

Extended Health Care Insurance

Carrier: Sun Life Financial
Effective: 01/01/2015 through 12/31/2015
Website: www.sunlife.ca
Phone: 800.361.6212



Extended Health Care coverage pays for eligible services or supplies for you that are medically necessary for the treatment of an illness. *Medically necessary* means generally recognized by the Canadian medical profession as effective, appropriate and required in the treatment of an illness in accordance with Canadian medical standards.

Extended Health Care Plan Details:	Office Staff and Sales
Deductible Individual / Family	\$50 / \$100
Rx Coverage	90%
In Province Hospital	100% Semi-Private Room
Convalescent Hospital	\$20 per day up to a maximum of 180 days
Out of Province Emergency Services	100% Maximum of 60 days per trip; \$3,000,000 maximum out of Canada services
Out of Province Referred Services	80%
Medical Services and Equipment	90%
Paramedical Services	90% to a maximum of \$1,000 per year

Dental Insurance

Carrier: Sun Life Financial
Effective: 01/01/2015 through 12/31/2015
Website: www.sunlife.ca
Phone: 800.361.6212



Dental Care coverage pays for eligible expenses that you incur for dental procedures provided by a licensed dentist, denturist, dental hygienist and anesthesiologist while you are covered by this group plan. For each dental procedure, only reasonable expenses will be covered. Sun Life Financial will not cover more than the fee stated in the Dental Association Fee Guide for general practitioners in the province where the employee lives, regardless of where the treatment is received. Payments will be based on the current guide at the time the treatment is received.

Dental Plan Details:	Office Staff and Sales
Deductible: Individual/Family (Does not apply to Orthodontic procedures)	\$50 / \$100
Office Visit Copay	None
Preventive Coinsurance	100%
Basic Coinsurance	80%
Major Coinsurance	50%
Annual Plan Maximum	\$1,500
Orthodontia Coinsurance (up to age 19)	50%
Orthodontia Lifetime Maximum	\$2,000

Basic Life AD&D Insurance

Carrier: Sun Life Financial
Effective: 01/01/2015 through 12/31/2015
Website: www.sunlife.ca
Phone: 800.361.6212



Your designated beneficiary will receive a benefit to help ease their financial burden if you die from a covered accident or illness. Accidental Death and Dismemberment (AD&D) provides an additional benefit if you die or become dismembered due to a specifically covered accident.

Basic Life AD&D Plan Details:	Office Staff and Sales Employee Life
Life Benefit Amount	1.5 times your annual basic earnings rounded to the next higher \$1,000
Minimum Benefit Amount	\$20,000
Maximum Benefit Amount	\$500,000
Non-evidence Maximum	\$200,000
AD&D Benefit Amount	100% of the Life amount
Coverage ends	Age 75 or at retirement, whichever occurs earlier
	Dependent Life
Spouse Life Benefit Amount	\$5,000
Child Life Benefit Amount (Coverage begins at birth)	\$2,500
Coverage ends	When Employee reaches age 70 or at retirement, whichever occurs earlier

Long Term Disability Insurance

Carrier: Sun Life Financial
Effective: 01/01/2015 through 12/31/2015
Website: www.sunlife.ca
Phone: 800.361.6212



Long Term Disability (LTD) Program – If you become ill or suffer an injury that prevents you from returning to work for an extended period of time, this program will replace a portion of your income for a defined period of time.

- Employee pays 100% of the LTD insurance premium

LTD Plan Details:	Office Staff and Sales
Elimination Period	Benefit begins after 4 months of continuous total disability
Benefit Amount	Benefit pays up to 60% of monthly basic earnings
Maximum Benefit Amount	\$6,000 per month
Maximum Benefit Period	Up to age 65

Employee Assistance Program (EAP)

Carrier: Sun Life Financial
Effective: 01/01/2015 through 12/31/2015
Website: www.sunlife.ca/EAP
Phone: 855.544.7722



Sun Life RightDirections Employee Assistance Program (EAP) – A *confidential* counseling service available to you and your eligible dependents, the EAP service offers caring, professional help for a broad range of concerns including stress management, depression and anxiety, relationship or family conflicts, workplace conflicts, legal or financial difficulties, and drug or alcohol abuse. Services are confidential - neither your employer nor co-workers have knowledge of your request for help.

