

EXAMPLES OF BENEFITS OFFERED TODAY

Health Care and Wellness

1. Medical Benefits

Medical benefits include an array of coverages such as prescription drugs, hospitalization, medical services. Costs are often a combination of employer and employee paid premiums with varying co-insurance and maximums.

2. Dental Benefits

Dental benefits generally cover a variety of preventive, basic and major care that may include orthodontia.

3. Vision Benefits

A Vision plan helps employees pay for routine vision services and supplies. Plans generally cover all or a portion of the cost of eye exams, eyeglasses, and contact lenses.

4. Health Care Flexible Spending Account

A spending account is designed to allow an employee a cash amount , pre-tax, to pay for customized out-of-pocket health-care expenses.

5. Health-smart Programs

This benefit combines a variety of programs and tools to help employees better understand and manage personal day-to-day health issues. They generally include: 24/7 Nurse Advice line, Health Risk Assessment, Health Enhancement Program, Employee Assistance Program, Healthy Living Tools, Well Baby Program and Vitality.

6. Ergonomics Program

Provides workstation evaluations, ergonomic training, and proper tool-use instruction to help employees create a more comfortable work area and prevent injuries.



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Future Investments

1. Registered Pension Plan

A registered pension plan in Canada is a trust established by a company to provide pension benefits to employees. Employee and employer contributions to a registered pension plan are tax deductible. Most popular types of these plans are Defined Benefit and Defined Contribution. Some plans are fully company paid while others are a combination. Full vesting usually occurs after a number of years of service.

2. RRSP Plans

A registered retirement plan, or RRSP, is a savings plan for individuals allowing them to defer tax on money to be used for retirement. These plans are based on income and are tax deductible at the time of deposit. Tax is paid when investment and interest or dividend income is withdrawn. Some companies offer matching company contribution to employee contributions and offer payroll deduction.

3. Life and AD&D Insurance

Offers a combination of group life insurance, accidental death and dismemberment (AD&D) and Business Travel Accident insurance generally equal to one to five times annual salary up to a maximum, coverage can be added through employee-paid supplemental term life insurance for employee, spouse/domestic partner and children.

Work/Life Benefits

1. Adoption Assistance

These plans offer employees an amount per eligible child to help offset the expenses incurred when adopting a child.

2. Auto & Homeowners' Insurance

This coverage is generally offered through convenient payroll deductions.

3. Survivor Support

Financial counseling and support is offered for a deceased employee's primary beneficiaries.



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4. Banking

Employees are provided access to savings opportunities, attractive loan rates, and a variety of other financial services.

5. Dependent Day Care Flexible Spending Account

This benefit is designed to assist employees to set aside a pre-tax amount of money, to pay for eligible child or elder care expenses.

6. Onsite child care

This type of benefit offers onsite day care facilities at reasonable monthly rates per child.

7. Employee Discounts

Employers often negotiate discounts with various local, regional and national service providers that employees can take advantage of.

8. Fitness Benefits

Fitness benefits many include on-site fitness centers or discounted memberships to nationwide fitness clubs.

9. Legal Plans

Provides access to lawyers offering a wide range of services – may include contract and document review, real estate transactions, credit problems, wills, living trusts, and traffic violations, as well as phone/office advice for family litigation.

10. Long-Term Care Insurance

Helps pay the cost of health-related care, either at home or in an institutional setting.

11. Pre-Tax Commuter Program

Lets you save taxes on your work-related mass-transit commuting and parking expenses.

12. Telecommuting

Programs allowing employees to telecommute or work at home.

13. Tuition Assistance Program

Pre-approved reimbursement that cover (all or part) eligible expenses including tuition, books and certain fees.



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14. Unusual Benefits

- » Subsidy to buy a hybrid automobile
- » Retirees get a lifetime membership at the company fitness center
- » Pregnant employees can take a paid month off before their due date
- » Unlimited tuition reimbursement
- » Additional holidays per year

Time Away

1. Company Paid Holidays

Time off is in accordance with provincial/territory statutes.

2. Vacation

Vacation is generally earned on an accrual based on years of service.

3. Sick Time

Up to a certain number of paid sick days (per year) for illness, injury or doctor visits.

4. Family Sick Leave

Up to a certain number of paid days time off (per year) for employees to care for a sick child, spouse or domestic partner, or other eligible dependent.

5. Parental Leave

Up to a certain number of days (per year) paid time off for employees to bond with their newborn or newly adopted child.

6. Disability Benefits

Short-term disability and long-term disability benefits replace a portion of income if employees become disabled and are unable to work for a period of time.

7. Other Leave Options

Includes jury duty, bereavement, family and medical leave, parental leave, military and national emergency/disaster, and personal leaves of absence and sabbaticals.

