



2025 Benefits Guide

CANADA



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.

CONTACT NUMBERS

Canada Life

GEI Consultants

Megan Mathews

1-800-957-9777

1-781-721-4117

mmathews@geiconsultants.com

Medical

Carrier:	Canada Life
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
Prescription Drugs:	Co-insurance at 90% for prescription drugs, 100% for all other health. Enhanced Generic Drug Program (mandatory generic).
	\$750 per practitioner limit to an overall combined maximum of \$750 per year. Psychologist receive a separate maximum of \$2,000 per year
Included Specialists:	\$2,000 combined maximum for mental health practitioners include psychotherapists, psychologists, social workers, marriage counselors, marriage/family therapists, certified counsellors, clinical counsellors, psychiatrists
Hospitalization:	Semi-Private Coverage
Survivor Benefit:	24 months for health & dental coverage only
Termination Age:	Terminates at retirement
Health Savings Spending Account: (Employer Paid)	\$750 for employees with single coverage and \$1,500 for employees with family coverage - annual allotment (pro-rated) with a carry forward balance (non-taxable 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:	Canada Life
Effective Date:	Date of hire
Elimination Period:	16 weeks
Monthly Benefit:	66.67% of first \$2,500 of monthly earnings, and 50% of the remainder
Max Monthly Benefit:	\$15,000
Duration:	Earliest of age 65 or retirement
Survivor Benefit:	3 times last monthly payment
Contributions:	Employee Paid (non-taxable)
Pre-Existing Clauses:	90 days/1 year

Short Term Disability

Carrier:	Canada Life	
Waiting Period:	0 days for accident, 7 days for illness	
Coverage:	66.67% of weekly earnings	
Max weekly benefit:	\$2,500/week	
Duration:	16 weeks	
Contributions:	Employee Paid (non-taxable)	

Dental

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Carrier:	Canada Life
Effective Date:	Date of hire
Annual Deductible:	None
Preventative Services (preventative and diagnostic)	80% covered
Basic Services (fillings, root canals, etc.)	80% covered
Major Services: Crowns, Dentures	50% covered
	50% up to \$1,500 lifetime maximum
Orthodontics:	Ortho for child: Minimum age of 6 years up to and including maximum age of 18 years
	\$2,000 combined maximum for Basic, Preventative and Major Dental services
Calendar Year Maximum:	\$1,500 Orthodontic Lifetime Maximum per child
Duration:	Terminates at retirement
Contributions:	Employer Paid

Employee Assistance Program

Carrier:	Canada Life	
The EAP is a confidential and voluntary	counseling referral service provided	

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

Life, AD&D and Critical Illness

Carrier:	Canada Life	
Effective Date:	Date of hire	
Life Coverage:	1.5 x salary, up to \$500,000 maximum	
AD&D Coverage:	Provides an additional benefit equal to your life insurance coverage	
Age Reduction Schedule:	No reduction; basic life insurance and AD&D terminates at earliest of age 75 or retirement	
Contributions:	Employer Paid	
Optional Life Coverage (Employee, Spouse & Child):	\$10,000 increments, up to \$500,000 maximum	
Optional AD&D Coverage (Employee, Spouse & Child):	\$25,000 increments, up to \$500,000 maximum	
Optional Critical Illness Coverage (Employee & Spouse):	\$10,000 increments, up to \$500,000 maximum	
Contributions:	Employee Paid	
Duration:	Optional Life/AD&D: terminates at earliest of age 75 or retirement; Optional Critical Illness: terminates at earliest of age 71 or retirement	

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.

MATERNITY/PARENTAL LEAVE

GEI provides maternity and parental leave to eligible employees. GEI offers up to 15 weeks top up at 90% of pay for the birth parent. In addition, GEI offers parental leave top up for up to 4 weeks at 90% of pay which can be taken by any parent.

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 kilometer for the actual kilometers necessary to conduct the relevant business, minus the employee's normal commute.

DISCOUNT PROGRAMS

GEI partners with Perkopolis, a perks program that is available to employees at no cost. This program helps save employees money on everything from clothes and groceries to events and travel. GEI also partners with GoodLife Fitness to offer discounted gym memberships.

SELF-DEFENSE BENEFIT

Employees who work over 500 hours in a calendar year are eligible to submit up to \$500 per employee/family per year towards an in-person self-defense course.

Registered Retirement Savings Plan (RRSP)

Record-Keeper:	Canada Life
Participation:	Regular Full-time & Regular Part-time employees who work 30+ hours: Voluntary
Employee	Regular Matched Contributions: 0% to 5% in increments of 1% up to CRA limits
Employee Contribution:	Voluntary Unmatched Contributions: Any amount over 5% in increments of 1% up to CRA limits
Employer Contribution:	100% match of Employee Regular Matched Contributions up to 5% and up to CRA limits
Vesting:	Immediate
Withdrawals:	Withdrawals of Employee Regular Matched Contributions and corresponding Employer matching contribution are not allowed while actively employed. Withdrawals of employee Voluntary Unmatched Contributions are permitted.
Eligible Earnings:	Base pay excluding bonus, overtime, and all other forms of compensation

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.

Years at GEI & prior work experience credit	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	25.0	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	Canada Day
Family Day	Labor Day
Good Friday	Thanksgiving Day
Victoria Day	Christmas Day
Civic Holiday	Boxing Day

Paid Sick Leave

Employees are provided with 40 hours of paid sick leave each calendar year. Employees may rollover up to 40 hours of sick leave per year with a maximum accrual limit of 80 hours.



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 up to \$5,250 in any fiscal year if the course is taken for credit and is completed with a grade of "B" or better. Reimbursable expenses include tuition, fees and course-related expenses, such as books, supplies, and equipment that are required for the courses at the eligible educational institution.

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 provincial 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.

