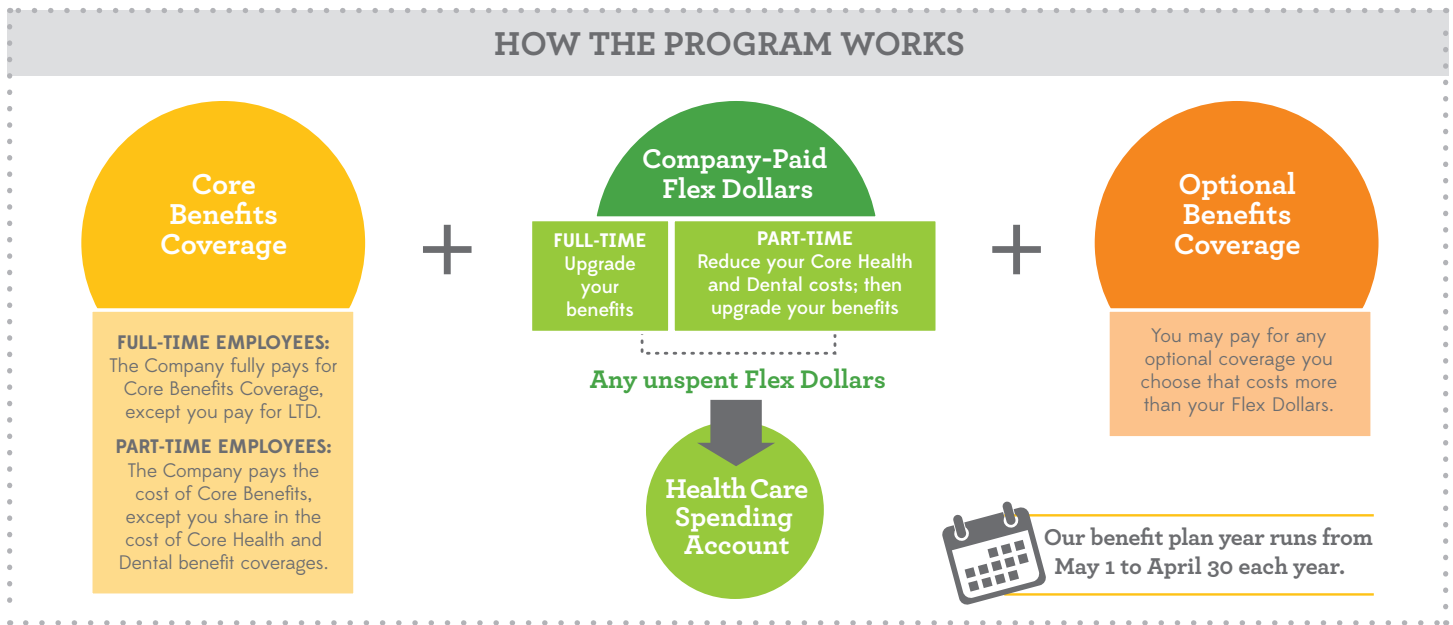


# Your YouFlex Benefits at a Glance

Your YouFlex benefits provide you with the opportunity and flexibility to choose the benefits coverage that works best for you and your dependants.

## HOW THE PROGRAM WORKS



### Core Benefits Coverage

#### For you:

- Employee Basic Life Insurance
- Employee Basic Accidental Death and Dismemberment (AD&D) Insurance
- Employee Basic Critical Illness Insurance
- Short Term Disability (STD) **FT**
- Long Term Disability (LTD) **FT**
- Parental Leave Top-up (up to 26 weeks) **FT**

#### For you and your family:

- Core Health Care and Dental Care
- Dialogue Virtual Health Care program
- Medical Second Opinion
- Employee and Family Assistance Program (EFAP)

### Company-Paid Flex Dollars

Use Flex Dollars to cover some or all of the cost of Health Care and Dental Care upgrades and additional Optional Insurance benefits, in the following order:

- Core Health **PT**
- Core Dental **PT**
- Enhanced Health Care
- Premium Health Care
- Enhanced Dental Care
- Premium Dental Care
- Optional Critical Illness
- Optional Life Insurance
- Optional Accidental Death and Dismemberment (AD&D) Insurance

You may choose different Health Care and Dental Care options.

#### Health Care Spending Account (HCSA)

Unspent Flex Dollars are deposited into your HCSA at Medavie Blue Cross.

