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Welcome to Softchoice!
Benefits Orientation

Agenda

2

- Benefits Review
- Paid Time Off
- Retirement Savings Plan
- Workterra – How to Enroll
- Connect2MyBenefits
- Softchoice Employee Investment Plan
- Perks!
- Questions

Benefits Plan

3

Health, Dental & Critical Illness plans administered by ***Sun Life Financial***

Contract# for Health & Dental: 150279

Contract# for Critical Illness: 101079

Life & Disability plans administered by ***Canada Life***

Contract# for LTD & Basic Life (178088), LTD Top-Up & Supplemental Life (178089), Optional Life (178110)

Who is Eligible?

- Full-time & Part-Time Permanent Employees actively working a minimum of 22.5 hours per week
- Spouse or Common-Law Partner
- Eligible Dependent Children

When Does My Coverage Begin?

- Your Softchoice benefits coverage is **effective your first day** at Softchoice!
- Just complete your **New Hire Enrollment** process in our online benefits administration system, **WORKTERRA**
- There is an enrollment guide on Connect2MyBenefits accessible through Success Factors



WorkTerra



MyBenefits - CDN

When Can I Add My Dependents to My Plan?

- During your online New Employee Enrollment
- Annual Open Enrollment
 - Once a year, typically in November, you can make changes to your benefit elections for the upcoming year
- Mid-Year Status Changes/Qualifying Event
 - You can add or remove dependents from your plan within 31 days of the qualifying event. Please notify and obtain P&G approval

Qualifying Event examples: Birth of your child, Adoption of a child, Marriage, Divorce, Spouse gains or loses coverage

Softchoice Pays 100% of the Cost for You

Health & Dental

HSA

Basic Life and AD&D Insurance

Short Term Disability Insurance

Long Term Disability Insurance

Employee & Family Assistance
Plan

Emergency Travel Assistance

You Pay 100% of the Cost

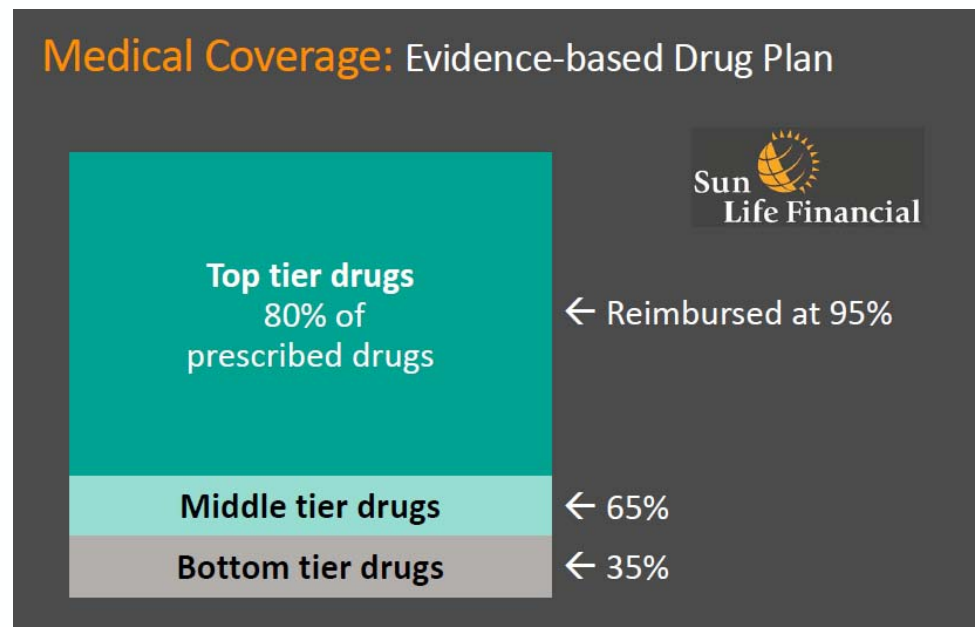
Optional & Supplemental Life
Insurance

Optional Top-Up Long Term
Disability Insurance

Optional Critical Illness Insurance

Prescription Drugs

- 95% reimbursement for top tier drugs
- 65% reimbursement for Tier 2 drugs
- 35% reimbursement for Tier 3 drugs
- You pay a deductible equal to the drug's dispensing fee
- Confirm tier on mysunlife.ca with drug name/DIN or on the mobile app



