



Focus on Benefits

Canada

Foth Health Benefits Vision Statement

Our health plan, as part of our overall compensation program, will support the acquisition and retention of our members.



May 2018

Introduction

This brochure contains information on Foth's Canada Corporation ("Foth") benefits plan/policy and is provided for summary purposes only. The benefit plan/policy documents control as legal documents for participant eligibility. The benefits and programs currently provided to eligible members are provided at the discretion of Foth and may be changed or eliminated. No existing benefits or programs shall be considered a contract or agreement. Premiums are deducted bi-weekly based on 26 pay periods; premiums may change when benefit plans renew. Full- and part-time members who are new hires or experience a qualifying event will have 31 days from the date of the qualifying event to make benefit changes.

Full details of all benefits will be contained in the Foth—Benefits Overview located in our Member Handbook. Also, www.foth.com/benefits/canada-benefits will link you to the detailed bulletins/brochures for all of our benefits.

to members and spouses and is completely confidential. In most cases, the Nurse and Health Coach may be the same person. Contact information for all offices is nurse@foth.com.

- 3) Health Service Navigator® helps plan members and their dependents get the most from the Canadian healthcare system by providing a consolidated access point. More details in EHC Plan section.

For more information on our Wellness Program and how you can participate, please contact Benefits@Foth.com.

Employee and Family Assistance Program

Foth members and their families have services available through Workplace Advisor, a full-service Employee Assistance Program (EAP) provided through Wilson Banwell PROACT Human Solutions™. Online services are available through our Plan Member Secure Sites at www.manulife.ca/groupbenefits.

The EAP service provides unlimited access to short-term counselling to help employees cope with a broad range of personal issues including, but not limited to:

- ◆ Job stress
- ◆ Alcohol and drug abuse
- ◆ Psychological disorders
- ◆ Retirement planning
- ◆ Sexual harassment
- ◆ Gambling addiction
- ◆ Bereavement
- ◆ Marital/family/separation issues
- ◆ Personal adjustment problems
- ◆ Anger management
- ◆ Aging parents/eldercare concerns
- ◆ Conflict resolution

Additional services include online self-help courses:

- ◆ Embracing Workplace Change
- ◆ Taking Control of Stress
- ◆ Taking Control of Job Loss
- ◆ Resilience
- ◆ Taking Control of Your Mood
- ◆ Responsible Optimism
- ◆ Taking Control of Alcohol Use
- ◆ Foundations of Effective Parenting
- ◆ Resolving Conflict In Relationships
- ◆ Taking Control of Your Career
- ◆ Online eldercare/childcare search
- ◆ Trauma response service

Workin' Well Program

Workin' Well is our corporate wellness program formed in mid-1990's to encourage members and their families to make positive lifestyle changes to better their health. Related wellness activities (e.g., incentive awards, walk/run opportunities, Benefits Brown Bags) are communicated during the year.

All full- and part-time members and spouses are eligible to participate in Foth's Nurse/Health Coach Program. The program includes three core components:

- 1) The Nurse can answer medical questions and provide recommendations, prior to seeking primary care. The nurse is FREE to members and spouses, and is completely confidential.
- 2) The Health Coach provides online and telephonic personal support for individuals who want to change their behaviors by setting health goals and working through one or more of the iCan (Change, Quit, Relax, Thrive) LifeBalance® Programs. The health coaching is FREE

Travel Benefits

Emergency Travel Assistance

Foth members are provided with a travel assistance program which provides emergency health care services; financial and other assistance for members while traveling out of Canada.

When you're travelling across Canada or to another country, you could face an unexpected medical emergency. Emergency Travel Assistance (ETA) from Manulife Financial (Manulife) is designed to help make your business or pleasure travel worry-free. Emergency Travel Assistance is available through your employer sponsored Extended Health Care plan and in association with Manulife's ETA provider, Mondial Assistance. These services are explained in more detail in the Member Handbook and on the www.foth.com/benefits/canada-benefits.

Business Travel Accident Policy

In addition to the emergency travel assistance benefit, Foth has purchased a Business Travel Accident Policy for business ONLY travel away from company premises. This includes an additional Life and AD&D policy. All traveling members are eligible, and also include benefit coverage for spouses and children when accompanying the primary insured member on company business trips.