### Optional Benefits Coverage

Supplement your Core Benefits coverage with:

#### Optional Critical Illness Insurance:

- Employee
- Spouse

#### Optional Life Insurance:

- Employee
- Spouse
- Children

#### Optional Accidental Death and Dismemberment (AD&D) Insurance:

- Employee
- Spouse
- Children

*The cost of your coverage elections that exceeds your Flex Dollars is paid through payroll deductions.*

**FT** Full-time only    **PT** Part-time only (not required for full-time)



## What Happens If You Don't Enrol?

### Full-time employees

**For Newly Eligible Employees:** you will automatically be enrolled in Core coverage without dependants and Premium LTD coverage (until the next annual benefits re-enrolment, unless you experience a qualifying Life Event).

**During Annual Re-enrolment:** your current choices will remain in place and any Unspent Flex Dollars will automatically be allocated to your HCSA at Medavie Blue Cross.

### Part-time employees

**For Newly Eligible Employees:** you will not have *YouFlex* benefits coverage and will have to requalify for coverage at a later date.

**During Annual Re-enrolment:** your current choices will remain in place and any unspent Flex Dollars will automatically be allocated to your HCSA at Medavie Blue Cross.

### Quebec residents

**Part-time Employees and Newly Eligible Full-time Employees:** you will be enrolled in Core coverage without dependants until the next annual benefits re-enrolment, unless you experience a qualifying Life Event. It is your responsibility to ensure that you and your eligible dependants are registered for coverage under *YouFlex*, unless covered elsewhere. Full-time employees will also automatically be enrolled in Premium LTD.

## Health Care

*YouFlex* provides you with three different levels of Health Care coverage. Choose from Core, Enhanced or Premium.

Benefit	Core Health Care	Enhanced Health Care	Premium Health Care
<b>Drug Reimbursement</b>	<ul style="list-style-type: none"> <li>80% from a Company-owned pharmacy (or Rexall PharmaPlus in Ontario and on Vancouver Island)</li> <li>50% from other pharmacies</li> <li>70% for Quebec employees</li> </ul>	<ul style="list-style-type: none"> <li>90% from a Company-owned pharmacy (or Rexall PharmaPlus in Ontario and on Vancouver Island)</li> <li>60% from other pharmacies</li> <li>80% for Quebec employees</li> </ul>	<ul style="list-style-type: none"> <li>100% from a Company-owned pharmacy (or Rexall PharmaPlus in Ontario and on Vancouver Island)</li> <li>70% from other pharmacies</li> <li>90% for Quebec employees</li> </ul>
<b>Out-of-pocket maximum</b>	<ul style="list-style-type: none"> <li>100% after reaching \$1,000 per family per year out-of-pocket maximum</li> </ul>	<ul style="list-style-type: none"> <li>100% after reaching \$750 per family per year out-of-pocket maximum</li> </ul>	<ul style="list-style-type: none"> <li>100% after reaching \$500 per family per year out-of-pocket maximum</li> </ul>
<b>Hospital</b>	<ul style="list-style-type: none"> <li>Ward accommodation (provided by the province)</li> </ul>	<ul style="list-style-type: none"> <li>100% semi-private</li> </ul>	<ul style="list-style-type: none"> <li>100% private</li> </ul>
<b>Emergency Medical including out-of-Canada coverage</b>	<ul style="list-style-type: none"> <li>100%</li> </ul>	<ul style="list-style-type: none"> <li>100%</li> </ul>	<ul style="list-style-type: none"> <li>100%</li> </ul>
<b>Other Services</b>	<ul style="list-style-type: none"> <li>\$300 deductible per plan year</li> <li>100% thereafter</li> </ul>	<ul style="list-style-type: none"> <li>No deductible</li> <li>80% reimbursement</li> </ul>	<ul style="list-style-type: none"> <li>No deductible</li> <li>90% reimbursement</li> </ul>
<b>Paramedical</b> Clinical counsellors, psychologists, psychotherapists and social workers	<ul style="list-style-type: none"> <li>70%</li> <li>No deductible</li> <li>\$2,000 combined maximum per person per plan year</li> </ul>	<ul style="list-style-type: none"> <li>80%</li> <li>No deductible</li> <li>\$2,000 combined maximum per person per plan year</li> </ul>	<ul style="list-style-type: none"> <li>90%</li> <li>No deductible</li> <li>\$2,000 combined maximum per person per plan year</li> </ul>
Acupuncturists, chiropractors, massage therapists, pharmacists, physiotherapists, podiatrists, naturopaths, osteopaths and speech therapists	<ul style="list-style-type: none"> <li>\$500 combined maximum per person per plan year (after deductible)</li> </ul>	<ul style="list-style-type: none"> <li>\$1,000 combined maximum per person per plan year</li> </ul>	<ul style="list-style-type: none"> <li>\$1,500 combined maximum per person per plan year</li> </ul>
<b>Vision care</b> Frames, lenses and contacts	<ul style="list-style-type: none"> <li>No coverage</li> </ul>	<ul style="list-style-type: none"> <li>80% to a maximum of \$200 per person every two years (one year for children under 18); includes one eye exam</li> </ul>	<ul style="list-style-type: none"> <li>100% to a maximum of \$350 per person every two years (one year for children under 18); plus</li> <li>\$50 for eye exams every two years (every year for children under 18)</li> </ul>

