

AIG

Benefits in Brief

SURVIVOR BENEFITS:

1. Basic Group Life Insurance

Insured by Sun Life

- coverage is equal to 2 times annual salary rounded up to \$1000; max benefit - \$1M (evidence of insurability in excess of \$750,000 required)
- 100% paid by AIG
- upon attainment of age 65 benefit reduces to \$20,000
- upon attainment of age 70 benefit reduces to \$10,000
- conversion privilege upon termination

2. Basic Dependent Life Insurance

Insured by Sun Life

- 100% paid by AIG
- Spouse \$10,000
- Children \$5,000

3. Optional Group Term Life Insurance (Voluntary)

Insured by Sun Life

- available in units of \$10,000 to a maximum of \$300,000 per person
- coverage is available for both yourself and your spouse
- premium based on principal sum and whether you are a smoker or non-smoker

4. Business Travel Accident

Insured by AIG Insurance Company of Canada

- provides protection against accidental injury or death while travelling on Company business – certain limitations and exclusions apply (i.e., normal commuting to and from work does not constitute business travel)
- coverage is equal to 5 times annual salary
- 100% paid by AIG

5. Accidental Death and Dismemberment Insurance

Insured by AIG Insurance Company of Canada

- coverage is equal to 2 times annual salary (up to a maximum benefit of 1 million)
- 100% paid by AIG
- upon attainment of age 65 benefit reduces to \$20,000
- upon attainment of age 70 benefit reduces to \$10,000
- conversion privilege upon termination

SURVIVOR BENEFITS (Continued)

6. Optional Accidental Death and Dismemberment Insurance (Voluntary Personal Accident Insurance)

Insured by AIG Insurance Company of Canada

- you choose the principal sum – it can be anywhere from \$10,000 to \$1,000,000 (goes up in \$10,000 increments)
- you choose whether it covers just yourself or yourself and spouse/children
- premium based on principal sum and type of plan chosen

HEALTH CARE BENEFITS: (Major Medical or Extended Health)

Insured by Sun Life

- 100% paid by AIG

1. Extended Health:

- semi-private hospital accommodation
- convalescent hospital care
- medically necessary local ambulance
- out-patient charges when not covered under the respective provincial hospital plan
- private duty nursing by a registered nurse up to a maximum of \$7,000.00 per calendar year

2. Equipment and Other Services:

- purchase of braces, crutches and artificial limbs or eyes
- purchase of approved prosthetic devices
- rental of wheelchair, hospital-type bed or other approved durable equipment for temporary therapeutic use or the purchase of similar equipment
- oxygen and blood serum
- diagnostic laboratory, x-ray and radiotherapy services not connected with a hospital

3. Paramedical Services:

- Reimbursement at 90% up to the below maximums
- Doctor referral not required; Paramedical practitioners have to be qualified.
- Speech therapist up to \$500.00 per calendar year
- Physiotherapist up to \$1000.00 per calendar year
- Chiropractor up to \$500.00 per calendar year
- Chiropodist or Podiatrist up to a combined maximum of \$500.00 per calendar year
- Psychologist, qualified social worker, psychotherapists, marriage and family therapists and clinical counsellors – combined maximum of \$1,000.00 per calendar year per insured person
- Naturopath, Osteopath, Massage Therapist and Acupuncturist up to a combined maximum of \$500.00 per calendar year

HEALTH CARE BENEFITS (Continued)

4. Prescription Drugs:

- pay direct drug card
- 90% to an out of pocket annual maximum of \$2000.00, 100% thereafter
- maximum dispensing fee per prescription is \$10.00

5. Eye Exams, Contact Lenses or Eyeglasses:

- 100% of these costs up to a maximum of \$300.00 in any 24 month period. At any given time, the amount you are eligible to claim is the maximum of \$300.00 less the amount of any benefit which has been paid to you during the previous 24 months.
- 1 Eye examination up to the Sun Life Reasonable & Customary maximum in any 24 month period for adults/1 exam every year for children