In-Province Coverage

100% reimbursement for **In-Province Hospitalization**

- Our plan will cover the difference between the cost of a ward and semi-private room



Out-of-Province Coverage

- Out-of-province/out-of-country emergency services via Sun Life's Emergency Travel Assistance provider, *Allianz Global Assistance*
- *Emergency* means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor



Paramedical Services – All

- 80% up to a **combined maximum of \$750** per person per benefit year for all the following specialists:
 - Licensed massage therapists
 - Licensed speech therapists
 - Licensed physiotherapists
 - Licensed naturopaths
 - Licensed osteopaths or osteopathic practitioners
 - Licensed chiropractors
 - Licensed podiatrists or chiropodists

Paramedical Services – Mental Health

- 80% up to a **combined maximum of \$1,000** per person per benefit year for psychoanalysis treatment* and all the following specialists:
 - Licensed psychologists or social workers
 - Licensed psychotherapists**
 - Clinical counsellors**
 - Licensed family or marriage therapists**

*Psychoanalysis treatment must be performed by a psychoanalyst who has undergone appropriate training and obtained the necessary credentials recognized by Sun Life.

**Psychotherapists, clinical counsellors, family or marriage therapists must be licensed or active members of a provincial association approved by Sun Life.

Vision Care

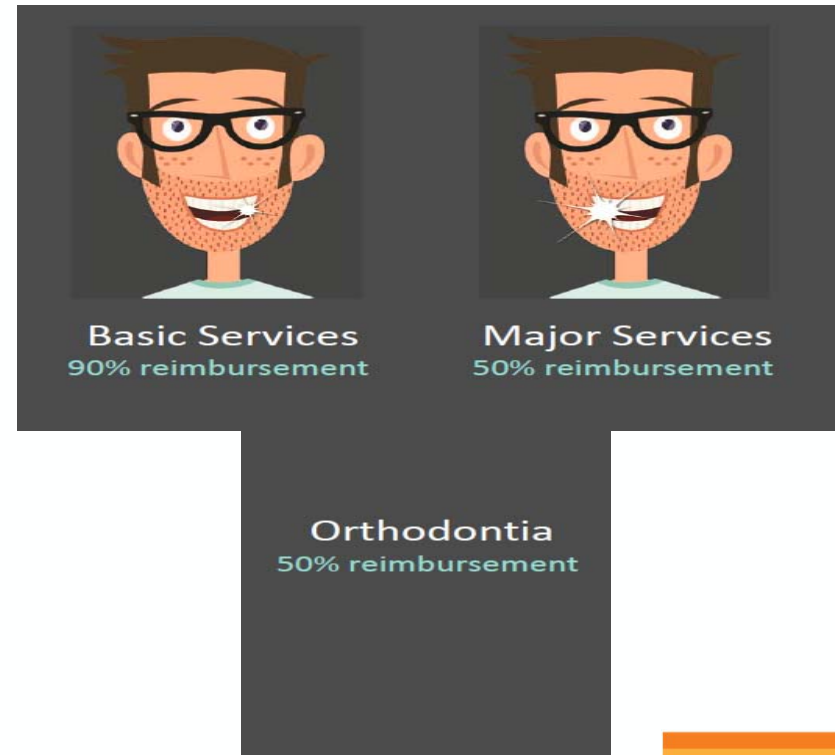
- Eye Exams – 100% once per year
- Contact Lenses, Eyeglasses, Laser Eye Surgery
 - 100% to a maximum of \$300 every 24 months



Dental Coverage

12

- **Diagnostic / Preventative Services**
 - 100% coverage for exams, x-rays, cleanings
- **Basic Services**
 - 90% coverage for fillings, endodontics, periodontics, extractions
- **Major Services**
 - 50% coverage for inlays, onlays, crowns, dentures
 - Predeterminations are recommended for services over \$500
- **Orthodontic Services**
 - 50% coverage for child dependents under age 19 ONLY to a LIFETIME maximum of \$2,000
- **Annual Plan Maximum**
 - combined maximum of \$1,600 per person for all services (excluding orthodontics)



Health Spending Account

13



Note* Opt out of Dental and receive more dollars in your HSA.