GOOD TO KNOW

### Health Care Spending Account

You can receive reimbursement from your Health Care Spending Account (HCSA) for health and dental expenses not covered under:

- *YouFlex*;
- Your spouse's plan; or
- Your provincial health care plan.

Eligible expenses include things like deductibles, amounts above the plan maximums and more.

Check out the list of what's eligible on the Canada Revenue Agency (CRA) website.

### Medical Second Opinion

Medavie Blue Cross' Medical Second Opinion program provides employees and eligible family members diagnosed with an eligible serious medical condition the opportunity to have their medical files, diagnosis and treatment plan reviewed by a world class medical institution chosen specifically based on the condition.

The Second Opinion package includes the specialist's report, medical files and educational materials.



## Dental Care

YouFlex provides you with three different levels of Dental Care coverage. Choose from Core, Enhanced or Premium.

Benefit	Core Dental Care	Enhanced Dental Care	Premium Dental Care*
<b>Maximum benefit</b>	• \$500 per person per year	• Basic and major services, combined \$1,000 per person per year	• Basic and major services, combined \$3,000 per person per year
<b>Fee guide</b>	• Current	• Current	• Current
<b>Basic Preventative</b> • Recall exams  • Light cleaning and polishing	• 100% • Once every 12 months; 6 months for children under 18 • 2 units	• 100% • Once every 12 months; 6 months for children under 18 • 2 units	• 100% • Once every 9 months; 6 months for children under 18 • 2 units
<b>Basic Minor Restorative</b> • Fillings • Periodontic, endodontic • Periodontic units	• No coverage • No coverage • No coverage	• 80% • Covered • 12 periodontic scaling units per year	• 90% • Covered • 12 periodontic scaling units per year
<b>Major Restorative</b> • Crowns, bridges and bridge replacements • Dentures and denture replacement	• No coverage	• 50% • Bridge replacements limited to once every 5 plan years • No coverage	• 50% • Bridge replacements limited to once every 5 plan years • Denture replacements limited to once every 5 plan years
<b>Orthodontia</b>	• No coverage	• No coverage	• 50% • Lifetime benefits—\$2,500 per person

\*Premium Dental Care is locked in for two benefit years.

## Critical Illness Insurance

### Employee Basic Critical Illness (Company-paid)

- \$10,000 non-taxable lump-sum benefit if diagnosed with an eligible condition and you meet specified conditions
- Medical evidence of insurability (proof of good health) not required
- Can be used for any expense
- Non-taxable benefit upon receipt

All Critical Illness coverage excludes payment for cancer if the cancer diagnosis is made within 90 days after the coverage starts.

### Optional Critical Illness (for you and your spouse)

- You can purchase up to \$90,000 in optional coverage (for \$100,000 in total coverage) and up to \$100,000 for your spouse
- Purchased in units of \$5,000, with minimum coverage of \$10,000
- Proof of good health is not required for the first \$10,000 of Optional coverage; however, a pre-existing condition limitation applies
- If you choose more than \$10,000 in coverage, you will be required to provide proof of good health

**Covered Conditions Include:** Aorta surgery, benign brain tumour, blindness, life-threatening cancer, coma, coronary artery bypass surgery, deafness, heart attack, heart valve replacement, kidney failure, loss of limbs, loss of speech, severe burns, major organ transplant, motor neuron disease, Multiple Sclerosis, paralysis, Parkinson's Disease, dementia (including Alzheimer's), aplastic anemia, bacterial meningitis, occupational HIV infection, loss of independent existence and stroke.

## Virtual Health Care Provided by Dialogue for Employees Enrolled in Health Care

### Consult health professionals virtually, in real-time without having to visit a clinic.

- Access to nurse practitioners through live chat
- Video consultations with physicians
- Prescriptions issued and renewed
- Referrals to specialists
- Fast and convenient service

To learn more, go to [dialogue.co/sobeys](http://dialogue.co/sobeys) or download the smartphone app. Search for "Dialogue".



