



EMERSON™

BENEFITS- AT-A-GLANCE

January 1, 2021

WELCOME Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

You are eligible for benefits if you work 20 hours per week or more for full time employees; 16 hours per week or more for part time employees. You must have provincial plan coverage (or special temporary replacement coverage) in place to be eligible for the benefit plan. You must also enroll your eligible family members under the plan.

Eligible family members include:

- ▶ Your legally married spouse
- ▶ Your common-law partner
- ▶ Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply)
- ▶ Disabled children who reach the age limit and who meet certain criteria may continue on your health coverage

If you are enrolled in a spouse's plan and decide to waive health and dental benefits, you must still be enrolled in pooled benefits, including life and disability insurance.

Enrollment

Go to the applicable carrier benefit portal. There, you will find detailed information about the plans available to you and instructions for enrolling.

When Coverage Begins

- ▶ **New Hires:** You must complete the enrollment process within 31 days of your date of eligibility. You become eligible for benefits coverage immediately after joining Emerson if you are a salaried employee, and after 90 days if you are an hourly employee.

If you fail to enroll on time, you may be subject to medical underwriting (which can result in restricted or declined coverage).

Making Changes

If you experience a qualified life event, please contact Human Resources within 31 days. If you do not, your dependent(s) will be subject to medical underwriting, which may result in restricted coverage under the plan. Following are examples of the most common qualified life events:

- ▶ Marriage or divorce
- ▶ Reaching co-habitation period for common-law status
- ▶ Birth or adoption of a child
- ▶ Child reaching the maximum age limit
- ▶ Death of a spouse, common-law partner or child
- ▶ Spouse losing coverage under external benefits plan

Be prepared to show documentation of the event, such as a marriage license, birth certificate or divorce decree.

Health Care

We are proud to provide you health care through Manulife. This plan covers what your provincial health plan does not. Enrollment in a provincial health plan is a requirement to be eligible for reimbursement of supplemental medical expenses under this plan. The chart below provides an overview of the plan.

Coordination of Benefits

If your spouse also has coverage, submit your own claims through your plan first and have your spouse submit claims through his or her plan first. You can submit any leftover amounts to each other's plan to maximize your coverage. You must wait for the Explanation of Benefits (EOB) to be produced prior to coordinating your benefits. For any children on the plan, submit their claims through the plan of the parent whose birth date comes first in the calendar year.

Key Benefits	Coverage
Prescription Drugs	Plan pays 80% for Tier 1 drugs; 50% reimbursement for Tier 2 drugs. Out of pocket maximum of \$1,000 per calendar year; once the maximum is reached. Tier 1 and Extended Health Care claims are reimbursed at 100% (subject to maximums). Tier 2 drugs will continue to be reimbursed at 50%.
Paramedical Services	80% coverage; Psychology services: \$1,000 combined maximum per calendar year; Physiotherapy/athletic therapist: \$1,000 combined maximum per calendar year; All other practitioners: \$350/practitioner to a combined maximum of \$1,000 per calendar year. Psychologist services include: Clinical counsellor, psychologist, psychoanalyst, psychotherapist and social worker. Other practitioners include: Chiropractor, osteopath, podiatrist/chiroprapist, massage therapist, naturopath, speech therapist, occupational therapist, acupuncturist, dietitian.
Hospital Coverage	80% coverage for semi-private accommodation
Medical Services & Supplies Coverage	80% coverage; some annual/lifetime maximums apply (please see booklet)
Private Duty Nursing	\$25,000 per 36 months per condition
Emergency Out-of-Country Medical Coverage	100% coverage; \$5,000,000 lifetime maximum; 60-day travel limit Please remember to print your travel cards before traveling and call the number indicated if you encounter an emergency health situation.
Vision Care	
Eye Exam	1 exam every 24 months
Materials	\$200 every 24 months for glasses, contact lenses and laser eye surgery
Benefit Duration	
Termination Age	Earlier of age 70 or retirement

For further details, consult the plan booklet.