Use it or lose it!



Company contributions only
\$285/yr single
\$570/yr family



Coordination of Benefits

- Looking to maximize your family's benefit coverage?
- If you or your dependents are covered for Extended Health/Dental under this plan AND another plan, our benefits will be coordinated with the other plan following insurance industry standards
- The maximum amount the you can receive from all plans for eligible expenses is 100% of actual expenses
- Claims should be submitted to the primary plan first with any remaining balance submitted to the secondary plan:
 - The plan where the person is covered as an employee is the primary plan
 - The plan of the parent with the earlier birthdate (MMDD) in the calendar year is the primary plan for dependent children

Short-Term Disability (STD)

15



- Fully paid by Softchoice
- 100% of your base salary earnings
- Continues for 17 weeks
- No weekly maximum

Long-Term Disability (LTD)

16

- Fully paid by Softchoice
- Begins at 17 weeks
- You receive 50% of your monthly earnings
- You can purchase top-up coverage for an additional 20% of pay
- Up to a combined maximum benefit of \$15,000 per month
- Termination is at retirement or the day you turn 65 (less the elimination period of 119 days)



Life Insurance: For You

17



Basic Employee Life Insurance:
\$50,000 (Base level coverage and paid by Softchoice)

Supplemental coverage:
Equal to 1 x earnings

Optional coverage:
Units of \$10,000 up to \$500,000

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Life Insurance: For Your Dependents

18



For your spouse:
Units of \$10,000 up to
\$500,000

For your children:
Units of \$5,000 up to
\$25,000

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Beneficiary Form

19

- Please complete a beneficiary form for your Life Insurance coverage
- Forms must have a signature, but can be scanned and emailed to PnGmail@Softchoice.com for retention
- Please retain the original for your records



BENEFICIARY DESIGNATION

Please print clearly and complete this form in INK. Plan Member should return the completed form to your Plan Administrator. Completed form should be maintained by the Plan Administrator.

1. General Enrolment Information	Plan number: <input type="text"/> Division number: <input type="text"/>
	Plan sponsor: <input type="text"/>
	Plan member name (print): <input type="text"/> last name <input type="text"/> flr: <input type="text"/>
2. Beneficiary Designation This section must be completed to designate a beneficiary for your life benefits, if applicable.	I hereby revoke all previous beneficiary designations and designate the following as my Primary Beneficiary <input type="text"/>



Accidental Death & Dismemberment (AD&D)

20



Coverage equal to 1 x earnings

Amount related to the severity of your loss

Critical Illness: For You

21



Optional coverage:
Units of \$10,000 up
to \$30,000
(Minimum coverage amount of
\$20,000)

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Critical Illness: For Your Dependents

22



For your spouse:
Units of \$10,000 up
to \$30,000
(Minimum coverage amount of
\$20,000)

For your children:
Units of \$5,000 up to
\$20,000

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Employee & Family Assistance Program: Homewood Health

23

Homewood provides confidential:

- Counselling Services
- Career Smart Coaching
- Life Balance Solutions
- Health Smart Coaching
- And more!

Online access to Health & Wellness Assessments, Health, Life Balance and Workplace Articles, Interactive Tools and i-Volve (Online Cognitive Behavioural Therapy) and more – 24/7!

Homeweb.ca
1-800-663-1142



Coaching
Counselling
Support

Achieving your health and
wellness goals just got easier

Your Employee and
Family Assistance
Program (EFAP)



Homewood
Health | Santé

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Paid Time-Off

Review the Softchoice Employee Handbook for specific information on leave provisions and company policies.

