is not part of the Health, Dental and Insurance plans, Canadian employees have an opportunity to receive contributions when they join the KCB Group RRSP plan administered by Sun Life Financial.

KCB has an established a group registered retirement savings plan (RRSP) for its Canadian employees. Employees choose their investment vehicles from a variety of options. KCB contributes 4% of regular full-time and regular part-time staff base salaries into the plan. These contributions are on a non-matching basis although staff are encouraged to top up their accounts with their own contributions. The plan offers immediate vesting and employee contributions are not required. Investment of the funds contributed are controlled by the employee and may be withdrawn or moved at any time for an administrative fee.

See [Member Booklet](#) for more information.

15. SERVICE PROVIDER CONTACT INFORMATION

- Manulife Financial - Contact Information **1.800.268.6195**
- Sun Life Financial - Contact Information **1.866.733.8613**

16. KCB CONTACTS

For more information on the plans and program noted above contact:

KCB Benefits Coordinator/Payroll Assistant Sonja Hargas shargas@klohn.com 604.235.8865