

Human Ressources

Associates offers

◆ **Group Insurance**

◆ **Group RRSP**

A tour of the Group Insurance Benefits Program

Employee



	Mandatory coverage	Optional coverage
Health	Mandatory for the employee and his or her dependents unless they have coverage elsewhere	
Dental		Optional
Basic life insurance	Mandatory	
Short-term disability	Mandatory if the owner decides to enrol the employees	
Long-term disability	Mandatory if the owner decides to enrol the employees	
Optional life insurance		Optional
Optional accident insurance		Optional
Employee and Family Assistance Program (EFAP)	Mandatory	

Owner



	Mandatory coverage	Optional coverage
Health	Mandatory for the employee and his or her dependents unless they have coverage elsewhere	
Dental		Optional
Basic life insurance	Mandatory	
Short term disability		Optional
Long term disability	Mandatory	
Optional life insurance		Optional
Optional accident insurance		Optional
Employee and Family Assistance Program (EFAP)	Mandatory	

Program Coverage

HEALTH CARE	Coverage automatically offered to you and your employees
<u>Health Card</u>	<u>Yes</u>
<u>Annual deductible</u>	\$5 per generic and original drug; \$10 per unique drug
Hospital coverage	100% (semi-private room)
Drug coverage	80% until employee reaches an annual out-of-pocket of \$1,000 / pers. & \$2,000 / family) 100% afterwards. Original drug reimbursed at the price of the lowest generic drug (Mandatory generic substitution clause)
Other types of coverage	80%
Vision Care	100%, up to \$150 per person / per 24 months
Opting out	Yes (Proof of coverage elsewhere required)

Program Coverage

DENTAL CARE	Coverage automatically offered to you and your employees
<u>Annual deductible</u>	\$50
Basic care	80%
Major care	50%
Orthodontics	50% (Subject to a 1-year waiting period)
Annual maximum per person for basic and major care	\$1,500
Lifetime maximum per person for orthodontics	\$2,500 (\$1,250 per <u>year</u>)
Dental fee guide	Previous year
Opting out	Yes (Proof of coverage elsewhere NOT required)

Program Coverage

LIFE AND ACCIDENT INSURANCE	Coverage automatically offered to you and your employees
Basic life <u>insurance</u>	1 x <u>base salary</u>
Optional life insurance <ul style="list-style-type: none">• Employee• Spouse• Children	\$10,000 to \$200,000 \$10,000 \$5,000
Optional accident insurance	\$10,000 to \$250,000

Program Coverage

EMPLOYEE ASSISTANCE PROGRAM

Coverage automatically offered to you and your employees

What's an employee assistance program (EAP)?

The Employee Assistance Program (EAP) is a confidential and voluntary support service that can provide support through all kinds of problems and challenges in your life as well as undertake initiatives to improve your health.

Ex : Manage Relationships and Family, bereavement, personal or professional difficulties

(anxiety, stress, depression)

Tackle addictions to tabaco, alcohol/drugs, etc.

Program Coverage

SHORT-TERM DISABILITY	Optional coverage for you and your employees*
<u>Coverage</u>	66.67% x base salary Payable after 7 days of disability, up to 15 weeks
Maximum weekly benefit	\$1,500
<u>Opting out</u>	<u>Yes</u> <ul style="list-style-type: none">- Owner decides for all employees, whether to opt out or not;- Regardless of the decision, owner can join the plan and become eligible for benefits after 4 weeks

Program Coverage

LONG-TERM DISABILITY	Optional coverage for your employees*
<u>Coverage</u>	60% x base salary Payable after 16 weeks
Maximum monthly benefit	\$5,000
Cost-of-living adjustment	Increase in Consumer Price Index (<u>max. 3%</u>)
Opting out	<u>Yes</u> <ul style="list-style-type: none">- Owner decides for all employees, whether to opt out or not;- Regardless of the decision, owner is automatically covered

Enrolment to Group Insurance Benefits Program

- ◆ When you become a member, like **NAPA AUTOPRO, NAPA Autocare, Associate, Truckpro, Traction and Certified Bodyshop**
- ◆ When your current insurance coverage with another insurer ends
- ◆ When there is an enrolment campaign authorized by our insurer

Group RRSP

◆ Provider

- Great-West Life

◆ Type of plan

- Group RRSP
- Employee is responsible for determining the selection of its investments in the funds selected by UAP
- Minimum investment:
\$1000/year/employee

◆ Monthly fees from UAP

- \$8/month

Rules of the UAP Inc. Retirement Plan (Group RRSP Plan)

	Employee	Employer
Contributions: <ul style="list-style-type: none"> Regular Voluntary and lump sum Transfer-In 	<ul style="list-style-type: none"> 2.5% of your base salary earnings Allowed up to the tax limit Allowed 	<ul style="list-style-type: none"> Equal to or greater than the employee's No employer match N/A
Eligibility	<ul style="list-style-type: none"> The Employer will define the eligibility criteria for their Store 	<ul style="list-style-type: none"> The Employer will define the eligibility criteria for their Store
Membership	<ul style="list-style-type: none"> Voluntary <p>Note: Employees who participate in the program cannot end their participation in the program during their employment.</p>	<ul style="list-style-type: none"> The employee must participate in the RRSP in order to receive the employer's contribution
Vesting	<ul style="list-style-type: none"> Immediate 	<ul style="list-style-type: none"> Immediate
Benefits: <ul style="list-style-type: none"> Retirement Termination of employment Death 	<ul style="list-style-type: none"> Purchase annuity or RRIF Transfer to another RRSP or cash after tax In cash to the beneficiary ⁽²⁾ 	<ul style="list-style-type: none"> Purchase annuity or RRIF Transfer to RRSP or cash after tax In cash to the beneficiary
Withdrawal restrictions: <ul style="list-style-type: none"> Regular contributions Voluntary contributions 	<ul style="list-style-type: none"> Not allowed, except for the Home Buyer's Plan and/or the Life Long Learning Plan Allowed 	<ul style="list-style-type: none"> Not allowed, except for the Home Buyer's Plan and/or the Life Long Learning Plan N/A
Impact on RRSP contribution room	<ul style="list-style-type: none"> Yes 	<ul style="list-style-type: none"> Yes
Investment Funds: <ul style="list-style-type: none"> Who chooses the investments? Transfer from one fund to another and changing the asset mix 	<ul style="list-style-type: none"> Employee No limits and no fees 	<ul style="list-style-type: none"> Employee No limits and no fees

(1) To be eligible, a minimal contribution of 20\$ per week, including employee and employer contributions, must be respected.

(2) If the beneficiary is the spouse, he or she may transfer the accumulated amounts into his or her RRSP without fiscal impact.

UAP's Responsibility

- ◆ Ensure that the plan's investment options are diverse and responsive to different investor profiles
- ◆ Review funds annually
- ◆ Signing of the contract with Great-West Life
- ◆ Ensuring the proper functioning of the plan

Owner's Responsibility

- ◆ Send enrolment forms
- ◆ Transmit contributions
- ◆ Inform Great-West Life when employee terminates

Documents and contacts

- ◆ For more information or to ask for an estimate, please contact:

The Employee Service Center by phone at 1-800-923-7904 or email hrservicecenter@uapinc.com

Note: ESC offers a direct line exclusively for associates and members