

# 2024 Benefits Guide CANADA



Consulting Engineers and Scientists



The employee benefits made available to you through GEI Consultants, Inc. (GEI) have evolved by listening to our people, and by making it a top priority to offer you the most comprehensive benefit package possible. The information in this brochure describes the highlights of the benefits offered to eligible employees. For more complete information including summary plan descriptions, please visit GEI Connections or contact the People Team.

# **Employee Contact Numbers**

GREENSHIELD – Health & Dental	Phone # 1-888-711-1119 claims@greenshield.ca
<b>Manulife</b> – Life & Disability Contact Victor Insurance Service Specialist, Ron Mitchell	Phone #1-877-732-2879 Ron.c.mitchell@victorinsurance.com

# GEI Benefits – Brief Highlights

#### Medical

Carrier	GreenShield Canada	
Plan Type:	No annual deductible health plan with Health Care Savings Account and Wellness Account	
Effective Date:	Date of hire	
Contributions:	Employer Paid	
Annual Deductible:	None	
	Co-insurance at 80% for prescription drugs, 100% for all other health. Mandatory Generic	
Prescription Drugs:	Drug program. Incentive to use Mail Order partner (Alliance Pharmacy) – 90% prescription	
	drug co-insurance	
Included Specialists:	\$500 per practitioner limit per year with an overall combined maximum of \$1,250 per year.	
	Chiropractor, Podiatrist, Physiotherapist, Speech Therapist, Psychologist, Acupuncturist, Registered Massage Therapist, Osteopath, Naturopath	
Hospitalization:	Semi-Private Coverage	
Survivor Benefit:	24 months for health & dental coverage only	
Termination Age:	Earlier of Age 75 or retirement	
Health Savings Spending Account: (Employer Paid)	\$2,500 per Employee – annual allotment (pro-rated) with a carry forward balance (nontaxable benefit)	
Wellness Account:	\$1,000 per Employee (taxable benefit)	
Emergency Medical Travel Assistance:	Covered for 60 days per trip (Business or Pleasure travel)	

# Long Term Disability

Carrier:	Manulife	
Effective Date:	Date of hire	
Elimination Period:	16 weeks	
Monthly Benefit:	60% of salary	
Max Monthly Benefit:	\$10,000	
Duration:	To age 65	
Survivor Benefit:	3 times last monthly payment	
Contributions:	Employee Paid (non-taxable benefit)	
Pre-Existing Clauses:	3/12 months*	

\*Any condition treated up to 3 months prior to effective date of coverage will not be a covered benefit until coverage has been in force 12 months.

# Employee Assistance Program

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The EAP is a confidential and voluntary counseling referral service provided free of charge to all employees and members of their family household.

Types of concerns the EAP can assist you with include emotional problems, family concerns, drug or alcohol abuse,

marital/relationship Issues, stress management, and legal Issues

#### Dental

Carrier:	GreenShield Canada	
Effective Date:	Date of hire	
Annual Deductible:	None	
Preventative Services		
(Preventative and Diagnostic):	50% covered	
Basic Services		
(Fillings, Root Canals, etc.):	50% covered	
Calendar Year Maximum:	\$750 annual maximum limit per person per year	
Duration:	To age 75	
Contributions:	Employer Paid	

# **Critical Illness**

Carrier:	iA Financial Group	
Effective Date:	Date of hire	
Coverage:	\$50,000 Employee benefit	
	\$25,000 Spouse benefit	
Contributions:	Employer Paid	



#### Life Coverage

Carrier:	Manulife
Effective Date:	Date of hire
Life Coverage:	2.0 x salary, up to \$500,000 maximum
AD&D Coverage:	Provides an additional benefit equal to your life insurance coverage
Age Reduction Schedule:	50% at 65, Terminates at 75
Contributions:	Employer Paid
Optional Life:	Additional Life benefits may be purchased at an additional cost for the employee and his/her spouse (via payroll deduction) and is subject to medical evidence
Optional Life Coverage:	\$10,000 increments, up to \$250,000 maximum
Optional AD&D:	Additional AD&D benefits may be purchased at an additional cost for the employee and his/her family (via payroll deduction) and is subject to medical evidence
Optional AD&D Coverage:	\$25,000 increments, up to \$250,000 maximum
Contributions:	Employee Paid

# Registered Retirement Savings Plan (RRSP)

Record-Keeper:	Great West Life
Participation:	Regular Full-time & Regular Part- time employees: Mandatory
	All other employees: Voluntary, and with no company contribution
Employee Contribution:	Required contributions: Minimum of 2% to a maximum of 5% in whole percentages
	Voluntary Contributions: Up to CRA limits
Employer Contribution:	50% match of Employee Required Contributions up to 2.5%
Vesting:	Immediate
Withdrawals:	Not allowed
Eligible Earnings:	Base pay excluding bonus and overtime

#### Paid Personal Leave (PPL)

GEI offers Paid Personal Leave (PPL), which encompasses vacations and personal time. The rate of accrual is based on the number of years of employment with GEI, credit for one-half of your past full-time work experience, and the number of hours that you are scheduled to work.

# **Additional Benefits**

GEI also provides the following benefits to employees:

#### **Employee Ownership**

GEI is proud to be an employee-owned firm and offers employee ownership to all regular full and part-time employees after 90 days of employment.

**Cell Phone Stipend:** All employees are paid a cell phone stipend based on hours worked per payroll. The stipend is distributed through bi-weekly payrolls.

**Mileage Reimbursement:** When it is more practical to use a personal automobile when traveling on business, reimbursement will be made at the current established rate per mile for the actual miles necessary to conduct the relevant business, minus the employee's normal commute.

Years at GEI & prior work experience	Full-time employees (40 hours/week)		Part-time employees (30-39 hours/week)
credit	Days per Year	Hours per Year	Hours per Year
0-4 years	15.0	120	90
5-9 years	20.0	160	120
10-19 years	250	200	150
20+ years	30.0	240	180

PPL accrual is subject to an accrual limitation policy.

#### Paid Holidays

10 holidays per year

New Year's Day

- Family Day
- Good Friday
  - Dov
- Victoria Day
- Civic Holiday
- Canada DayLabor Day
- Thanksgiving Day
- Christmas DayBoxing Day

#### Paid Sick Leave

Employees are provided with 40 hours of paid sick leave each calendar year



# Your Professional Growth

GEI is committed to the professional growth of each employee. Below are additional benefits available to regular full-time and regular part-time employees.

#### **Education Assistance**

Employees may apply for reimbursement of tuition for courses begun after their date of employment. Course work must be related to the professional development of the employee and also benefit GEI. GEI may reimburse for tuition and laboratory fees, up to a maximum of \$5,000 in any fiscal year if the course is taken for credit and is completed with a grade of "B" or better.

#### **Publication Awards**

GEI will pay cash awards to eligible employees who publish papers, books, articles, or technical notes.

#### **Professional Dues**

Employees are encouraged to join professional societies pertinent to their own and GEI's interests with respect to technical and business development. The company will pay the dues for one professional society, including local section dues, for each full-time employee.

#### **Professional Development**

GEI encourages employees to attend professionally relevant conferences and seminars and will reimburse employees for approved conferences.

#### **Professional Licenses**

GEI encourages technical employees to obtain professional registrations. GEI will pay the application fee for state or national professional license examinations that are consistent with an employee's professional development. GEI will pay for the cost of one review course to prepare for the examination and will also pay the annual registration fee for professional licenses or certifications.

# For detailed benefit information, visit GEI Connections.

Hover over the People heading and click Comp & Benefits - Canada