Dental Care

Keeping those pearly whites healthy is easy with your Manulife dental benefit.

Key Dental Benefits	Coverage
Benefit Maximum Per Individual	\$2,000
Covered Services	
Recall Period	Every 9 months
Basic and Supplementary Basic Services (exams, X-rays, cleanings, fillings and simple extractions)	80% coverage
Dentures and Major Restorative Services	50% coverage
Orthodontia (Treatment must begin before child reaches age 19)	50%; \$2000 lifetime maximum
Benefit Duration	
Termination Age	Earlier of age 70 or retirement

For further details, consult the plan booklet.



Life and AD&D

Life insurance provides your named beneficiary/ies with a benefit in the event of your death.

Accidental death and dismemberment (AD&D) insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment.

Remember to make sure your beneficiary information is accurate, and update it through Manulife if you have any life changes. If you do not have a designated beneficiary, your life insurance and AD&D benefit will be paid to your estate.

Basic Life/AD&D (Company-paid)

This benefit is provided at **NO COST** to you through Manulife.

Coverage	
Employee	1.5x your annual earnings up to \$500,000; 50% reduction of benefit at age 65; termination at age 70 or retirement, whichever is earlier.

Optional Life/AD&D (Employee-paid)

If you determine you need more than the basic coverage, you may purchase additional coverage through **Manulife** for yourself and your eligible family members.

Coverage		Non-Evidence Maximum*
Employee	\$10,000 increments up to \$500,000	\$20,000 if applied within 31 days of eligibility, otherwise Evidence of Insurability required for all amounts
Spouse	\$10,000 increments up to \$250,000	\$20,000 if applied within 31 days of eligibility, otherwise Evidence of Insurability required for all amounts
Child(ren)	\$5,000 increments up to a maximum of \$50,000	\$50,000

*During your initial eligibility period only, you can receive coverage up to the Non-Evidence Maximum amounts without having to provide Evidence of Insurability (EOI, or information about your health). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.

Disability Insurance

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Short-Term Disability (STD)

Provided at **NO COST** to you through Manulife.

Benefit Percentage	<5 years of service: 2 weeks at 100% of weekly earnings, 24 weeks at 67%; 5 – 10 years of service: 3 weeks at 100% of weekly earnings, 23 weeks at 67%; >10 years of service: 4 weeks at 100% of weekly earnings, 22 weeks at 67%
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Long-Term Disability (LTD)

Provided at **NO COST** to you through Manulife.

Benefit Percentage	70% of monthly earnings
Monthly Benefit Maximum	\$9,000
Monthly Non-Evidence Maximum	\$15,000
Tax Status	Benefits paid to you are taxable
When Benefits Begin	After 26 weeks of disability
Maximum Benefit Duration	Up to your 65th birthday
Termination Age	Earlier of age 65 or retirement

Valuable Extras

We also offer the following additional benefits:

- ▶ Healthcare online (through AKIRA)

Visit Manulifehealthcareonline.com/pc/ehc/sp to register or for more information.

EAP

Life is full of challenges, and sometimes balancing it is difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The EAP is provided at **NO COST** to you through SupportLinc.

The EAP can help with the following issues, among others:

- ▶ Mental health
- ▶ Substance abuse
- ▶ Grief and loss
- ▶ Relationship or marital conflicts
- ▶ Child and eldercare
- ▶ Legal and financial issues

Cost of Benefits

Emerson recognized the importance of health insurance that gives you and your family the opportunity to live well. Our benefits program provides you with the comprehensive coverage, with the premium costs 100% covered by Emerson.

Contact Information

Coverage	Carrier	Phone #	Website/Email
Health, Dental, Life and AD&D and Disability	Manulife	1-800-268-6195	https://www.manulife.ca/personal/group-plans/group-benefits.html



DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Plan Booklet for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern.

