

	Benefit Features	Selection Tips
Extended Health Benefits Administered by Manulife	Manulife Extended Health Benefits are designed to supplement your Provincial Health coverage and will cover eligible services that are not covered by your Provincial Health plan. - HPE medical coverage requires no deductible and has a lifetime maximum of \$1 million per person, not including out-of-country coverage. - Out-of-country health care coverage - 100% up to \$5 million lifetime, plus emergency travel assistance. - Prescription drug benefits for formulary (more cost effective drugs) and non-formulary coverage. - Paramedical service coverage for licensed practitioners; Vision Care and Hearing Aids.	Understand what you need. Consider what you and your family usually spend each year on things such as glasses, chiropractors and other paramedical practitioners. - The most comprehensive option may not necessarily be the best option for you. If your medical needs are low, a less comprehensive option might leave you with left-over flex dollars that you can direct to your RRSP. - If you or anyone else in your family, has been diagnosed with a chronic illness requiring ongoing medication - make sure you're thinking about this as you choose your medical option. - When you choose an option, you are selecting all the features and levels of coverage within that option. Think about what you have. Consider last year's selection and what your out-of-pocket expenses were. Do you need to increase or decrease your coverage? - If your spouse has medical coverage, you may want to consider option 1 and then direct your extra flex dollars to your HCSA. - If your spouse has coverage, and you want to coordinate your benefits, you can save money with option 2 and have more dollars going to your HCSA to help cover any out-of-pocket expenses. - If you or a family member has significant medical needs, option 4 offers comprehensive coverage with 90% reimbursement for a broad range of medical expenses. You pay a little each month, but will also have peace of mind knowing that you're covered.
Dental Coverage Administered by Manulife	Dental plan offers four choices for coverage ranging from no coverage to Option 4 that pays 90% of preventative and basic care, 50% of major care and 50% orthodontia coverage (up to \$2,500 per person per lifetime). Reimbursement for eligible expenses is based on the current provincial fee guide and allows you to see any dentist in your province.	Remember to plan ahead. The "staircase rule" allows you to go up or down one option level at each years annual enrolment. Talk to your dentist: - A root canal is predictable and you can plan for orthodontics years in advance of needing the service. - If you know your kids will need orthodontia, plan ahead. Make sure you're eligible for option 4 by the time their teeth are ready for braces. - Have all major-care or orthodontia estimates pre-approved by Manulife to avoid surprises. Just ask your dentist. Consider: - If your spouse has dental benefits, or your dental-care needs are low, option 1 might be right for you. Any dental expenses may be reimbursed from your Health Care Spending Account (HCSA). - If you're looking for 100% reimbursement, and your spouse has coverage, option 2 might be the best option for you, and you may still have money left over for your HCSA. - If you anticipate the need for major care in the next 12 months, you may want to consider either option 3 or option 4.

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Life Insurance Insured by Manulife	Life Insurance pays a benefit to the beneficiary to help with the adverse financial consequences of an insured person's death. - HPE employees receive a minimum of \$25,000 or one times your salary for life insurance; however, you may choose to purchase up to 12 times your annual pay in coverage. - You may purchase life insurance for your spouse and children.	Think about what your family would need if you weren't there to provide for them. It isn't just living expenses. They could also need daycare, additional training for your spouse and future education expenses, as well as other costs that could be unique to your family. - What about other life insurance policies that you might hold privately, or through your church, an alumni association or a professional association? - Do you have coverage through your spouse's employer plan? - Do your children have coverage through their schools? - If you are single with no dependents, you may not need much life insurance; however, you may want to ensure that any debts you have are covered.															
	AD&D Insurance Insured by Chubb	Accidental Death & Dismemberment (AD&D) Insurance provides added financial security for an insured person that is faced with sudden and tragic circumstances. - HPE employees automatically receive \$25,000 or one times your salary in AD&D coverage; however, you can purchase up to seven times your annual pay for benefits to a maximum of \$1.7 million. - You can also purchase AD&D insurance for your spouse and children.	Consider if AD&D coverage might be right for you. An accident that results in a permanent disability can require home renovations to accommodate your disability. You may also need training or special equipment. - While AD&D coverage provides a benefit only if your loss is the result of an accident, it is a low-cost way to provide additional life insurance coverage - but it doesn't replace it. - You may want to consider coverage for your child too, as a catastrophic injury that results in a disability could mean a lifetime of related expenses.														
STD Benefit Provided by HPE	Disability benefits are an important component of your benefit plan. If you are sick and unable to work, you may be eligible to receive Short-Term Disability (STD) coverage that can help replace a portion of your pay. - STD is fully paid by HPE. You receive up to 26 weeks of short-term disability coverage. - The amount your receive is based on how long you've worked for the company.	If you are absent for 5 consecutive days, you will need to follow the STD process. For more information, check out the HPE Short-Term Disability policy on the HPE portal.															
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LTD Benefit Insured by Manulife If you are unable to return to work after 26 weeks of short-term disability leave, and you qualify for Long-Term Disability (LTD) coverage, the LTD plan will continue to provide you with a portion of your monthly pay, based on the long-term disability coverage option that you choose. • The maximum monthly benefit that anyone can receive is the lesser of \$12,500 per month or 85% of net pre-disability income.	Think about your expenses. How much income would you need if you became disabled and unable to work? Rent, food, car and mortgage payments don't go away just because you can't go to work. • If you are the sole family provider, you may need a richer long-term disability coverage option. Options 3 or 4 offer a larger benefit, but it's more expensive. • If yours is a second income, the lower-cost option may be just fine for your needs. • Younger employees may want to consider the options that provide cost-of-living increases. The value of your disability benefit can erode over time. If you're young when you're disabled and you are unable to return to work, your long-term disability coverage will decrease in value and buying power with each year's inflation.
Group RRSP / DC Account Administered by Sun Life The HPE Retirement and Savings program is a competitive benefit that helps you in your retirement years. • Eligible employees receive this company benefit to supplement government programs and personal retirement savings. • Retire as early as age 55 and start to receive the proceeds from your DC and/or RRSP accounts. TIP! When deciding your contribution amount, consider any anticipated salary increase that would take effect in January.	Take advantage: • Eligible employees can contribute to a HPE Group RRSP or Non-Registered Account, up to their RRSP limit, via automatic payroll deduction. • HPE matches up to 5% of your contribution to a Defined Contribution Pension Plan (DCPP) in your name, up to Income Tax limits. • Company contributions in excess of Income Tax limits go into your NREG account. • Watch your money grow! Funds and DC accounts are locked in and can only be used for retirement purposes. • TFSA accepts voluntary contributions (not matched), up to Income Tax Act limits, via automatic payroll deduction. Be prepared: • MyFITage is an online Sun Life tool that shows you the age when your financial resources will meet your needs in retirement and how long you can expect your savings to last. • Check out the Retirement & Savings Program Highlights for resources to Make the Most of Your Retirement.
Additional Benefit Offerings The Emotional & Mental Well-Being Support program offers health and wellness support to manage your well-being. Healthcare Online through TELUS Health Virtual Care - 24/7 digital access to primary care providers for prescriptions, general medical advice, lab requisitions, and specialist referrals.	Access Workperks for employee discounts for your and your family. Access health and wellness videos led by industry experts at LifeSpeak and use the HPE password "wellness".