Vacation time is determined by your length of service:

- You start accruing vacation time on your first day of employment
- Vacation is calculated on a fiscal-year basis (each year)
 - Company-paid statutory holidays
 - Paid Volunteer Days
 - Paid Bereavement Leave
 - Pregnancy and Parental Leave



Sick Time

25

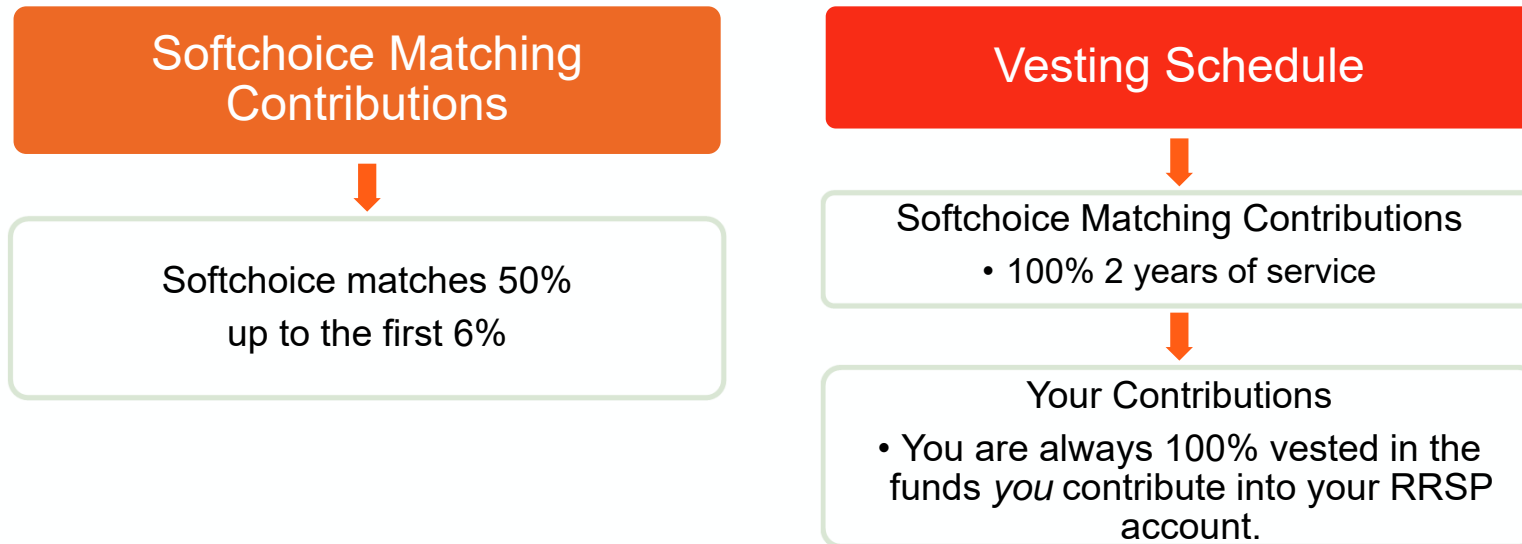
- We have an informal Sick Time policy at Softchoice. You are asked to please contact your manager well in advance of your regularly scheduled start time if you are unable to work due to sickness or injury
- Sick Time is to be used for you to recover from a sickness or injury. It is not designed to be used for you to care for another member of your family
- Your manager may request a doctor's note
- If you are out (or expected to be out) sick for more than 10 consecutive calendar days, you may apply for Short Term Disability



Retirement Savings Plan

26

Great news, you are immediately eligible to participate!



*More resources on [Connect2MyBenefits](#) and [Sun Life's Website!](#)



Employee Discount Program: WorkPerks

27

- An outsourced employee discount program called WorkPerks
- Offers you and your family access to national and local discounts (perks) on a range of brand-name products and services
- Search perks located near multiple locations (home, work, cottage, etc.)



venngo workperks® for softchoice

please sign in
account name
password
password

You've saved \$2,348

Download the mobile app today!
Available on the App Store
Google play

venngo workperks® for softchoice
quite simply, anywhere.
perks nationwide, online and in your pocket.

Venngo WorkPerks® is a world-class group discount health and wellness to entertainment, restaurants, and travel. Instant access to over **1,200 perks** for you and your family.

Getting started is as easy as 1-2-3.