6. Hearing Aids:

- the purchase of hearing aids up to a maximum payment of \$700.00 during a five year period

7. Out of Province Emergency Medical Coverage: Insured by AIG Insurance Company of Canada

- covers for emergency medical services while travelling outside province of residence (provided by Global Excel – Policy # SRG 9130583)
- numbers to use when traveling:
 - Canada/USA:1-877-207-5018
 - Collect:1-819-566-3940

DENTAL BENEFITS:

Insured by Sun Life

- 100% paid by AIG
- Annual Deductible: \$25.00 single/\$50.00 family
- Annual Maximum per insured: \$2,000.00
- Orthodontic Procedures: 50% lifetime maximum \$2000.00 (for children aged 6 – 18)
- Payments based on current General Practitioners Fee Guide

DENTAL BENEFITS (Continued)

1. Diagnostic/Preventative Care (100% reimbursement)

- recalls – twice every twelve months
- full mouth x-rays – once every 36 months
- bite wing x-rays – maximum of 15 films every 36 months
- prophylaxis including polishing, topical application of fluoride twice every 12 months; oral hygiene instruction once every 12 months
- extraction of erupted teeth
- dental surgery – minor
- anesthesia services (excluding acupuncture, hypnosis and dental psychotherapy)
- consultations
- diagnostic procedures including biopsy, oral pathology, cytology examination, dental caries susceptibility tests, bacterial examination
- relining and rebasing of existing dentures, once every 36 months

2. Minor Restorative Care (80% reimbursement):

- fillings or amalgam, silicate, direct resins or composites
- periodontal services (treatment of gum disease)
- endodontic services (root canal therapy)

3. Major Restorative Care (70% reimbursement):

- including: caps, crowns, bridges, and dentures

PAID TIME OFF

AIG recognizes the importance of helping you balance your work and personal life. To that end we provide Paid Time Off (PTO), which enables you to take time for yourself and your family when you need it.

You will have the flexibility to manage your time outside of the office, ensuring those absences that are unscheduled are not excessive. PTO can be used for, among other things:

- Vacation
- Personal illness or illness of a family member
- Doctor visits or sick days
- Personal business
- The elimination period (the first seven (7) consecutive days of absence) prior to a Short Term Disability leave

PAID TIME OFF (Continued)

PTO Based on Calendar Year

Years of Service	Annual Number of PTO Days	Exceptions
1 – 4	26	
5 – 9	29	Minimum for grades 24 - 26
10 – 14	30	Minimum for grades 27 - 31
15 and over	33	

New Hire Schedule

Month of Hire	PTO Days (Gr. 23 and lower)	PTO DAYS (Gr. 24 – 26)	PTO Days (Gr. 27 – 31)
January	26	29	30
February	24	27	27.50
March	22	24.50	25
April	19.50	22	22.50
May	17.50	19.50	20
June	15.50	17	17.50
July	13	14.50	15
August	11	12.50	12.50
September	9	10	10
October	6.50	7.50	7.50
November	4.50	5	5
December	2.50	2.50	2.50

***New hires will receive a prorated amount of PTO based upon their date of hire and grade level. If you are hired during the month of January, you will receive the entitlement for the full year.**

PAID TIME OFF (Continued)

Additional Holidays

Certain business units may not be able to adhere to the Additional Holidays schedule. Employees should work with their manager to identify an alternate day if commitments prevent them from taking this specific day off.

Additional Holidays	Day	Date
Day after New year's Day	Friday	January 2
Pre – Good Friday	Thursday	April 2
Pre-Victoria/National Patriots' Day	Friday	May 15
Pre-Canada Day	Tuesday	June 30
Pre-Labour Day	Friday	September 4
Pre-Thanksgiving	Friday	October 9
Pre-Christmas Day	Thursday	December 24
Pre-New Year's Day	Thursday	December 31

Wellness and Mental Health Day

We continue to prioritize wellness at AIG and as such will be designating Friday, August 14 as an AIG-wide paid Wellness and Mental Health Day off. Employees should work with their manager to identify an alternate day if commitments prevent them from taking this specific day off.