Please refer to www.foth.com/benefits/canada-benefits for more benefit details within the policy.

Extended Health Care (EHC) Plan

Eligibility

Full- or part-time members are eligible to participate in Foth's EHC plan on the date of hire or within 31 days of a qualifying event. Qualifying event is defined as a marriage, divorce, birth, death, or loss of coverage.

Your eligible dependents are defined as:

- ◆ Spouse/domestic partner
- ◆ Unmarried children up to age 21, or to age 25, if full-time student

Enrollment

In order to register for this coverage, please complete the Manulife Financial enrollment form and dependent

eligibility form and return to Human Resources in Green Bay as soon as possible.

You will receive a plan description and medical card with all the contact information shortly after benefit enrollment is completed.

Medical

This EHC benefit provides 100% coverage for all eligible medical expenses which are not covered by the provincial medical and hospital schemes, after satisfying an annual deductible of \$25 for singles and \$50 for families.

The following items are covered:

- ◆ Hospital charges—semi-private room (100% coverage)
- ◆ Private nursing
- ◆ Ambulance charges
- ◆ Outpatient charges
- ◆ Orthopedic shoes (\$150 per calendar year)
- ◆ Orthotics (\$400 per 3 calendar years)
- ◆ Hearing aids (\$500 every 5 calendar years)
- ◆ Paramedical practitioner expenses (\$500 per practitioner)—subject to deductible
- ◆ Emergency medical/hospital coverage outside of province
- ◆ Referral medical/hospital coverage outside of province
- ◆ Deductible carry forward
- ◆ Emergency medical treatment and referrals out of Canada for treatment available in Canada is subject to a 50% co-insurance and max of \$3,000 every 3 calendar years
- ◆ Out of Canada out of pocket maximum (\$5,000,000 per lifetime)
- ◆ Direct Mail Claim Service

Prescription

Through use of a Pay Direct Drug card no money changes hands at the pharmacy. The prescription must be prescribed by a physician and include a DIN (Drug Identifying Number).

- ◆ There is no deductible
- ◆ The plan pays 100% for all brand and generic options including vaccines
- ◆ The plan excludes fertility, anti-smoking, and anti-obesity
- ◆ There is a dispensing fee for each prescription purchased
- ◆ Insurance will pay up to the plan determined reasonable/customary amount on fees. Any amount above that the member is responsible to pay. Shop around for best fees.

Dental

This part of the EHC plan relieves each employee of financial strain associated with dental expenses. The plan provides 80% coverage of reasonable/customary fees for dental services per person, per year, which include:

- ◆ Exams (2 per year)
- ◆ Cleaning and scaling
- ◆ Extractions
- ◆ Root canal therapy
- ◆ Oral surgery
- ◆ Space maintainers for missing primary teeth
- ◆ X-rays
- ◆ Fluoride treatments (children only)
- ◆ Normal fillings
- ◆ Gum treatments (periodontics)
- ◆ Relining and rebasing of existing dentures and bridges
- ◆ Maximum benefit: \$1,500/calendar year per person combined
- ◆ Direct Mail Claim Service

Does not include:

- ◆ Major services/orthodontia

Vision

The plan provides the following coverage per person, every two calendar years:

- ◆ Frames and lenses up to maximum of \$200
- ◆ Contact lenses which are medically necessary—an additional \$200
- ◆ Eye examinations—up to a reasonable & customary maximum
- ◆ Visual training—lifetime max of \$200
- ◆ Direct Mail Claim Service

Health Service Navigator ®

This innovative service provides plan members with access to the following:

- ◆ Resources on how to navigate the Canadian health-care system
- ◆ Search databases for doctors and healthcare facilities
- ◆ Provincial health guides
- ◆ Access to world class doctors for second opinions
- ◆ Health & Drug Library
- ◆ Chronic Condition Center
- ◆ Health and wellness tips, tools and resources

It is easy to access, reliable, current and is supported by both web services and a customer care center.

All online services and resources are available through

the Manulife Plan Administrator Secure Site www.manulife.ca/groupbenefits.

