



2025 Canada Benefits Summary - Non-Union Craft

KEV offers a comprehensive benefits package that allows you to select the benefits that best meet the needs of you and your family. Non-union craft are eligible for all benefits on their first day of employment.

This summary describes the main features of the benefits plan. Please refer to the KEV Canadian Benefit Program booklet for more details.

You can find the booklet and all your benefits information and forms at myjobbenefits.com (password:canadianbenefits).

Extended health care plan

The plan offers comprehensive extended health care coverage for what the provincial plan does not cover.

Key benefit terms

Coinsurance - The percentage you must pay after the yearly deductible has been met until out-of-pocket maximum is reached.

Deductible - The deductible is the amount you pay each year before the plan begins to pay for expenses.

Lifetime Maximum - The maximum amount the plan will pay per covered member in his or her lifetime.

Spouse - the employee's legal spouse or the person who has, for at least 12 months, been continuously living with the employee in a role like that of a marriage partner.

** For purposes of this booklet, wherever the term spouse appears, it means the employee's legal spouse or the person who has, for at least 12 months, been continuously living with the employee in a role like that of a marriage partner.*

Health care plan coverage

Health Care Plan	
Deductible <i>(Not applicable to out-of-country emergencies/referrals)</i>	\$50 per calendar year (single/family)
Covered Services	
Hospital stay	100 percent for semi-private room, medical services and supplies 50 percent for medical treatment/referral outside of Canada
Paramedical	\$500 per calendar year
Travel assistance and out-of-country emergency	\$5 million lifetime maximum
Hearing aids	Plan covers fitting and purchase up to \$500 every five calendar years.
Private duty nursing	\$15,000 per calendar year

Online Healthcare

KEV craft non-union employees in Canada have access to knowledgeable clinicians via mobile phone, computer or tablet, 24 hours a day, seven days a week. The service is offered through TELUS Health, a Manulife partner, and is available in both French and English using secure text and video chat. Telus clinicians can diagnose, write and renew prescriptions, and provide referrals to specialists, labs and imaging centers. There is no charge for most services.

Program Benefits

Using virtual health care, you can save time and money. Get help immediately from the comfort of your home, office or hotel room. Telus clinicians can resolve more than half the issues that would typically take you to a doctor's office. It's an easy, convenient way to ask questions, get treated, get prescriptions and/or get referrals. Clinicians can also work directly with your specialists and primary care provider to coordinate the right treatment plan.

Get Started

If you haven't already, you need to register on the Manulife plan members site at <http://www.manulife.ca/personal/sign-in.html>. Once you're registered with Manulife, you can set up your TELUS account through Manulife Healthcare Online. Go to www.manulifehealthcareonline.com and follow the instructions to register and then download the TELUS app and activate your account.

Set up your profile, add family members and you're ready to begin using the service. You can also register through your desktop or tablet by going to Manulife's Group Benefits website under the Wellness Centre tab. Login through the Manulife mobile app by clicking on the Virtual Services icon under the Get Care section.

Prescription drug coverage

The benefit plan will cover the lowest cost alternative (usually generic) prescription drug. If there is no generic available, the plan will cover the brand prescription drug. If a generic is available and you choose the higher priced option, you will pay the difference in cost. There is an appeals process in those rare cases when a brand-name drug is required.

Prescription Drug Plan	
In-country	
DRUG DISPENSING FEES	Plan pays 80%
\$6 when dispensed by regular pharmacy	
\$9 when dispensed by Express Scripts mail delivery pharmacy	
<i>Express Scripts is a convenient, less expensive way to get maintenance drugs delivered.</i>	
LIMITS	
Fertility: \$15,000 per lifetime	
Smoking Cessation: \$1,000 per lifetime	

Dental coverage

Dental Services	
Basic	Plan pays 80% for up to two routine visits per calendar year with no deductible
Supplementary services	Plan pays 80% of covered services
Major services	Plan pays 50% of covered services
Orthodontia care	Plan pays 50% of covered services up to \$3,000 lifetime for covered individual (employee or dependent)
Annual benefit maximum	\$1,500

Vision coverage

If you are enrolled in the Manulife extended health care plan, vision coverage is included. The plan has maximum allowances.

Vision Services	
Annual Exam	No deductible One exam per calendar year Prescription glasses or elective contacts, up to \$200 per calendar year Medically necessary contact lenses, up to \$200 every two years

Who else can go on your insurance?