## Employee and Family Assistance Program

Provided through LifeWorks (formerly Morneau Shepell), whether you or a family member is in crisis or simply needs advice, the EFAP is available:



**Online:**  
[workhealthlife.com](http://workhealthlife.com)




**Phone:**  
**1-844-880-9142** (For French: 1-844-880-9143)




# Life Insurance and Accidental Death and Dismemberment (AD&D) Insurance

## Life Insurance

Benefit	Core Coverage
<b>Employee Basic Life Insurance</b> 	<ul style="list-style-type: none"> <li>• Full-time employees—Equal to 1x your salary</li> <li>• Part-time employees—\$20,000</li> <li>• Part-time employees who live in Saskatchewan—Equal to the greater of 1x your salary or \$20,000</li> </ul>
<b>Employee Optional Life Insurance</b> Full-time employees—Up to 2x salary is available without proof of good health. Part-time employees—Up to \$40,000 is available without proof of good health.	<ul style="list-style-type: none"> <li>• Full-time employees—Optional coverage equal to 1, 2, 3 or 4x your salary. Maximum coverage (combined with Employee Basic Life Insurance) is \$1,500,000.</li> <li>• Part-time employees—Optional coverage equal to \$20,000, \$40,000, \$60,000 or \$80,000</li> </ul>
<b>Dependant Optional Life Insurance</b> Up to 2 units, or \$10,000 is available without proof of good health.	<ul style="list-style-type: none"> <li>• You can purchase life insurance units of \$5,000 each</li> <li>• \$25,000 maximum for your spouse; \$10,000 maximum for each dependant child</li> </ul>

## Accidental Death and Dismemberment (AD&D) Insurance

Benefit	Core Coverage
<b>Employee Basic AD&amp;D Insurance</b> 	<ul style="list-style-type: none"> <li>• Full-time employees—Equal to 1x your salary</li> <li>• Part-time employees—\$20,000</li> <li>• Part-time employees who live in Saskatchewan—Equal to the greater of 1x your salary or \$20,000</li> </ul>
<b>Employee Optional AD&amp;D Insurance</b>	<ul style="list-style-type: none"> <li>• Full-time employees—Optional coverage equal to 1, 2, 3 or 4x your salary. Maximum coverage (combined with Employee Basic AD&amp;D Insurance) is \$2,500,000.</li> <li>• Part-time employees—Optional coverage equal to \$20,000, \$40,000, \$60,000 or \$80,000</li> </ul>
<b>Dependant Optional AD&amp;D Insurance</b>	<ul style="list-style-type: none"> <li>• You can purchase life insurance units of \$5,000 each</li> <li>• \$25,000 maximum for your spouse; \$10,000 maximum for each dependant child</li> </ul>

## Disability Benefits (available for full-time employees only)

### Short Term Disability (STD)

- Sobey's pays the full cost of this coverage
- Any STD benefit payments you receive are taxable
- **Coverage:** 70% of your weekly salary paid for up to 26 weeks

### Long Term Disability (LTD)

- You pay the full cost of this coverage
- You will not pay any income tax on LTD benefit payments you receive
- **Three coverage choices:**

Coverage is mandatory for all full-time employees

**Core:** 50% of your monthly salary to a maximum of \$10,000 per month. Benefit Maximum Period: earliest of five years or age 65

**Enhanced:** 50% of your monthly salary to a maximum of \$10,000 per month. Benefit Maximum Period: age 65

**Premium:** 66.7% of the first \$3,000 of your monthly salary + 55% of the next \$4,000 + 50% of the next \$3,000 + 45% of the balance, to a maximum of \$15,000 per month. Benefit Maximum Period: age 65

## Need Help With Your Benefits? Three ways to get answers:

### Contact the HR Service Centre

**Call:** 1-800-295-3348, Monday to Friday 8 a.m. to 7:30 p.m. AT  
**Email:** [hrrservicecentre@sobeys.com](mailto:hrrservicecentre@sobeys.com)

### Visit Sobey's YouFlex website

Log on to the People Portal ([peopleportal.sobeys.com](http://peopleportal.sobeys.com)), select the "Pay, Pension and Benefits (youflex)" tile under My Info and then the "youflex Benefits" tile in the "Highlights For You" section on the Total Compensation website.

### Visit the Sobey's Benefits Resource website

No password required. Go to [sobeysbenefitsresource.com](http://sobeysbenefitsresource.com)