Group Life Insurance

Member Basic Life

The member life insurance plan is a group term insurance plan. The company-paid benefit pays for life insurance coverage of 1x your annual base compensation up to \$500,000, with a non-evidence limit of \$100,000. This means that if your annual base compensation is over \$100,000, an Evidence of Insurability (EOI) statement will be required for that amount. An EOI form is available on www.foth.com/benefits/canada-benefits. You are responsible for naming your own beneficiary.

The life amounts will reduce by 50% at age 65 and further reduce to \$5,000 at age 70. Benefit terminates at age 75.

Member Accidental Death & Dismemberment (AD&D)

There is an AD&D benefit associated with your company-paid life insurance benefit, providing protection for you and family in the case of your accidental death or a specific accidental injury. The benefit is equal to your company paid member life insurance coverage (1x your annual base compensation), with a non-evidence limit of \$100,000 and is payable in addition to the group life insurance if death is caused by an accident. Also, lump sum settlements are payable if an accident results in a loss of limb, speech or hearing. AD&D amounts reduce by 50% at age 65 and terminate at age 70.

Dependent Life Insurance

Dependent life insurance for your spouse and/or child(ren) is paid by the Company at 100%. The total benefit is \$5,000 for spouse and \$2,500 for each child. See Eligibility for definition of Dependent.

Voluntary Benefits

Long Term Disability (LTD)

Long Term Disability (LTD) is a voluntary individual policy. It includes a monthly benefit amount; optional COLA and Residual Rider. Payments are made directly to the insurance provider.

Any Foth member who wishes to purchase this policy

should contact Human Resources by emailing Benefits@Foth.com. We will give you contact information to call for a personal one-on-one meeting to determine need and cost with a qualified agent.

Personal Critical Illness Insurance

Critical Illness insurance provides a lump sum payout if and when a critical illness strikes. Although the likelihood of contracting a critical illness is increasing, so are survival rates, which is why critical illness protection is such a great complement to existing group health, life and disability benefits. See www.foth.com/benefits/canada-benefits.

Personal Life Insurance

Life insurance provides an extra layer of financial protection to help care for the people and things we value most.

Benefit features for plan member/spousal coverage

- ◆ Units of \$25,000 to a maximum of \$500,000
- ◆ \$25,000 of coverage guaranteed with no medical underwriting
- ◆ Termination age of 70 with no reductions
- ◆ Coverage that continues even when there is a change in employment
- ◆ Living Benefit – 50% up to a maximum of \$50,000
- ◆ No waiting period to satisfy

Coverage for eligible dependent children (under age 21)

- ◆ Flat \$20,000 with no medical underwriting

See rate sheet on www.foth.com/benefits/canada-benefits. For more details on purchasing additional Insurance please contact Benefits@Foth.com.

Retirement Savings Plan

Foth offers a RRSP through The Great-West Life Assurance Company with the option to make contributions starting your date of hire or status change. You may make regular contributions up to six per cent of your earnings (your basic salary excluding overtime and bonuses) to the plan through payroll deductions. You may choose to increase your contributions to the plan and make contributions on a voluntary basis. Foth will match 50 per cent of your regular contribution to your group RRSP, subject to a maximum of three per cent of your earnings. Contributions made by Foth are treated as taxable income to you. However, when contributions are made directly to your group RRSP, generally no income tax is withheld and you immediately receive the benefit of tax relief.

Time off Benefits

Vacation

All full-time exempt and non-exempt members are eligible to accrue vacation according to the following chart.

All non-exempt part-time and temporary members earn two weeks of vacation time upon completion of every 12-month vacation entitlement year, and vacation pay of 4% of their gross wages earned during the vacation entitlement year, in accordance with the requirements of the Employment Standards Act, 2000 (ESA). All non-exempt part-time and temporary members with five years of service or more with Foth will receive three weeks of vacation time and vacation pay of 6% of their gross wages earned during the vacation entitlement year, in accordance with the requirements of the ESA. Vacation must be taken within 10 months of the end of the vacation entitlement year. Foth fiscal year serves as the vacation entitlement year for the purposes of calculating accrual, usage and pay.