- 1 Create your account online**
Create your account online in order to access WorkPerks.
- 2 Download mobile app**
Don't leave home! Download the app for iPhone, or...

featuring

CINE, AQUARIUM, DENTURE, WonderTime, AppleMap, and more.

Available on the App Store, Android App on Google play, BlackBerry World, and Windows Phone.

25% OFF

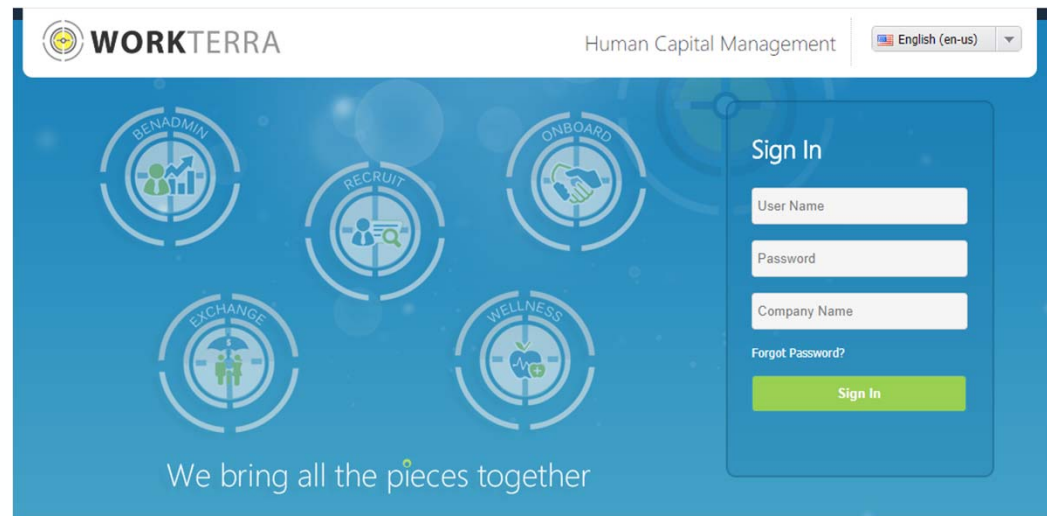
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Enrolling in Benefits: Workterra

28

- Within your first couple of weeks at Softchoice you will receive an email from Workterra with instructions on how to enroll into benefits
- Access Workterra via SSO in Success Factors
- You have 31 days to enroll from your start date or basic benefits will be elected for you until the next open enrollment



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- After you have completed your enrollment through WORKTERRA, your information will be sent to Sun Life and your profile will be created within 1-2 weeks
- You can then proceed with registering online at mySunLife.ca to access all the tools you will need to manage your plan, including claim submission
- You can access a registration guide on Connect2MyBenefits
- Member ID: Your employee number
- Contract/Policy number: 150279

Sun Life Financial | my Sun Life

FIND AN ADVISOR GET A QUOTE LEARN & PLAN Français

Sun Life Financial

Welcome!

If you have any information from us, your employer or advisor, you'll want to have that handy.

▼ Finding your file...

Date of birth (DD/MM/YYYY)

Country of residence

Canada United States Other

Postal code

Select a product that you have

Employer investments and savings

Health/dental benefits

Products purchased through an advisor

Contract/policy number [Where can I find this?](#)

Member ID [Where can I find this?](#)

