



# Canadian Team Member Benefits

*At Cove Communities, our benefit options help provide you and your family with peace of mind about health, financial and overall wellbeing. For health and dental benefits, apply within 60 days of your prior group benefits plan ending. Coverage starts the day after your group benefits end – so you won't have a gap in coverage!*

## ENHANCED HEALTH AND DENTAL PLAN

Through participation in our Sun Life Financial Benefits Plan, you will have the following benefits: Prescription drugs at an 80% reimbursement rate (based on Generic pricing) up to an annual maximum of \$10,000, Eye exams are covered up to one visit every two calendar years. You will also have access to ground ambulance services in Canada, air ambulance services, a \$10,000 per year maximum for private duty nursing benefit, \$500 for hearing aids over a five year benefit period as well as 100% coverage for certain medical services and equipment. In addition you will enjoy up to \$3,000,000 lifetime Out of Country Travel Coverage with a 60 day trip duration maximum. Paramedical services (massage, chiropractor etc. - a full listing of services is available in the employee benefit booklet) \$350.00 per practitioner per year per insured person. Best Doctors is also included. Dental Benefits allow visits every 9 months and provide 80% reimbursement for Basic Services, 50% Major Services with a combined annual maximum, per insured person, of \$1,500.

## ADDITIONAL INSURANCE RELATED BENEFITS

Through participation in our Sun Life Financial Benefits Plan, you will enjoy the following benefits: 1 X annual salary Life Insurance, to a maximum of \$750,000, 1 X annual salary Accidental Death and Dismemberment Insurance to a maximum of \$750,000, Dependent Life Insurance; \$10,000 spouse & \$5,000 per dependent child. You also have Long-Term Disability benefits whereby your income is insured to a maximum benefit of \$8,000 per month keeping in mind the insurer schedule of benefits found in the employee benefit booklet.

## PAID VACATION TIME & HOLIDAYS

Vacation time affords you with the opportunity to relax and rejuvenate with your family and/or friends while getting compensated. Vacation time is based upon your years of service. The Company also provides numerous paid Holidays which vary by specific location.

| Alberta Team Member Years of Service                       | Number of Paid Vacation Weeks |
|--|-------------------------------|
| After each of the first four years of completed employment | 2                             |
| Five years, but less than 10 years                         | 3                             |

| Saskatchewan Team Member Years of Service                         | Number of Paid Vacation Weeks |
|---|-------------------------------|
| More than one year but less than 10 years of completed employment | 3                             |
| Ten or more years of completed service                            | 4                             |

## PAID SICK LEAVE & LEAVES OF ABSENCE

The Company provides you with up to 40 hours of paid sick leave each year. You may also be eligible for additional leave benefits per provincial employment standards legislation in the province where you work for Cove. Types of provincial leaves could include Bereavement leave, Citizenship ceremony leave, Compassionate care leave, Critical illness leave, Death or disappearance of a child leave, Domestic violence leave, Long-term illness and injury leave or Personal and family responsibility leave.

