

SPARC
SIMON PROPERTIES AUTHENTIC RETAIL CONCEPTS

Eddie Bauer

Benefits-at-a-Glance Guide



2023-2024



Benefits-at-a-Glance

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Medical/Healthcare Plan

PROVINCIAL HEALTHCARE PLAN

In Canada, provincial healthcare plans provide the first line of defense against medical expenses. While these arrangements vary from one province to another, they typically cover a range of medical services, supplies, and procedures, including doctors' fees and hospital stays.

It is important to note that provincial healthcare plans are updated regularly and your Eddie Bauer plan will not automatically cover:

- All services or procedures de-listed (dropped) from your provincial plan
- New prescription drugs, medical services, or treatments introduced during the year

EDDIE BAUER HEALTH PLAN

As a benefits-eligible associate, you and your eligible family members have access to the Eddie Bauer Health Plan. Manulife administers the plan. This important benefit covers the following medical services and procedures to the extent they aren't covered under your provincial healthcare plan:

EDDIE BAUER EXTENDED HEALTH PLAN BENEFITS

BENEFIT	PLAN INFORMATION
MAJOR MEDICAL EXPENSES	<ul style="list-style-type: none">• 100% OF THE SEMI-PRIVATE OR PRIVATE ROOM DAILY RATE• UP TO 80% OF ALL OTHER ELIGIBLE MEDICAL EXPENSES (SUBJECT TO PLAN LIMITS)
PRESCRIPTION DRUGS	<ul style="list-style-type: none">• \$100 DEDUCTIBLE• 80% OF ELIGIBLE PRESCRIPTION EXPENSES (YOU PAY 20%)• UP TO \$5 IN DISPENSING FEES PER PRESCRIPTION (YOU PAY COSTS IN EXCESS OF THE \$5 FEE CAP)
VISION CARE	<ul style="list-style-type: none">• 80% OF ELIGIBLE EXPENSES – TO A MAXIMUM REIMBURSEMENT OF \$200/PERSON EVERY 24 MONTHS• INCLUDES EYE EXAMS, PRESCRIPTION EYEGLASSES (FRAMES & LENSES), CONTACT LENSES, SUNGLASSES CONTAINING CORRECTIVE LENSES, AND DISPENSING FEES

Medical/Healthcare Plan *(continued)*

PARAMEDICAL PRACTITIONERS	<ul style="list-style-type: none"> • 80% OF ELIGIBLE EXPENSES • \$500 ANNUAL MAXIMUM FOR ALL PRACTITIONERS COMBINED, EXCLUDED MENTAL HEALTH PROFESSIONALS • \$2,500 ANNUAL MAXIMUM FOR PSYCHOLOGISTS AND SOCIAL WORKERS COMBINED
TRAVEL ASSISTANCE PLANS	<ul style="list-style-type: none"> • ASSISTANCE IN CASE OF MEDICAL EMERGENCY (ACCIDENT OR ILLNESS) OUTSIDE OF YOUR PROVINCE OF RESIDENCE • 100% REIMBURSEMENT OF ELIGIBLE SERVICES AND EXPENSES
HEALTH SPENDING ACCOUNT (HSA)	TAX-FREE ACCOUNT SPECIFICALLY FOR HEALTHCARE EXPENSES ELIGIBLE UNDER THE INCOME TAX ACT

Note: All reimbursements are subject to the individual benefit maximums and limitations under the plan. For a complete listing of eligible expenses, see your Manulife Benefits Booklet, available by visiting the Plan Descriptions and Forms site.

Medical Plan Rates

- 2022-2023 Employee Medical Contributions per pay-period are as follows:

COVERAGE LEVEL	BI-WEEKLY EMPLOYEE RATE
Employee Only	\$10.50
Family Coverage	\$28.92

PRESCRIPTION DRUG COVERAGE

Manulife Managed Formulary (MMF) is our managed prescription drug formulary. The MMF delivers affordable prescription drugs without compromising the quality of treatment available to plan members and family members. You can review the following documents on Manulife's website (Manulife.ca) for more details:

- Manulife Managed Formulary
- Manulife Managed Formulary – Ineligible Drugs and Covered Alternatives

For complete information, please see the Benefits Booklet found on Manulife's website, Manulife.ca.