Note:

The days above do not roll-over to the next calendar year and are not paid out upon termination. These dates are provided in addition to the Paid Time Off (PTO) Bank. The additional holidays, the wellness and mental health day and any additional days off granted outside of this calendar may not have the same characteristics as public holidays.

DISABILITY

1. Short Term Disability:

Self Insured by AIG Insurance Company of Canada managed by Morneau Shepell

- 100% paid by AIG
- benefits begin after 7 consecutive days (excluding weekends) of illness, or in the case of an accident or admittance to hospital (also includes out-patient treatment if you cannot come back to work within 3 days of the treatment being performed) benefits begin on the first day off work
- benefits are provided for up to 26 weeks disability subject to medical evidence of insurability based on the following schedule:
- weeks 1 – 9 payable at 100% of weekly earnings
- weeks 10 – 26 payable at 85% of weekly earnings

2. Long Term Disability:

Insured by Sun Life

- 100% paid for by employee (benefits will be non- taxable upon receipt)
- after 26 weeks of disability, benefits are equal to 60% of monthly earnings up to a maximum of \$13,000 payable to age 65 or recovery, whichever is earlier
- benefits subject to a 3/12 pre-existing conditions clause. A pre-existing condition is defined as a condition for which you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines for your condition; or you had symptoms for which an ordinarily prudent person would have consulted a health care provider in the 3 months just prior to your effective date of coverage (first day of employment) and the disability begins in the first 12 months after your effective date of coverage

MATERNITY AND PARENTAL LEAVE

1. Maternity Leave

- birth mothers (employees) will be provided with a 15-week, lump sum top – up of the EI benefits to 100% of base salary following the birth of a child
- payroll will calculate your EI top-up benefit and the benefit will be paid as a lump sum payment less applicable statutory tax withholdings as a direct deposit into your bank account on the closest payroll cycle to when HR is notified of the birth

MATERNITY AND PARENTAL LEAVE (Continued)

2 Parental Leave

- if an employee meets the following requirements, they will be provided with a 3 week paid leave payable at 100% of base salary:
 - has a child placed in the home following the birth of the child pursuant to a legal surrogacy arrangement?
 - has adopted a child who is newly placed in the employee's home and (a) who has not attained the age of eighteen (18) as of the time of the adoption, unless the child is physically or mentally incapable of caring for him or herself and (b) who is not the child of someone living in the employee's home (for example, the child of the employee's spouse or domestic partner)
 - is the parent (but not the birth parent) of a newborn child who resides with the employee

EMPLOYEE & FAMILY ASSISTANCE PROGRAM (EFAP)

Our provider is Kii Health

Our program features include:

- Unlimited access to short term counseling, by phone, real-time chat or in person. Counselors are accessible 24 hours per day, 7 days per week, 365 days per year on a completely confidential basis. Counseling is provided for a full range of personal and family issues or life events which may affect you or your dependents, including but not limited to:
 - Short-term solution-based counseling
 - Legal consultations
 - Financial consultations
 - Life coaching
 - Daily living consultation and research
 - Self-Guided Cognitive Behavioral Therapy
 - Reference Library---your go-to source for reliable, trusted health information
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You can access Kii Health anytime day or night at 1-866-814-0018 or at www.kiihealth.ca

RETIREMENT PROGRAM

1. Pension Plan

- 100% paid by AIG
- become member on date of hire, no waiting period, vest immediately
- defined contribution plan – 5% of annual base salary and STI bonus payment
- no employer pension contribution dollar maximum (over the CRA annual limit will be contributed to a non-register account (CO EPSP))

2. Savings Plan

- participation is strictly optional – you can enroll at the start of any pay period
- you can elect to contribute from 1% to 8% of your annual base salary
- 100% company matching contributions (to maximum 3% of annual salary)
- eligible for company matching immediately at time of enrollment and vest immediately

AIG reserves the right to terminate or amend the plans in any manner including participation, cost or scope of the coverage provided.

(Revised January 2026)