

# Sobeys Franchise Benefit Plan

## Benefits at a Glance

The Sobeys Franchise Benefit Plan is a flexible benefits plan that provides you with the opportunity and flexibility to choose the benefits coverage that works best for you and your dependants.

## How the plan works

You pay for the coverage you choose through payroll deductions. Your store owner may contribute to the cost of your benefits, which will appear as Flex Dollars on the benefits website. If you have any remaining Flex Dollars after you've chosen your coverage, they will be directed to a Health Care Spending Account (HCSA).

Ready to learn more? Read on.

Your premium payments  
are made through  
payroll deductions

Your store owner may also  
contribute Flex Dollars to  
help pay for your coverage

### Sobeys Franchise Benefit Plan

#### Base Benefits

Members of the plan receive:

- Core Health Care
- Core Dental Care
- Enhanced Long Term Disability coverage (if available)
- Basic Life Insurance
- Basic Accidental Death and Dismemberment (AD&D) Insurance
- Employee and Family Assistance Program

#### Flexible Benefits

You have different options that you can choose based on your needs:

- Health Care—Enhanced and Premium options
- Dental Care—Enhanced and Premium options
- Long Term Disability coverage—Core and Premium options (if available)
- Optional Life Insurance—For you, your spouse and your child(ren)
- Optional AD&D Insurance—For you, your spouse and your child(ren)

Any Remaining  
Flex Dollars

Health Care Spending Account

## Who's eligible?

Full-time employees are eligible. (Some stores offer select benefits to part-time employees.) If you participate in the plan, you can also cover eligible family members when you enrol. There are three coverage categories:

- Employee (just you);
- Employee + one (you plus one family member); or
- Family (you plus two or more family members).

## If you don't enrol

### Full-time employees

**If you're newly eligible** for the plan and you don't enrol or don't opt out of the plan by the deadline, you will receive employee-only Core Health Care, employee-only Core Dental Care, Basic Life Insurance, Basic AD&D coverage, Short Term Disability coverage (if offered) and Enhanced Long Term Disability coverage.

### Part-time employees

If your store provides part-time coverage and you don't enrol by the deadline, you will not have any benefits coverage and you will have to re-qualify in order to join the plan at a later date.

### If you're a Quebec resident

Both full-time and part-time employees who don't enrol receive employee-only Core Health Care, employee-only Core Dental Care, Basic Life Insurance, Basic AD&D coverage, Short Term Disability coverage and Enhanced Long Term Disability coverage for those who are eligible.



## Health care

You have three options: Core, Enhanced and Premium. The Core option is the lowest cost option, but you will have higher out-of-pocket costs when you receive services. The Premium option will cost you the most in terms of payroll deductions but will result in lower out-of-pocket costs. The choice is yours.

Core	Enhanced	Premium
<b>Eligible prescription drugs*:</b> 70% after a \$500 deductible	<b>Eligible prescription drugs:</b> 80% (no deductible)	<b>Eligible prescription drugs:</b> 90% (no deductible)
<b>Out-of-pocket maximum:</b> \$4,000/plan year/ per family; 100% thereafter	<b>Out-of-pocket maximum:</b> \$4,000/plan year/ per family; 100% thereafter	<b>Out-of-pocket maximum:</b> \$4,000/plan year/ per family; 100% thereafter
<b>Hospital (in province):</b> 70%; semi-private room	<b>Hospital (in province):</b> 100%; semi-private room	<b>Hospital (in province):</b> 100%; private room
<b>Professional services:</b> • For chiropractors, physiotherapists and psychologists only • 70% up to a combined maximum of \$750 per covered person per plan year	<b>Professional services:</b> • For acupuncturists, chiropractors, chiropodists, massage therapists, osteopaths, physiotherapists, podiatrists, psychologists and speech therapists • 80% up to a combined maximum of \$800 per covered person per plan year	<b>Professional services:</b> • For acupuncturists, chiropractors, chiropodists, massage therapists, osteopaths, physiotherapists, podiatrists, psychologists and speech therapists • 90% up to a combined maximum of \$1,500 per covered person per plan year
<b>Vision care:</b> not covered	<b>Vision care:</b> • Eye exams: \$50 every 24 consecutive months (every 12 months if under age 21) • Lenses/frames/contact lenses/laser eye surgery (combined): \$150 every 24 consecutive months (every 12 months if under age 21)	<b>Vision care:</b> • Eye exams: \$50 every 24 consecutive months (every 12 months if under age 21) • Lenses/frames/contact lenses/laser eye surgery (combined): \$300 every 24 consecutive months (every 12 months if under age 21)
<b>Out-of-country emergency care:</b> 100%	<b>Out-of-country emergency care:</b> 100%	<b>Out-of-country emergency care:</b> 100%