Dental Benefits

- A dental plan offered through Manulife is available to all benefits-eligible associates and their eligible family members.
- The plan offers the following Benefits :

BENEFIT	PLAN INFORMATION
DEDUCTIBLE	\$50 Individual; \$100 Family – per calendar year
COMBINED MAX COVERAGE (ALL LEVELS)	\$1,500 per individual, per calendar year
LEVEL I – BASIC SERVICES	100% coverage to a max \$1,500 per year
LEVEL II – SUPPLEMENTARY SERVICES	80% coverage to a max \$1,500 per year
LEVEL III - DENTURES	50% coverage to a max \$1,500 per year
LEVEL IV – MAJOR RESTORATIVE SERVICES	50% coverage to a max \$1,500 per year

- The following are examples of services only. For full details, please see the Manulife Benefit Booklet
 - **LEVEL I BASIC:**
 - Complete oral exam, one per 2 calendar years
 - Full-mouth x-rays, one per 2 calendar years
 - One unit of light scaling and one unit of light polishing every 6 months
 - Bitewing x-rays, once every 6 months
 - Recall exams & fluoride treatments, once every 6 months
 - Filings, space maintainers, minor surgical procedures and post-surgical care, extractions
 - **LEVEL II SUPPLEMENTARY SERVICES**
 - Surgical procedures not covered in Level I
 - Endodontic services (root canals, root amputation, etc.)

Dental Benefits *(continued)*

- **LEVEL III DENTURES**
 - Initial provision of full or partial removable dentures
 - Replacement of removable dentures (see benefit booklet for details of when this coverage is allowable)

- **LEVEL IV MAJOR RESTORATIVE SERVICES**
 - Crowns, inlays, bridgework (see benefit booklet for details of when this coverage is allowable)

For complete information, please see the Benefits Booklet found on Manulife’s website, Manulife.ca.

Dental Plan Rates

COVERAGE LEVEL	BI-WEEKLY EMPLOYEE RATE
Employee Only	\$7.49
Family Coverage	\$20.49

Life Insurance

Basic Life Insurance

- Basic life insurance coverage equal to one times your annual base earnings (rounded to the next \$1,000) is provided to you at no cost.
- The coverage amount assumes that:
 - Eligible full-time regular and salaried associates work 40 hours per week
- Living Benefit: At the request of a terminally ill associate, the basic life insurance plan may provide a “living benefit”. Meaning an individual may receive a portion of their life insurance benefit before they pass away to help cover personal expenses.

Optional Life Insurance

- You can elect to purchase additional life insurance coverage for yourself and your dependents.
- Payments are made through payroll deductions.

Life Insurance *(continued)*

Optional life insurance is available as follows:

ENROLLEE	COVERAGE OPTIONS
ASSOCIATE	UP TO \$350,000 IN UNITS OF \$10,000
SPOUSE	UP TO \$350,000 IN UNITS OF \$10,000
CHILD(REN)	UP TO \$5,000 IN UNITS OF \$1,000

Optional Life Insurance

- Associate/Spouse Optional Life Rates are:

MONTHLY RATES FOR ASSOCIATE & SPOUSE/PARTNER
(PER \$1,000 OF COVERAGE)

AGE	SMOKER	NON-SMOKER
UNDER 35	\$0.10	\$0.06
35 - 39	\$0.11	\$0.07
40 - 44	\$0.19	\$0.11
45 - 49	\$0.31	\$0.18
50 - 54	\$0.50	\$0.30
55 - 59	\$0.84	\$0.50
60 - 64	\$1.39	\$0.83

- Child Optional Rates are: \$0.04 per \$1,000
- In all cases, you and/or your spouse and dependents are required to provide an Evidence of Insurability (EOI) form when you apply for optional life insurance coverage.
- Premiums will be deducted from your regular payroll earnings on an after tax basis.

AD&D Benefits

- You are automatically covered with company-paid AD&D (Accidental Death & Dismemberment) insurance equal to one times your annual base earnings (rounded to the next \$1,000)
- The plan will provide your beneficiary with a tax-free benefit if you die as the result of an accident. This is in addition to any benefits payable under basic or optional life insurance plans.
- You may also be eligible to receive a benefit if you suffer a qualifying injury during an accident.

Short Term Disability

This SPARC paid benefit provides eligible employees with partial salary continuance if they should be out of work due to an approved medical disability.

