

## Best Doctors

Best Doctors is available to permanent EPCOR employees. Best Doctors helps you and your eligible dependents through one-on-one coaching and support and connects you and your treating physician with world renowned specialists to verify a diagnosis and/or treatment options—without you having to leave home. This program is provided at no cost to the employee, is voluntary and confidential. 1-877-419-BEST (2378)

## Savings Plans



Convenient and easy bi-weekly payroll deductions or lump sum contributions.

- Convenient on-line access to investment information through the Sun Life Member website or the my Sun Life mobile app
- 'Built for you' and 'Built by you' fund options
- Employees pay low fund management fees
- Administration fees are paid by EPCOR

**Employee Savings Plan** - Available to all permanent EPCOR employees. Account types offered include: Employee RRSP, Spousal RRSP, Non Registered Savings and TFSA. The plan encourages long-term savings through convenient bi-weekly payroll deductions (minimum of \$25/pay), quarterly payroll contributions or by lump-sum contributions made directly to Sun Life Financial.

**EPCOR Savings Plan** - Available to permanent, Management and Out of Scope EPCOR employees. Account types: Employee RRSP, Spousal RRSP, Non Registered Savings and TFSA. The plan encourages long-term savings through employer-matched contributions on the first 5% of an employee's contributions (25% maximum). Immediate vesting on all company contributions. Contributions are made via bi-weekly payroll deductions. Employees can adjust their contributions at any time through My EPCOR.

## Our Partners



Tel: 1-866-896-6984  
• Contact #50905 Benefits  
• Contract #150135 Wellness (Personal Spending) Acct  
Tel: 1-866-882-0884 (Medical Underwriting)  
[www.mysunlife.ca](http://www.mysunlife.ca)



Employee & Family Assistance and  
Absence Reporting Line  
1-888-359-5355  
[www.workhealthlife.com](http://www.workhealthlife.com)

The content of this pamphlet is intended to be a summary of the benefits available at EPCOR. While every effort has been made to ensure accuracy, all terms and conditions are governed by the policy/contract between EPCOR and Sun Life.

The provisions of the program are reviewed as required/applicable. The most current version of the Advantage Benefits Handbook is available for review on the EPCOR Intranet.

## Advantage Benefits



### EPCOR Utilities Inc.

Benefits Support  
20th Floor, EPCOR Tower  
10423 101 Street NW  
Edmonton, AB T5H 0E3

Phone: 780-412-8888  
Toll Free: 1-877-412-2888  
E-mail: [benefits@epcor.com](mailto:benefits@epcor.com)



*Your benefits at a glance...*

# Advantage Benefits By Choice



Tel: 780-412-8888 or 1-877-412-2888  
[benefits@epcor.com](mailto:benefits@epcor.com)

## Advantage Benefits

Our flexible benefit program offers permanent employees the option to choose the coverage that best suits their needs.

**Choose the coverage you need:** EPCOR's Advantage Benefits program provides Essentials benefits (company paid) plus additional options with varying levels of coverage, including coordination of benefits.

**The flexibility of choice:** EPCOR provides 'flex credits', which employees use to select options for their health and dental coverage, allocate to a tax-free Health Spending Account or have paid out as taxable cash on their biweekly paycheck.

**Health Spending Account:** Employees can allocate flex credits to a Health Spending Account to help pay for health and dental related expenses that may not be covered by their benefits.

### Core benefits provided (EPCOR-paid)

- Flex Credits
- Extended Health Care, Dental and Long-Term Disability – Essentials
- Short Term Disability (maximum 180 calendar days)
- Basic Life Insurance (1 x your annual salary)
- Emergency Medical Travel Insurance
- Best Doctors

### Your flexible choices

- Extended Health Care, Dental – Comprehensive and Enhanced
- Long-Term Disability (LTD) – Essentials + COLA\* and Enhanced + COLA\*
- Optional life insurances for you\*, your spouse\* and/or your children

\* Medical underwriting is required. LTD at any level is automatically approved without medical underwriting if selected by the employee during their first benefit enrollment at EPCOR.

**Dependents:** Eligible dependents include legal or common-law spouse (12 month continuous cohabitation required) and/or dependent child(ren).

**Benefit Year and Enrollment Changes:** The benefit year runs July 1 to June 30. Benefit enrollment changes are permitted during an annual re-enrollment period or within 31 calendar days of a qualifying life event.

## Extended Health Benefits

Expense	Essentials <i>Core benefits company paid</i>	Comprehensive <i>Can use flex credits</i>	Enhanced <i>Can use flex credits</i>
Prescriptions	50%	80%	100%
Vision Care	None	100% \$200/vision cycle	100% \$400/vision cycle
Paramedical	50%	80%	100%
Social Worker & Psychologist	50%	80%	100%
Emergency Medical - \$3 million (Out of Prov/Canada)	100%	100%	100%

Plan maximums and exceptions apply.

## Dental Benefits

Expense	Essentials <i>Core benefits company paid</i>	Comprehensive <i>Can use flex credits</i>	Enhanced <i>Can use flex credits</i>
Basic Services	50%	80%	100%
Major Services	50%	50%	70%
Orthodontics <i>(\$3,000 lifetime max. child or adult)</i>	50%	None	50%

Plan maximums and exceptions apply.

## Life Insurance

	Basic Life	Optional Life	Spousal Life	Child Life
Benefit	1 x Annual Salary <i>(Company paid premium)</i>	Units of \$10,000	Units of \$10,000	Units of \$5,000
Max Benefit	\$1.2 million <i>(Basic &amp; Optional combined)</i>		\$500,000	\$20,000
Underwriting Required	No	Yes	Yes	No

Premium rates for optional life insurances are based on age, gender and smoking status and are paid via bi-weekly payroll deduction.

## Short and Long Term Disability

**Short Term Disability (STD)** - If you are sick (non-occupational illness or injury), EPCOR's short term disability benefit provides you with income protection and health support. Employees work with EPCOR's 3<sup>rd</sup> party health services provider throughout the disability period.

**Long Term Disability (LTD)** - Accessing this benefit may occur if you require an extended period of time away from work (beyond the Short Term Disability elimination period) due to a non-occupational illness or injury. Core benefits include LTD Essentials (66 <sup>2/3</sup>%). Employees have the option to purchase a higher level of LTD coverage:

- LTD Essentials + COLA (66 <sup>2/3</sup>% + COLA)
- LTD Enhanced + COLA (75% + COLA)

COLA = Cost of Living Adjustment

LTD at any level is automatically approved without medical underwriting if selected by the employee during their first benefit enrollment at EPCOR.

## Employee and Family Assistance

The Employee and Family Assistance Program is a voluntary and confidential support service available at no cost to permanent employees and their eligible dependents. Employees may access this service 24/7 through EPCOR's dedicated phone line for assistance with personal, family, relationship, financial, legal issues or other areas of general well-being. 1-888-359-5355

## Wellness (Personal Spending) Account

EPCOR's Wellness Account is an annual benefit (Jan-Dec) for all permanent employees. The Account provides support towards healthy choices and fitness-related expenses in order to promote an active and healthy lifestyle.

- Full time employees \$350 - Part time employees \$200
- Taxable benefit
- Green initiative - monthly bus passes or 10-pack bus tickets are claimable
- Administered by Sun Life Financial