\*For employees residing in Quebec, any conditions under this plan that do not meet the requirements under the Quebec drug insurance plan are automatically adjusted to meet the requirements.

## Dental care

You have three options: Core, Enhanced and Premium. The Core option is the lowest cost option but you will have higher out-of-pocket costs when you receive services. The Premium option will cost you the most in terms of payroll deductions but will result in lower out-of-pocket costs.

Core	Enhanced	Premium
<b>Basic services only:</b> • Covered at 80% for the first \$200 of eligible expenses and 50% thereafter • Maximum benefit \$500 per plan year • Does not cover major services such as crowns, dentures and bridge work	<b>Basic and major services:</b> • 100% for the first \$200 of eligible expenses and 60% thereafter • Maximum benefit \$1,500 per plan year	<b>Basic and major services:</b> • 100% for the first \$500 of eligible expenses and 60% thereafter • Maximum benefit \$2,000 per plan year
<b>Recall exam:</b> • One every 9 months • One every 6 months if under 18 • Scaling - 12 units / 12 consecutive months	<b>Recall exam:</b> • One every 9 months • One every 6 months if under 18 • Scaling - 12 units / 12 consecutive months (combined with root planing)	<b>Recall exam:</b> • One every 9 months • One every 6 months if under 18 • Scaling - 12 units / 12 consecutive months (combined with root planing)
<b>Orthodontia:</b> not covered	<b>Orthodontia:</b> not covered	<b>Orthodontia:</b> 50% up to a lifetime maximum of \$2,000 for children under age 18



## Health Care Spending Account

Health Care Spending Accounts (HCSAs) are available to those who receive Flex Dollars from their store owners and who, after making their benefit choices, still have some Flex Dollars left over. These remaining Flex Dollars are deposited into an HCSA in your name at Medavie Blue Cross. You can use the money in your account to receive reimbursement for the cost of health and dental expenses not covered under the franchise plan, your spouse's plan or your provincial plan. A list of eligible expenses can be found at <http://www.cra-arc.gc.ca>.

## Short Term Disability coverage

Some stores may provide Short Term Disability (STD) coverage with different plans available depending on where you work. Some stores pay all or part of the premiums associated with STD coverage; that means that any STD benefit payments you receive will be subject to income tax. When STD premiums are employee-paid, any benefit payments received are tax free. You'll see a description of STD benefits, if any, on the benefits website when you enroll.

## Long Term Disability coverage

Long Term Disability (LTD) insurance is a mandatory coverage for full-time employees participating in the benefit plan. This coverage will pay you a portion of your income if you become disabled and are unable to work. LTD premiums are 100% employee paid which means you cannot use Flex Dollars to pay any portion of the premiums. As a result, if you become disabled and are unable to work, any LTD benefit payments you receive will not be subject to income tax. You can choose from three levels of coverage: Core, Enhanced and Premium. The Core option will cost you the least in terms of payroll deductions and provides the lowest benefit if you become disabled. The Premium option will cost you the most but will provide the highest level of benefits if you become disabled. Part-time employees are not eligible for Long Term Disability coverage.