- Benefits eligible employees are covered under this plan on the first of the month following 180-days of employment.
- Upon Manulife approval, 60% of your weekly earnings will be paid to a maximum of \$1,500 per week for up to 26-weeks.
- There is no waiting period if the disability is due to an accident; a 7-day waiting period if it is due to an illness.
- This benefit is subject to Manulife approval and no benefits are paid unless the claim is approved.
- Certain exclusions apply; please see the Manulife Benefit Booklet for more details.

Long Term Disability

If you are on an approved medical disability that exceeds 26-weeks in length, this benefit may provide partial salary continuance to you.

- Benefit eligible employees are covered under this plan on the first of the month following 180-days of employment.
- Upon Manulife approval, 60% of your monthly basic monthly earnings to a maximum of \$10,000 will be paid.
- This benefit terminates, regardless of employment status, at age 65.
- This benefit is subject to Manulife approval and no benefits are paid unless the claim is approved.
- The LTD claim process differs from the STD claim process. STD approval does not guarantee approval of an LTD claim.
- LTD benefits are mandatory per Canadian law.
- Premiums for the LTD plan are 100% employee paid. As a result, payments made will not be subject to tax withholding.
- Premium rates vary and will be provided to you before your first deduction begins.

Retirement Savings Plan:

As an integral part of your total rewards package, your Retirement Savings Plan includes two plans:

- A Registered Retirement Savings Plan (RRSP) for your contributions
- A Deferred Profit Sharing Program (DPSP) for company contributions
- You can elect to participate in the RRSP for 30-days after becoming benefits eligible.
- To enroll, complete and return the enrollment form which must include your desired contribution level and investment options.
- In addition to an RRSP account, a separate DPSP account will be opened in your name when you enroll.

Plan Contributions:

- You may contribute from 1% to 18% of your eligible bi-weekly earnings (excluding bonus and incentive income) to your RRSP account.
- These contributions are made through payroll deduction and are fully tax-deductible up to government limits.
- The company will provide a matching DPSP contribution equal to:
 - 100% of the first 3% of eligible earnings you contribute to your RRSP, plus
 - 50% of the next 2% of eligible earnings you contribute to the plan.
- You are 100% vested in company contributions from day 1.

Important Information

IMPORTANT NOTES ABOUT MANDATORY COVERAGE

All benefited associates are required to enroll in Health and Dental Plans unless you:

- Have coverage elsewhere (other than provincial coverage), and
- You provide proof of that alternative coverage when you first qualify for coverage at Eddie Bauer

Important Information *(continued)*

IF YOU DO NOT ACTIVELY ENROLL OR WAIVE COVERAGE

- You will be defaulted to associate only coverage on the Health and Dental plans with corresponding payroll deductions
- If you've requested dependent coverage and don't complete your enrollment, your dependent enrollment will not automatically be accepted by Manulife and you may be subject to medical review and approval. Dependents will also be subject to limited Dental Plan benefits.
- Once you're enrolled in the plan, we will collect premiums on the next pay retroactive to the date coverage began.
- You will automatically receive company-paid coverage under the following benefits: basic associate life insurance and AD&D plans, long term and short-term disability coverage. You can also apply for additional life insurance coverage under the optional life insurance plan.

BENEFIT ELIGIBILITY

Associates

- Associates hired or promoted into a full-time store management or lead position expected to work a minimum of 30 hours per week.
- All associates are eligible for vacation benefits. Part-time limited associates accrue vacation based on provincial requirements.

Dependents

Eligible dependents include:

- Your legal spouse or common-law spouse who is an individual of either sex with whom you have been cohabitation for a period of at least 12-months and whom you publically represent as a spouse.
- Dependent children up to age 19 or age 23 if a full-time student.
- Dependent children who are totally and permanently disabled.

Important Information *(continued)*

MAKING CHANGES TO YOUR BENEFITS ELECTIONS

Review your options carefully. Once you enroll, the only time you can change, add, or cancel your benefit elections is if you have a change in family status and notify the benefit team within 30 days the event. Family status changes include:

- Marriage
- Divorce or legal separation
- Addition of a dependent through birth or adoption
- Death of a spouse, child, or covered dependent
- Change in your or your spouse's employment status, including the gain or loss of benefits eligibility
- Dependent no longer meets the definition of an eligible dependent

If you have any questions about your benefit coverage, please contact the SPARC Benefits Team at benefits@sparcgroup.com.