

LIFE-CHANGING EVENT

Enterprise Holdings
For *Full-Time Canadian Employees



*Persons covered by a collective bargaining agreement are not eligible to participate in the benefits and perquisites outlined in this benefits overview, unless such agreement, by specific reference, provided for same.

What is a life-changing event that will allow me to make changes to my benefits?

During your employment at Enterprise Holdings, you may experience life-changing events that may impact you and/or your dependants' eligibility for benefits.

When these events occur, you will have an opportunity to make certain changes to your benefits within a specified period of time. The most common life-changing events include the following:

- Birth or Adoption
- Marriage
- Spouse loses coverage; gets a new job
- Divorce/Legal Separation
- Coverage Dependant Losing Coverage
- Death of Spouse/Child

How do I make changes to my benefits when I have a life-changing event?

Notify your local HR department of your life-changing event by following the enrolment process described below.

HOW TO ENROL

- Contact your local HR department in writing by email, letter or fax within 31 days of your life-changing event, including the type of life-changing event (e.g. birth, marriage, divorce, etc.) and the date of the event. Once your local HR department has documented your notification, a Benefits Enrolment Form will be mailed to your home address.
- Return the completed Benefits Enrolment Form to your local HR department by the due date printed on the form. Keep a copy of all forms and documentation for your records.
- Premium deductions for changes made as a result of your life-changing event begin with the next administratively possible pay cheque after the coverage effective date.

Contact your local HR department if you do not receive your Benefits Enrolment Form within 10 days of your notification to HR.

What will happen if I do not notify HR within 31 days of the life-changing event?

If you do not contact your local HR department and complete the notification process as outlined above, you will have to wait until the next Annual Enrolment period to make changes to your benefits.

Annual Enrolment generally begins in the month of November with benefit changes becoming effective the following 1st January.

What other life-changing events allow me to make mid-year changes to my benefits?

Contact your local HR department for more information on life-changing events that qualify and allow you to make

changes to your benefits outside of the Annual Enrolment period.

How am I charged for the additional premiums when adding someone to my health care benefits? (e.g. marriage, birth)

Extended Health premiums are deducted per pay cheque.

For all life-changing events to add coverage, except birth and adoption*, benefits are effective on the first day of the next full pay period after you notify your local HR department in writing and complete the enrolment process.

*Coverage for a new child is effective on the date of the birth or adoption and you are responsible for paying premiums retroactive to the date of the birth/adoption. Premium deductions for your new child begin on the next administratively possible pay cheque.

What happens when I waive coverage or drop a dependant from my coverage?

When waiving coverage, all benefits terminate on the last day of the pay period in which you notify the local HR department in writing and complete the notification process. The final premium for all waived benefits will be deducted from the pay cheque in the pay period in which coverage is waived.

Recently Divorced? Here's what you need to know:

You must drop coverage for your ex-spouse and any children of the ex-spouse. You may drop dependant coverage (if a court order requires your ex-spouse to provide dependant coverage and other coverage actually has been provided), or you can add yourself to the company plan if you were previously covered under your ex-spouse's plan. Dropped coverage for an ex-spouse is always effective on the date of the divorce and you will be responsible for paying premiums between the divorce date and the last day of the pay period in which you notify your local HR department in writing and complete the notification process. Premium deductions paid during this time will not be refunded.

Notes:

- 1) Be sure to notify your local HR department within 31 days of your life-changing event.
- 2) Consider making these beneficiary changes:
 - Life Insurance/AD&D – Beneficiary Designation Form (available on youdrive.enterpriseholdings.com)
 - RRSP – Personal Information Change Form (available on Manulife.ca/GRO)
 - DPSP – Personal Information Change Form (available on Manulife.ca/GRO)
- 3) Consider the option to purchase dependant child life insurance through payroll deduction (Benefits Enrolment Form), if applicable.