Core	Enhanced	Premium
<ul style="list-style-type: none"> <li>• Payable after 26 weeks of disability</li> <li>• Benefit is \$1,000 per month</li> <li>• Maximum benefit period, earliest of 5 years or age 65</li> </ul>	<ul style="list-style-type: none"> <li>• Payable after 26 weeks of disability</li> <li>• Benefit is 55% of the first \$3,000 of your monthly earnings and 45% of the remainder of your monthly earnings</li> <li>• Maximum benefit of \$10,000 per month</li> <li>• Benefits end at age 65</li> </ul>	<ul style="list-style-type: none"> <li>• Payable after 26 weeks of disability</li> <li>• Benefit is 65% of the first \$3,000 of your monthly earnings and 55% of the remainder of your monthly earnings</li> <li>• Benefits end at age 65</li> <li>• Maximum benefit of \$10,000 per month</li> <li>• Annual cost of living adjustment of up to 2% per year begins after 5 years of disability</li> </ul>

## Employee and Family Assistance Program

Help when you need it – you'll find it with our Employee and Family Assistance Program (EFAP) through LifeWorks. Whether you or a family member is in crisis or simply needs advice, the EFAP is available:

- Online at [workhealthlife.com](http://workhealthlife.com); or
- On the phone at **1-844-880-9142**

### Disclaimer

*This brochure provides a high-level overview of various plans included in the Sobeys Franchise Benefit Plan, effective January 1, 2023. Complete details are included in the benefit booklets. If there is a difference between this brochure and the benefits booklet or contract, the terms of the contract apply. If you are covered by a collective agreement that provides for different coverage than outlined herein, only the applicable information in this brochure applies.*



## Life Insurance

Life insurance helps protect your family from financial loss and hardship in the event of your death. You automatically receive Basic Life Insurance for yourself when you enrol in the plan. You can elect additional coverage by purchasing Optional Life Insurance for yourself, your spouse and your children who are dependants.

### Basic Life Insurance

Full Time - \$25,000

Part Time - \$25,000

Managers - \$50,000

### Optional Life Insurance

Employee	Spouse	Child
<ul style="list-style-type: none"> <li>• Available in increments of \$10,000 up to maximums based on role:               <ul style="list-style-type: none"> <li>- Managers-\$300,000</li> <li>- Full-time employees-\$200,000</li> <li>- Part-time employees-\$100,000</li> </ul> </li> <li>• Up to \$30,000 is available without proof of good health</li> </ul>	<ul style="list-style-type: none"> <li>• Available in increments of \$10,000 up to a maximum of \$100,000</li> <li>• Up to \$10,000 is available without proof of good health</li> </ul>	<ul style="list-style-type: none"> <li>• Available in increments of \$5,000 up to a maximum of \$10,000</li> <li>• All eligible children will be covered at the amount selected</li> </ul>

## Accidental Death and Dismemberment (AD&D)

AD&D insurance provides your family with a financial benefit in the event of an accidental death, or if you become dismembered, blind or paralyzed. You automatically receive Basic Accidental Death and Dismemberment Insurance for yourself when you enrol in the plan. You can elect additional coverage by purchasing Optional AD&D Insurance for yourself, your spouse and your children. Your cost will depend on the amount of coverage you select.

### Basic AD&D Insurance

Full Time - \$25,000

Part Time - \$25,000

Managers - \$50,000

### Optional AD&D Insurance

Employee	Spouse	Child
<ul style="list-style-type: none"> <li>• Available in increments of \$10,000 up to maximums based on role:               <ul style="list-style-type: none"> <li>- Managers-\$300,000</li> <li>- Full-time employees-\$200,000</li> <li>- Part-time employees-\$100,000</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Available in increments of \$5,000 up to a maximum of \$25,000</li> </ul>	<ul style="list-style-type: none"> <li>• Available in increments of \$5,000 up to a maximum of \$10,000</li> <li>• All eligible children will be covered at the amount selected</li> </ul>

## If things change

While you can adjust your coverage each year during the annual re-enrolment period, if you experience a Life Event (like marriage or the birth of a child), you can change your coverage, just as long as you do it within 31 days of the event. Shop at the Franchise Benefit Store ([franchisebenefitstore.com](http://franchisebenefitstore.com)) website and select the coverage that's right for you and your family.

## Questions?

You'll find plenty of information on the Franchise Benefit Resource ([franchisebenefitresource.com](http://franchisebenefitresource.com)) website.

If you still have questions or need assistance, call the Sobeys Franchise Benefits Centre at 1-844-339-6455.