To maintain insurance for yourself and your dependents:

- You must be an active, craft non-union, regular, full-time employee* of our company.
- You must receive compensation from our company for services rendered.

**An active, craft non-union, regular full-time employee works 30 or more hours per week on a consistent basis. Work is performed at your regular job or another location where you perform your regular duties.*

Eligible dependents include:

- Spouse — Your legal spouse, or a person continuously living with you in a role like that of a marriage partner for at least 12 months.
- Child — Your natural or adopted child or stepchild, who is:
 - Unmarried
 - Under age 21
 - Under age 25 if a full-time student
 - Not eligible for coverage as an employee under this or any other group benefit program
 - A stepchild, who must be living with you to be eligible
 - A child who is incapacitated on the date he or she reaches the age when coverage would normally terminate, however, the child must have been covered under this benefit program immediately prior to that date; a child is considered incapacitated if he or she is incapable of engaging in any substantially gainful activity and is dependent on the employee for support, maintenance and care, due to a mental or physical disability.

Mid-year changes

You are able to make changes to your elections when you have a qualified life event. If changes are made within 31 days of the qualified life event, you do not need to provide Evidence of Insurability. If the changes are made outside the 31-day period, your application is considered late and Medical Evidence of Insurability is required for all benefits, except dental. The dental benefit, however, will be limited to \$125 for each covered person for the first 12 months of coverage.

Examples of a qualifying event or change in family status include:

- Marriage, domestic partnership registration or divorce
- Birth or adoption of a child
- Death of your spouse or registered domestic partner
- Change in work status for you or your spouse/registered domestic partner
- Loss of insurance in another group health plan

Resources

Employee and Family Assistance Program (EFAP) with TELUS Health

Get confidential support for everyday challenges and more serious problems. This free and confidential service is available around the clock, anytime you need it. The EFAP offers employees, families and household members assistance for:

- Counselling: 4-5 sessions per issue to help with issues related to relationships, family, addiction, work-related, emotional and more
- On-demand resources: E-books, articles, toolkits, infographics, webinars and podcasts
- Work-life services: Consultations for legal, financial, nutrition, health, plus career and family support services
- Live care support: Personal support helps guide employees to find available resources, find the right counsellor, book appointments and provide immediate support - if needed.

To reach the EFAP, call 855-522-1217 or sign in at [Manulife.ca/signin](https://www.manulife.ca/signin) and access under Mental Health Support. You can also sign into the Manulife mobile app and connect to your EFAP seamlessly right from your app.

Mental health & counselling services digital tool

The mental health & counselling services digital access point can help Manulife members and their families quickly connect with personalized mental health support. This voluntary program offers assistance finding providers, easy appointment booking, short wait times, self-serve resources and ongoing support. It complements existing EFAP services and is included with Extended Health Care plans. This service can be accessed through the Manulife mobile app and website.

Under the Hat

Employees and their families can access Under the Hat, a website that serves as a one-stop-shop to a variety of tools, including employee stories, wellness webinars, printable materials and information about what is available through the Employee and Family Assistance Program. Visit underthehat.com to learn more about the tools and services available to you.

Medical Second Opinion (MSO)

MSO is available for both physical and mental health conditions through Manulife's service provider, Worldcare. Members and their eligible dependents can receive second opinion assessment services for covered conditions including cancer, mental health and many chronic and life threatening conditions. MSO can lead to modification of the original diagnosis, treatment recommendations or identification of alternate therapies. For more information, please visit www.Manulife.ca.

Care.com

Finding the right care for your family can be hard, especially when you're balancing the demands of work and life. Care.com makes it easier with unlimited access to the world's leading network of caregivers — for kids, adults, pets, home and more. Visit [Care.com/en-ca/](https://www.Care.com/en-ca/) to enroll.

Income protection plans

Basic life insurance

You are provided with a protection policy in the amount of two times your annual base salary, up to \$300,000. *(Note: Your benefit amount will be reduced by 50% at age 65.)* This plan begins the first day of employment. KEV also provides \$10,000 for your eligible spouse and \$5,000 for each eligible dependent child.

Optional supplemental life insurance

You can purchase up to \$1 million of optional life insurance through payroll deduction for yourself and your eligible spouse, and up to \$50,000 on your eligible dependent child(ren), in increments of \$10,000. There is a 24-month pre-existing condition waiver for you and your spouse, but medical evidence of insurability is not required if you elect up to \$100,000 coverage for yourself, and up to \$50,000 for your spouse and each dependent child. Any amount over the \$100,000 for you and \$50,000 for your spouse will be subject to medical evidence of insurability without pre-existing condition waivers for you and your spouse, if approved.

