

**2022 - Flexible Benefits Summary - Klohn Crippen Berger Ltd**

**Waiting Period/Eligibility**

Waiting Period/Eligibility	Nil; Coverage begins on hire date and ends on last day worked.
Eligibility	Regular full-time and part-time employee working a minimum of 24 hours per week. To be eligible for coverage under Coordinaton Option1 and Coordination Option 2, you must have coverage under your spouse's employee benefits program
Participation	Mandatory benefits: Provincial Health Plan, Extended Health Plan, Life Insurance, AD&D, and LTD. Optional Benefits: Dental plan, Optional Life, Optional AD&D, Optional Critical Illness
Definition of Earnings	Regular base income paid by employer but excluding bonuses, commissions, overtime or other extra compensation.
Flexible Benefits Credits	Eligible employees will receive KCB flexible credits to pay for some of the benefits premium. The number of credits assigned are based on employees' annual salary and benefits coverage criteria.
Health Care Spending Account (HCSA)	Excess flexible credits will be allocated to Health Care Spending Account. The Health Care Spending Account is reimbursed by Manulife Financial on unpaid eligible claims.

**Extended Health Plan**

Policy Number: 30395

Annual Deductible	Nil
Reimbursement level	Coordination Option 1: 0%; Coordination Option 2: 20%; Comprehensive Option 3: 75%; Enhanced Option 4: 85%
Maximum	Comprehensive Option 3: at 100% after Plan paid \$2,500 for each member per benefit year. Enhanced Option 4: at 100% after Plan paid \$2,000 for each member per benefit year.
Reimbursement on Prescription Drug	Pay Direct Drugs Card.
Paramedicals	Coordination Option 2: 20% up to maximum of \$300/year per practitioner, with the exception of Psychology up to a maximum of \$500/per year; Comprehensive Option 3: 75% up to maximum of \$300/year per practitioner; with the exception of Psychology up to a maximum of \$500/per year; Enhanced Option 4: 85% up to maximum of \$500/year per practitioner, with the exception of Psychology up to a maximum of \$750/per year
Hospital	Semi- private
Vision Care (Include Prescription safety glasses)	Coordination Option 2: 20% up to maximum of \$200; Comprehensive Option 3: 100% up to maximum of \$200; Enhanced Option 4: 100%, up to maximum of \$300 Every 24 months for adult and every 12 months for children under age 18.
Eye Exam	Coordination Option 2: 20% max. \$60; Comprehensive Option 3: 100% max. \$60; Enhanced Option 4: 100% max. \$75
Termination	Last day worked.

**Out-Of-Province Coverage**

Emergency Travel Assistance

Coverage	\$5,000,000/life time, maximum 90 days per trip
Termination	Last day worked.

**Dental Care**

Policy Number: 30395

Annual Deductible	Nil
Reimbursement Level:	
- Basic Services	Coordination Option 1: 0%; Coordination Option 2: 20%; Comprehensive Option 3: 80%; Enhanced Option 4: 90%
- Major Services	Coordination Option 1: 0%; Coordination Option 2: 50%; Comprehensive Option 3: 50%; Enhanced Option 4: 50%
-Basic & Major Services combined (Maximum reimbursement)	Coordination Option 1: \$0; Coordination Option 2: \$1,500; Comprehensive Option 3: \$1,500; Enhanced Option 4, \$3,000
- Orthodontics	Coordination Option 1: 0%; Coordination Option 2 and Comprehensive Option 3: 50%, maximum \$2,000 (Child under age 18 only); Enhanced Option 4: 50%, maximum \$3,000 (Children and Adults).
Termination	Last day worked.

**Basic Life Insurance**

Policy Number: 31794

Coverage	1 x , 2 x and 3 x annual base salary
Maximum life insurance	\$750,000
Non-Evidence Maximum	\$675,000
Age Reduction	50% at age 65
Termination	Age 70 or last day worked

<b>Optional Life Insurance</b>	Policy Number: 31794
Employee	Units of \$10,000. Maximum \$500,000
Spouse	Units of \$10,000. Maximum \$500,000
Each Child	Units of \$5,000. Maximum \$25,000
Termination	Age 65 or last day worked

<b>Basic AD&amp;D</b>	Policy Number: 9132757
Coverage	1 x , 2 x and 3 x annual salary
Non-Evidence Maximum	\$750,000
Age Reduction	50% at age 65
Termination	Age 70 or last day worked

<b>Optional AD&amp;D</b>	Policy Number: 9132758
Employee	Units of \$10,000. Maximum \$500,000
Spouse/child	Units of \$10,000 in Single or Family coverage. Maximum \$500,000
Age Reduction	Not applicable.
Termination	Age 70 or last day worked

<b>Optional Critical Illness Insurance</b>	Policy Number: 31795
Employee	Units of \$5,000. Maximum \$150,000
Spouse	Units of \$5,000. Maximum \$150,000
Each Child	A flat amount of \$10,000
Termination	Age 65 or last day worked

<b>Long Term Disability</b>	Policy Number: 82023
Benefits	85% of prior disability net earnings (non-taxable) terms and conditions apply
Termination	Age 65 minus the 120 day Elimination period or last day worked.

<b>Short Term Disability</b>	
Benefits	Upto 17 weeks, terms and conditions apply
Termination	Last day worked

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| <b>Other Benefits</b> |  |
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- Sick Time
  - Vacation
  - Retirement Savings (RRSP)
  - Employee and Family Assistance Program (EFAP)
  - General, Public and Statutory Holidays
  - SOS (Emergency Evacuation Coverage for International Business Travelers)
  - Canada Pension
  - Worker's Compensation
  - Employment Insurance