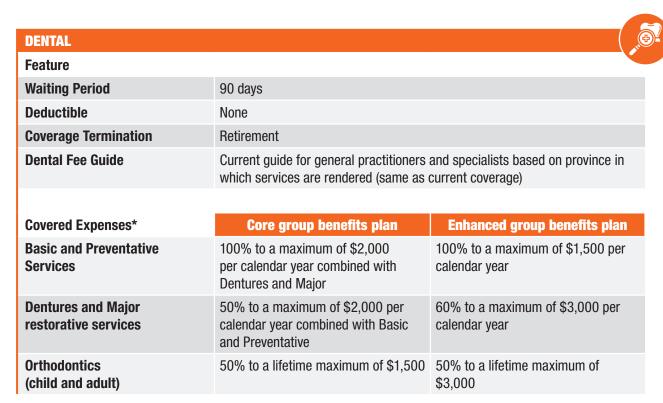
FULL-TIME HOURLY ASSOCIATES

TOLE-TIME HOOKET ASSOCIATES		
EXTENDED HEALTH CARE (MEDICAL)		
Feature		
Waiting period	90 days	
Annual deductible	None	
Coverage termination	Retirement	
Covered expenses*	Core group benefits plan	Enhanced group benefits plan
Hospital	100% coverage for semi-private room	
Prescription drugs (DTF)**	Managed prescription drugs • 80% of Tier 1 drugs • 60% of Tier 2 drugs	Managed prescription drugs 90% of Tier 1 drugs70% of Tier 2 drugs
	 \$9.00 dispensing fee cap for drugs purchased through Express Scripts \$7.00 dispensing fee cap for drugs purchased through other pharmacies Pay Direct drug card 	
Vision care	 80% coverage Eye exams, once per 2 calendar years Prescription glasses/contact lenses, \$300 per 2 calendar years 	 100% coverage Eye exams, once per calendar year Prescription glasses/contact lenses, \$400 per 2 calendar years
Out-of-province/Canada Medical Emergency	 Coinsurance 100% Lifetime maximum of \$5,000,000 ManuAssist – Included 	
Medical supplies and services	 80% coverage for orthopaedic shoes and orthotics 100% for medical supplies and services 	100%
Private duty nursing	\$10,000 per calendar year	\$25,000 per calendar year
Hearing aids	\$500 every 5 calendar years	
Orthopedic appliances	2 pairs per calendar year	
Orthopedic shoes	1 pair per calendar year	
Paramedical practitioners	80%	100%
Osteopath, Podiatrist, Chiropractor, Naturopath, Massage Therapist, Physiotherapist, Speech Therapist, Acupuncturist	\$500 per practitioner per calendar year up to \$1,000 combined	\$1,500 combined per calendar year
Mental Health Practitioners† Clinical Counsellor, Marriage and Family Therapist, Psychoanalyst, Social Worker, Psychotherapist and Psychologist	\$1,000 per calendar year for all mental health practitioners combined	\$1,000 per calendar year for all mental health practitioners combined

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- Reasonable and customary limits apply
- * If you are a Quebec resident, your prescription drug coverage will be subject to and coordinate with RAMQ and other provincial regulations and some coverages are not applicable
- † Contact Manulife to confirm coverage amounts in your province

Our approach to prescription drug coverage – What is DTF?

Manulife's tiered system, called **Dynamic Therapeutic Formulary (DTF)**, provides a way to reduce prescription drug costs while still providing coverage for most commonly prescribed drugs. DTF offers two levels of coverage to support your prescription drug needs.

TIER 1

Tier 1 consists of most available prescription medications that are clinically sound and cost-effective, including brand name medications and their generic equivalents. When you and your doctor choose a prescription drug from the Tier 1 list, you will receive a higher reimbursement amount on the prescription – which means more money in your pocket!

TIED 2

Tier 2 includes all the other drugs covered by your plan that are not listed on the Tier 1 list.

You still have access to coverage for these drugs, however when you and your doctor choose a prescription drug from the Tier 2 list, you will receive a lower reimbursement amount on the prescription.

Talk to your doctor about how the DTF could save you money. To access the DTF list on your mobile device or computer:

- Sign in to the plan member secure site www.manulife.ca/planmember
- Go to My benefits and select My drug plan
- Select Eligible Tier 1 (DTF) drugs under Related links to view the complete list of drugs eligible on the DTF.

Ultimately, it is up to you and your doctor to determine which drug will best suit your medical needs.

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