Vacation Entitlement Year*	Vacation Hours
1-4 years	80 hours/year (accrued at a rate of 1.54 hours/week)
5-13 years	120 hours/year (accrued at a rate of 2.31 hours/week)
14+ years	160 hours/year (accrued at a rate of 3.08 hours/week)

*Foth fiscal year is used for the purposes of calculating accrual and usage. During a member's first year with Foth, eligible time and pay will be pro-rated based upon hire date.

When reporting any vacation hours, exempt and non-exempt members may report them in ½ hour increments.

Paid Time-Off (PTO)

In addition to vacation time, Foth has established a paid time-off program (PTO). PTO is an accumulation of additional paid leave for full-time members that can be used for a variety of reasons such as sick time, bereavement, office closures, and personal business.

All full-time members are eligible to accrue PTO at a rate of .46 hours/week (24 hours/year). PTO is paid at base wage rate. Foth fiscal year is used for the purposes of calculating accrual and usage. During the member's first year with Foth, eligible hours will be pro-rated based upon date of hire.

When reporting any PTO hours exempt and non-exempt members may report them in ½ hour increments.

All full-time members are allowed to accumulate and carryover into the subsequent fiscal year, up to 184 hours/year of “excess vacation” and PTO (note: “excess vacation” is defined as vacation accrued in excess of the statutory minimum paid vacation per year). Any “excess vacation”/PTO accumulated in excess of 184 will not carryover to the next fiscal year, but rather, will be paid out to the member at a rate of 75% of the members pay rate at the time of payout (unless otherwise prohibited by law).

Purchased Time-Off

Our “Purchased Time-Off” program allows Regular Full-time members to purchase up to 80 hours of additional time-off prior to Quarter 4 to be used in the same fiscal year purchased. Unused Purchased Time-Off will be paid back to the member at 100% on the last paycheck of the calendar year in which it was purchased.

Bereavement

In the event of the death of an immediate family member, regular full-time exempt and non-exempt members are eligible to receive up to three consecutive days off with an equivalent of eight hours pay per day.

Leaves of Absence

Foth offers several types of leave for eligible members consistent with our policies and in accordance with law, including ESA.

Holidays

Foth recognizes nine holidays.

- ◆ New Year’s Day
- ◆ Family Day (3rd Monday in February)
- ◆ Good Friday
- ◆ Victoria Day (3rd Monday in May)
- ◆ Canada Day (July 1)
- ◆ Labour Day
- ◆ Thanksgiving Day (2nd Monday in Oct.)
- ◆ Christmas Day
- ◆ December 26th (Boxing Day)

All full-time (exempt or non-exempt) and part-time exempt members are eligible for 8 hours of pay, at their base wage rate, for each holiday. Part-time non-exempt members receive these days off with pay based on the following: pay for the public holiday will be equal to the total amount of regular wages in the pay period immediately preceding the public holiday, divided by the number of days worked in that period. If a non-exempt member agrees in writing to work the holiday, he or she will receive public holiday pay (in accordance with the minimum employment standards legislation) plus premium pay (1.5 times their regular rate) for the hours worked on the holiday.

Temporary members are entitled to take public holidays off work and to be paid public holiday pay. Public holiday pay is equal to the total amount of regular wages earned in the pay period immediately preceding the public holiday, divided by the number of days worked in that period.

Holidays are payable to a member provided he/she, unless there is reasonable cause to not do so, is actively employed the day before and the day after the holiday. When a recognized holiday falls on a Sunday, the Monday following shall be observed as an officially recognized Foth holiday. When a recognized holiday falls on a Saturday, the previous Friday shall be observed as the officially recognized Foth holiday.

Benefits Contacts

For detailed information about our benefits, refer to the following sources:

General Health Benefits Information and Forms

From inside the Foth network:

- ◆ www.foth.com/benefits/canada-benefits

Manulife Contact Information

Bev Blake, Representative

Direct: (604) 714-4402

Fax: (604) 714-4401

Toll Free: 800-315-5115

bblake@trgroup.com

TRG Group Benefits & Pensions Inc.

Suite 800 – 1177 West Hastings Street

Vancouver, BC V6E 2K3

We always welcome your benefits-related emails and calls at:

Benefits@Foth.com

or (920) 496-6997—Krystle Smits

or (920) 496-6605—Teri Parins