CUSTOMER SIGN IN

Email/Access ID

Remember me

Password

Sign in

Register

Sign-in help

Plan sponsor and advisors

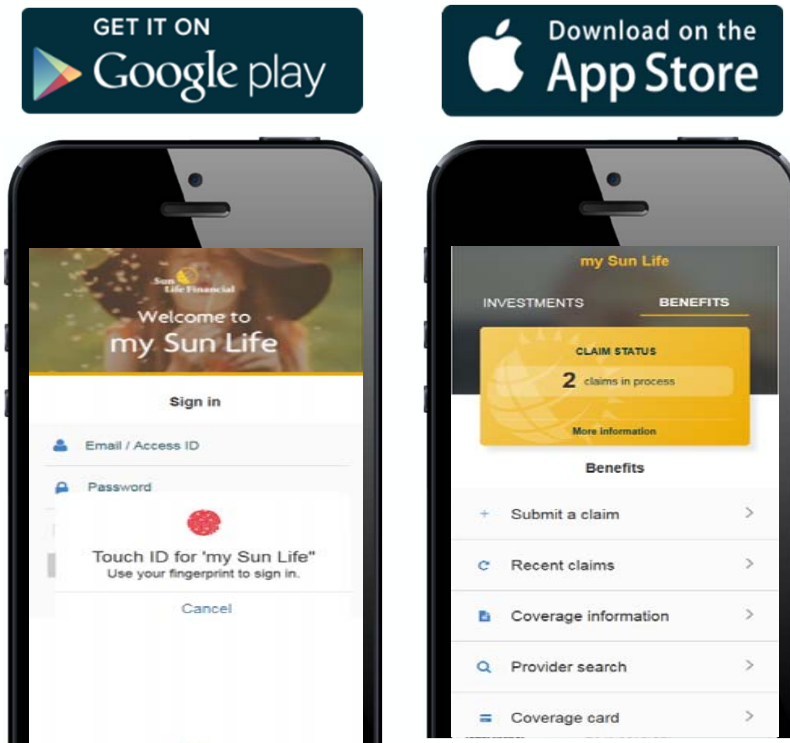
By signing in you agree to these terms and conditions.

SIGN-IN HELP

Sun Life Mobile App

30

- Deposit claims
- Check drug tier while with your doctor
- Deposit claim reimbursements into your RSP
- Go to sunlife.ca/mobile for more info and demos



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Softchoice Employee Resources

31

Employee Benefits Website (Connect2MyBenefits)

<https://softchoicecanada.benefithub.com/>.

Also accessible through Success Factors under the MyBenefits tile.

- 24/7 access to benefits information, forms and important links and documents

The screenshot displays the Softchoice Canada Employee Benefits Resource Center website. The header features the Softchoice logo and a navigation menu with three main categories: Benefits, Life Events, and Calculators. The Benefits section includes links for 2021 Open Enrollment and the Homewood Employee and Family Assistance Program (EFAP). The Life Events section includes links for Family and Relationships and Wellness. The Calculators section includes links for Financial Planning and Retirement Calculators. The main content area is a grid of images and text, including a welcome message and contact information for Sun Life Benefits Customer Care. The footer includes the text 'Softchoice Canada Employee Benefits Resource Center' and the Softchoice logo.

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Softchoice Canada

Welcome to the Softchoice Canada Employee Benefits Website! This site will help you and your dependents 24/7/365 access an important resource center for all your benefit information.

Sun Life Benefits Customer Care

Sun Life Contract Number: 150279 (Health), 101079 (Life)

Benefits

- 2021 Open Enrollment
- Homewood Employee and Family Assistance Program (EFAP)

Life Events

- Family and Relationships
- Wellness

Calculators

- Financial Planning
- Retirement Calculators

Softchoice Canada Employee Benefits Resource Center

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Customer Care Centre – For Health, Dental & Retirement Plan Inquiries

1-866-896-6976

- 24 hour automated phone account access
- Representatives available 8am to 8pm ET Monday to Friday
- 240 languages supported



Softchoice Employee Investment Plan

33

- We would like all of our employees to be **owners** of Softchoice and have the opportunity to make a **long-term investment** for your future
- We believe it is one of the rare opportunities to have a positive impact on the value of your investment through the work you do
- **We believe owners build a better culture**, have more fun and build a better, more profitable, Company
- The **senior leadership team has invested** a significant amount of their personal capital into the Company and has a solid plan and strategy to grow Softchoice – and therefore our collective investment

(1) Ownership Associates Inc. Study



Softchoice Employee Investment Plan

34

Investment Valuation

- Share prices will be announced at the Investment Plan meetings.

How will valuations take place for subsequent years?

- Share valuations take place twice a year, generally end of March and August

How Can I Invest ?



PAYROLL DEDUCTION

Minimum of \$5.00 / pay period
Maximum \$7,500 per plan year

Now – 2 Enrollment Periods per year



Further questions? Reach out to
pngmail@softchoice.com