The monthly cost of optional supplemental life insurance for dependent children is \$.15 per \$1,000 of coverage. See below for employee and spouse rates.

Optional Supplemental Life Insurance Monthly Premium		
Employee/Spouse Age	Employee/ Spouse Monthly Cost per \$10,000 (Smoker)	Employee/ Spouse Monthly Cost per \$10,000 (Nonsmoker)
0-29	\$0.81	\$0.60
30-34	\$0.80	\$0.52
35-39	\$1.16	\$0.74
40-44	\$1.97	\$1.24
45-49	\$3.53	\$2.13
50-54	\$5.98	\$3.62
55-59	\$10.21	\$6.19
60-64	\$16.84	\$10.33
65-69	\$25.26	\$15.57

Basic accidental death and dismemberment insurance

You are provided with a protection policy in the amount of two times your annual base salary, up to \$300,000 each. *(Note: Your benefit amount will be reduced by 50% at age 65.)* This plan begins the first day of employment. AD&D is a benefit paid in the event of dismemberment or as an addition to your life insurance if death is due to an accident.

Short-term disability plan

Employees are eligible for the short-term disability plan on their first day of employment. The plan covers pregnancy and other short-term surgical or medical leaves that are non-work related.

If approved, there is a seven-day elimination period for a sickness or injury. Once the elimination period has been satisfied the employee will be paid 70 percent of eligible base weekly salary up to a maximum of \$2,000 per week for the duration of the approved disability. After the sixth month, you would be eligible for the long-term disability plan, if approved. The disability earnings will be reduced by the amount of other income benefits you receive. This is a taxable benefit.

Long-term disability plan

All eligible employees are provided with long-term disability (LTD) protection in the event an injury or illness continues beyond 182 days. This benefit pays up to 60 percent of your base salary, up to a maximum of \$6,000 per month. The disability earnings will be reduced by the amount of other income benefits you receive. Once approved for LTD, you are no longer considered an active employee.

Medical, dental and vision coverage will remain in effect for six months, and life and AD&D coverage will continue through the duration of your approved LTD. All other benefits will end on the date LTD becomes effective. This is a taxable benefit.

Retirement savings plan - RRSP

The RRSP plan is a long-term savings program with attractive tax advantages. Employees who are eligible for the RRSP will receive a notification from Manulife prior to being eligible to participate in the plan.

The email notification will be sent to the employee's work email address and will provide information on how to register and enroll online at manulife.ca/GRO. You can access your account 24 hours a day. If you have any issues registering or enrolling, contact Manulife at 866-220-1129, option 2.

Once registered, you can choose "member voluntary" contributions, with contributions being deducted weekly from your pay. Member voluntary contributions are not matched by the company. They can be withdrawn at any time. You can also transfer a previous RRSP account into your account with Manulife.

PlanRight Advisors with Manulife (RRSP)

Manulife's fully-licensed financial advisors — salaried employees with no commission — can help you get the most out of your group plan and review your personal finances to help ensure you are on track to maintain your lifestyle now and in the future. You can access Manulife's PlanRight Advisors at no cost.

Dedicated advisors can help you plan for retirement, turn your savings into income and help you protect your assets. Contact a PlanRight Advisor via email at PlanRight@manulife.ca or by phone at 1-877-371-6268 between 9 a.m. and 5 p.m. Eastern Time.

Contact information

Questions regarding	Company or contact	Phone	Website or email
Extended health care	Manulife	866-220-1129 #1	manulife.ca/personal/sign-in.html
Vision coverage	Manulife	866-220-1129, #1	manulife.ca/personal/sign-in.html
Dental coverage	Manulife	866-220-1129, #1	manulife.ca/personal/sign-in.html
Disability coverage	Leave Administration Team	855-527-8255	leaveadministration@kiewit.com
Life/AD&D coverage	Lori Sweeney	402-271-2838	lori.sweeney@kiewit.com
Employee & Family Assistance Program (EFAP)	TELUS Health	855-522-1217	manulife.ca/signin
Retirement savings plan	Manulife	866-220-1129, #2	manulife.ca/GRO
General benefits questions	BENEFITS HELPLINE (Toll-free)	855-329-7907	benefits@kiewit.com