Plan details:

- Services that address issues such as: relationships, child/elderly care, job pressures, substance abuse, grief and loss, etc.
- Toll-free phone line operating 24 hours a day, seven days a week
- Unlimited in-person counseling sessions (as deemed clinically appropriate)

Time Off

Vacation and personal time are calculated on a calendar basis and accrues bi-weekly. Eligibility is based on full-time/part-time status and tenure at the company.

Years of Service	Vacation Allotment
1st through 4th Anniversary	10 Days (80 Hours)
5th through 9th Anniversary	15 Days (120 Hours)
10th through 19th Anniversary	20 Days (160 Hours)
20th + Anniversary	25 Days (200 Hours)

Holidays

NB Coatings observes the following Holidays:

	Holiday
Thursday, January 1st	New Year's Day
Friday, January 2nd	Day after New Year's Day
Monday, February 16th	Family Day
Friday, April 3rd	Good Friday
Monday, May 18th	Victoria Day
Wednesday, July 1st	Canada Day
Monday, August 3rd	Civic/Provincial Day
Monday, September 7th	Labor Day
Monday, October 12th	Thanksgiving Day
Friday, December 25th	Christmas Day
Monday, December 28th	Boxing Day

Sick / Personal Time

Sick days are intended to provide paid time off for eligible employees who are ill, have been injured or physically disabled, or need to care for immediate family.

- Employees are eligible for five (5) sick days per year.
- Employees may not carry over sick days from one year to the next and will not be paid for unused accrued sick days at the time of separation.
- First year of employment—Sick day benefit amount will be prorated based on the employee's hire date.
- If an employee is absent for more than three (3) days, the employee must present a note from their health care provider indicating that he/she can return to work with or without restrictions to perform essential job functions.
- For Non-Exempt employees, sick pay is not considered hours worked in computation of Overtime and will be paid as regular straight time.

Government Benefits

Employment Insurance (E.I.)

- The Federal Government offers a basic sick leave benefit through Employment Insurance (E.I.) of up to 15 weeks after a 2 week waiting period for employees who qualify based on their length of employment, reduction in normal weekly earnings, etc.
- Funded by employees and the employer

Workers' Compensation Program (W.S.I.B.)

- Provincial Government provides benefits are based on job related injuries and medical evidence submitted.
- In order to be eligible for WSIB benefits you must:
 - Have an injury or illness as a result of your work
 - Promptly file a claim with the WSIB
 - Provide all relevant information requested by the WSIB to determine your benefits
 - Consent to the release of functional abilities information to your employer
- Specialized programs and services include: Occupational Disease Program, Survivor Benefits Program, and Serious Injury Program
- Funded by the employer

Canada Health Act

- Provincial Government provides basic health care benefits (hospital, physician, drugs for seniors, etc.)
- Funded by the Federal and Provincial Governments

MyHealth Track Program

This exclusive program is provided by Cleveland Clinic Canada and offered only to ADP Insurance Solutions clients.



MyConsult:

- Online medical second opinion
- Secure, online access to Cleveland Clinic's physician specialists for over 1,200 diagnoses
- Submit your medical records and test results for a Cleveland Clinic specialist to review and provide recommendations regarding care needs

Global Patient Services:

- A Registered Nurse available by phone to listen to health concerns and identify resources/health care options available, locally and in the United States
- A Patient Services Coordinator assists you before, during, and after your Cleveland Clinic visit

Online Health Resources:

- A-Z health information directory
- E-newsletters with health tips and recipes
- Articles from Cleveland Clinic experts
- Interactive online tools to help you better understand and manage your health
- Web chats with physicians and specialists

Specialist Appointments:

- Cleveland Clinic Canada offers onsite OHIP funded specialty care and imaging services in the following areas: Sports Medicine, Gastroenterology, Dermatology, Cardiology, and Diagnostic imaging.
- A valid OHIP card is required for all OHIP services
- A referral from a family physician is required for all specialties except Sports Medicine

Executive Health Program:

- A 5 hour head-to-toe medical evaluation with a multidisciplinary team of health and wellness providers
- A personalized health report with recommendations and if necessary, referrals to specialists for additional care
- Use of urgent care service for non-emergency medical issues such as a cold or flu for the 12 months following your medical evaluation
- Available at a special program rate for you and your family

Global CARE:

- Critical CARE Air Rescue and Evacuation—If you or a family member become hospitalized more than 150 mile from home and cannot travel by commercial means, medical staff and flight crews will transport you to a Cleveland Clinic facility or hospital of your choice
- Team of Cleveland Clinic trained practitioners is on-call 24 hours a day, seven days a week
- Emergency language translation services are available in case of hospitalization in a non-English speaking country
- Individual or Family membership available for purchase at a special reduced rate

For more information or to book an appointment:
1.855.ADP.8707
www.clevelandclinic.ca/adp

Retirement - Pension Plan

NB Coatings "Canada", Inc. offers a retirement "group" plan for regular full-time and part-time employees. The plan is administered by Sun Life Assurance Company of Canada ("Sun Life Financial").



The group plan consists of 3 types of plans for employee participation:

- **Defined Contribution Pension Plan (DCPP)**
- **Group Registered Retirement Savings Plan (Group RRSP)**
- **Non-Registered Savings Plan (NREG)**

Eligibility: Employees are eligible to participate in the DCPP, RRSP, and the NREG after completing six (6) months of continuous employment with the company.

DCPP – A Defined Contribution Pension Plan is a registered pension plan where contribution amounts are pre-determined and the benefit received at retirement depends on the amount of contributions accumulated, their earnings, and the type of pension benefit chosen, the age of the retiring plan member and the prevailing interest rates at the time of retirement.

- You must join immediately upon becoming eligible for membership.
- You are not required to contribute to the DCPP.
- The Company is required to contribute 3% of your earnings to the plan.
- Voluntary contributions are not permitted.
- Company contributions under DCPP are vested immediately.
- **Retirement age under DCPP** – Your Normal Retirement Date is the first day of the month coincident with or immediately following your 65th birthday. You may elect to retire early and begin receiving your pension payments at any time after reaching age 55. You must notify the company 30 days prior to the date you want to begin receiving pension benefits.

Group RRSP – A group RRSP is a collection of individual RRSP's that are administered together under a group arrangement sponsored by an organization for a group of individuals. A Registered Retirement Savings Plan is an arrangement between an individual and an issuer (an insurance company or Trust company) under which contributions are made by individuals and a retirement income is payable at maturity.

- You may join at any time after you become eligible for membership.
- Regular contributions are made by payroll deduction.
- A basic contribution is required to be made to the Group RRSP and/or NREG in an amount between 1% and 6% of your earnings.
- The Company will match 60% of your required contributions to the group RRSP.
- **Retirement age under RRSP** - Your Normal Retirement Date is the first day of the month coincident with or immediately following your 65th birthday. Alternately, you may postpone receiving your pension payments until the end of the calendar year of your 71st birthday, or such other date as may be required by Applicable Legislation. You must notify the Company no later than 30 days prior to the date you want to begin receiving pension payments.

NREG - A Non-Registered Savings Plan is an after-tax savings plan. The investment earnings on the contributions and realized investment gains and losses are tax reported to the plan members.

- You may join at any time after you become eligible for membership.
- Regular contributions are made by payroll deduction.
- A basic contribution is required to be made to the Group RRSP and/or NREG in an amount between 1% and 6% of your earnings.
- The Company will match 60% of your required contributions to the NREG.
- **Retirement age under NREG** - Your Normal Retirement Date is the first day of the month coincident with or immediately following your 65th birthday. You must choose how the account balances in your NREG will be paid out no later than the end of the calendar year in which you turn 85. If you do not choose an option by the end of that year, Sun Life Assurance Company of Canada will begin making Annuity payments to you. You must notify the Company no later than 30 days prior to the date you want to begin receiving pension payments.

Questions regarding the NB Coatings "Canada" Retirement Plan should be directed to Sun Life Financial's Customer Care Centre at 1-866-733-8613.

Brought to you by:

