Maternity, Parental & Adoption Leaves

Colleague Information Summary (National)

For non-union colleagues in all provinces except Québec*

*If you live in Québec, please refer to the Colleague Information Summary (Québec)



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A brief intro ...

This Information Summary* ("Summary") covers what you need to know about the following job-protected leaves of absence ("LOAs"):

LOA Type	Eligible Colleagues
Maternity	birthing parents
Parental	new parents
Adoption	new parents

For parental and adoption LOAs, "parent" is defined as:

- a birth parent;
- an adoptive parent (whether or not the adoption has been legally finalized); and
- a person who is in a relationship of some permanence with a parent of the child and who plans on treating the child as their own. This includes same sex-couples.

Maternity, parental and adoption leaves are provincially regulated. Leave eligibility, notice requirements, duration and job reinstatement guidelines vary based on employment standards legislation set out in each province. This Summary includes a high level overview of the legislation by province as well as general information about Employment Insurance (EI) benefits. More comprehensive information about the EI program is available on the Canada.ca website.

If there's a discrepancy between information in this Summary and legislation, then legislation will prevail.

At the end of this Summary you'll find a Quick Reference Checklist and Resource Contact List.

If you have a question about the LOA process that isn't covered in this Summary...

Non-Executive Colleagues - please reach out to the Colleague Support Centre ("CSC") by logging a case on fl!p or call 1-877-303-3013. Call Centre representatives are available to assist you Monday to Thursday between 8 a.m. and 7 p.m. ET and on Fridays between 8 a.m. and 6 p.m. ET.

<u>Executives (VP+)</u> - please contact the (GWL) Director, Pensions & Benefits at 416-965-5315.

*If you live in Québec, please refer to the Colleague Information Summary (Québec).

LOA eligibility

In all provinces (except British Columbia, Nova Scotia and New Brunswick) you must be employed for a certain number of weeks to qualify for a maternity, parental or adoption LOA. If you don't meet the requirement, subject to management approval, the Company may still grant you a personal unpaid LOA.

Qualifying Period by Province

AB	MB	NL	NT	ON	PE	SK	ΥK
, ,			12 mos				

The LOA application process

To allow for effective transition planning, you're encouraged to notify your manager and complete the LOA application process well in advance of your last day of work. At minimum, you must provide the advance notice required under employment standards legislation in your province:

Required Notice (# of weeks)

AB	вс	MB	NB	NL	NT	NS	ON	PE	SK	ΥK
6	4	4	16*	2	4	4	2	4	4	4
* 4 mo	nths in	NB								

LOA Process

Submit your LOA request in Workday

- ✓ Select **Leave of Absence** in the Time Off Worklet.
- ✓ Enter your LOA dates. Time off and LOAs must be entered into Workday as separate events. If, for example, you're taking vacation time off immediately prior to your LOA, you must submit your vacation time off request using the <u>Time Off</u> tab. Use the <u>Leave of Absence</u> tab to submit your LOA request.
- ✓ Click on leave **Type**; Click on 'Company', and select the applicable leave type (e.g. Maternity/Parental Leave with Top-Up, if you're eligible for the top-up benefit).
- ✓ Click Submit.
- ✓ If you're applying for the top-up benefit, click Review
 Documents, read the Top-Up Benefit Agreement, and check
 ☑ I Agree to complete the electronic authorization process.
- ✓ Click Submit.
- ✓ Next, click Complete Questionnaire and confirm whether you would like to continue pension contributions while on leave
- ✓ Click **Submit** to complete the LOA Application process.

When you enter your LOA in Workday please keep the following in mind:

You must indicate your expected last day of work. If this day is not the business day (or regularly scheduled work day) immediately prior to your LOA start date, you must explain and account for the days in between in the comments. For example, if you're taking five (5) paid vacation days before your LOA start date, indicate this in the comments. Indicate the start date* as the first day after your 5 days of vacation.

Important:

- * If your baby arrives earlier than the LOA start date you indicated in Workday, you must notify the Colleague Service Centre at 1-877-303-3013 as soon as possible. Executives must notify the (GWL) Payroll Manager at 416-965-5329.
- ** If you're a Store colleague and you don't have self-serve access to Workday, your manager must initiate your LOA request in Workday. Submit your signed Top-Up Benefit Agreement, where applicable, to your manager.

Duration of the LOA...

The duration of each type of LOA is set out under employment standards legislation in each province, as follows:

	Number of Weeks										
	AB	вс	MB	NB	NL	NT	NS	ON*	PE	SK	YK
Maternity (birthing and non-birthing parent; parental LOA may be added to the maternity LOA)	16	17	17	17	17	17	16	17	17	18	17
Parental (can be taken by either parent or shared)	62	62***	63	62	61	37	61	63***	35	37****	37
Adoption (can be taken by either parent or shared)	62	62	63	62	17	37	52	63	52	18	37

^{*}Colleagues employed by President's Choice Financial follow Federal Legislation, which permits the same duration of LOA as Ontario

About Employment Insurance ("EI") benefits...

The government's El program provides temporary financial assistance to eligible colleagues who are absent from work due to pregnancy, or following the birth or adoption of a child. Here's a high level overview of how it works:

eligibility

You must have 600 hours of insurable employment (meaning you must have worked 600 hours for a company covered under applicable employment standards legislation).

weekly benefit and duration

El maternity benefits are offered to a maximum of 15 weeks. The weekly benefit rate is 55% of the claimant's average weekly insurable earnings up to a maximum amount.

There are two options available for receiving parental benefits: standard or extended.

- Standard parental benefits can be paid for a maximum of 35 weeks. The weekly benefit rate is 55% of the claimant's average weekly insurable earnings up to a maximum amount. The two parents can share these 35 weeks of standard parental benefits. When parents agree to share the parental leave benefits, an additional five (5) weeks of El is available.
- Extended parental benefits can be paid for a maximum of 61 weeks. The benefit rate is 33% of the claimant's average weekly insurable earnings up to a maximum amount. The two parents can share these 61 weeks of extended parental benefits. When parents agree to share the parental leave benefits, an additional eight (8) weeks of El is available.

More comprehensive information about the EI maximum amounts is available on the <u>Canada.ca</u> website.

Note: if your annual income, including El benefits exceeds 150% of El's maximum yearly insurable earnings, Service Canada will require that you repay the excess portion. This is done through the annual federal income tax return process. For more details, contact <u>Service Canada</u>.

benefit waiting period

El benefits are payable after you've satisfied a **one (1) week waiting period**. If you're sharing the parental or adoption LOA with your spouse/partner, only one of you will be subject to the waiting period.

The El Claim Process

Visit Service Canada at least four (4) weeks before the start of your LOA to request an Employment Insurance information package and to establish your eligibility for El benefits. It's recommended that you apply for your El benefits as soon as you've stopped working. Your Record of Employment (ROE) is not required for the initial El benefit application.

Record of Employment ("ROE")

You'll be able to access your ROE electronically from the <u>Canada.ca</u> website approximately five (5) business days following the start of your LOA. Note – a completed LOA Application must be submitted into Workday in order for an ROE to be issued.

^{***61} weeks if maternity LOA is taken

^{****34} weeks if maternity or adoption LOA is taken

^{******}An additional 5 weeks of parental LOA is available (or 8 weeks for those who choose the extended parental benefit option) when parents share the parental LOA benefits

The Company top-up benefit

Loblaw's top-up benefit supplements the amount you are eligible to receive from the El program.

eligibility

You're eligible for the Company top-up benefit if at the time the LOA commences, you:

- have at least 52 weeks of continuous service* with Loblaw:
- are employed in a permanent full-time, non-union position; and
- qualify for El benefits**

top-up amount

If eligible, you will receive a top-up to 75% of your regular gross salary/wages from either 55% of your regular base salary/wages or the maximum El Maternity/

Parental Standard benefit, whichever is less.*** Your top-up will be calculated in this matter regardless of whether you choose the Standard (55%) or the Extended (33%) El Parental Benefit with Service Canada. Top-up payments will be deposited directly to your bank account according to the regular payroll schedule. Income tax, CPP, and where applicable, benefit premiums and voluntary plan contributions will be deducted from your top-up payment.

duration of payments

- Maternity Leave up to 17 weeks****
- Parental Leave up to 17 weeks
- Adoption Leave -up to 17 weeks

condition of payments

If you resign at the end of your LOA, or you do not return to permanent full-time employment for a minimum period of six (6) months following the end of your LOA, you must repay the full gross amount of the top-up benefits paid to you by Loblaw.

*52 weeks' continuous service may include temporary and permanent part-time service, however you must be in a permanent full-time position at the time your LOA commences.

**The top-up benefit is contingent on your eligibility for El benefits. Top-up payments will therefore not begin until you have provided proof of your eligibility for El benefits by sending your first El payment stub to the applicable Payroll Department as follows:

- Non-Executive Colleagues—email scanned copy to the National Payroll Department at <u>payroll@loblaw.ca</u> or submit by fax to 204-786-5187;
- Executives (VP+) email scanned copy to (GWL) Payroll at Angela.Nanos@Weston.ca or submit by fax to 416-960-6992.

Benefit program participation during your LOA...

Your eligibility to participate in many Company benefit programs will not change during the legislated period of your LOA. Where applicable, payroll deductions (e.g. benefit premiums and/or voluntary plan contributions) will continue during the top-up payment period (for Non-Executive Colleagues only). Benefit premiums for elected coverage will accrue on payroll for the balance of your LOA. Please refer to the information below for details by program.

It's important to note that accrued premiums will be deducted in a lump-sum from your first pay(s) when you return to work unless—for Non-Executive Colleagues only-an alternative payment plan is coordinated through the CSC. You will be notified of the payment options by a benefits administrator at the time your LOA commences.

Benefits Plan

If you participate in the benefits plan, your elected coverage, where applicable, for health & dental care, life insurance and accidental death & dismemberment benefits will automatically continue during the legislated period of your LOA.

- If you're eligible for the Company top-up benefit, then premiums will be deducted through the top-up payment period,* following which they will accrue on payroll. If you're not eligible for the top-up benefit, then your premiums will accrue on payroll for the entire LOA period.
- You have 31 days from the birth or adoption of your child to add your new little one to your benefits coverage. Submit a completed benefits plan change form to the Ontario CSC. If your payroll and benefits information is in Workday, you must make the change in Workday.
- If you're an Executive, contact the (GWL) Director, Pensions
 & Benefits at 416-965-5315 to obtain a benefits plan change form
- It's also a good idea to review your beneficiary designations at this time under the life insurance provisions of the benefits plan.

*Non-Executive Colleagues only

Employee & Family Assistance Program

Your access to **worklifehealth**, our Employee & Family Assistance Program ("EFAP") will continue uninterrupted during your LOA. This is an excellent resource for new parents. You're encouraged to visit the EFAP website at www.lifeworks.com for information about:

- Tips for healthy pregnancy
- Childbirth options
- Safety tips for parents of infants
- Winning the war on bedtime battles
- Choosing childcare in your home
- Understanding and overcoming postpartum depression

^{***} El benefits are payable after you have satisfied a one (1) week waiting period. If you qualify for the Company top-up benefit, Loblaw will pay 75% of your gross weekly salary/wages during this waiting period.

^{****}The top-up benefit is only payable for the maternity leave portion of a legislated LOA.

Employee Share Ownership Plan ("ESOP")

If you participate in the ESOP, your contributions and the corresponding Company contributions will be suspended for the entire LOA. Your payroll deductions to the ESOP will automatically resume when you return to active employment.

Group RRSP ("GRRSP")

If you contribute to the Company-sponsored GRRSP through payroll deductions, your contributions will continue during the top-up payment period* of your leave (if applicable). Thereafter, your contributions will stop and *will not* accrue on payroll. Payroll deducted contributions to the GRRSP will automatically resume when you return to active employment. *non-executive colleagues only

Pension Plan

If you contribute to a pension plan through payroll deductions, you have the option to either continue making contributions to the plan or to suspend contributions during your LOA. You must indicate your decision on your LOA Application.

- If you elect to continue making contributions: A Loblaw Pension Administrator will contact you directly to advise the total contribution amount and payment schedule for the entire LOA period.
 - If you're eligible for the top-up benefit, the total contribution amount will be spread over the top-up payment period.
 - If you're not eligible for the top-up benefit, you will be required to pay the contributions by personal cheque(s) payable to Loblaws Inc.
- If you elect to stop contributing to the pension plan while you're on LOA, you will forfeit any corresponding Company contributions to the pension plan.

Remember: if you do not select an option on the LOA Application, you will be deemed to have elected to stop contributing to the pension plan during your LOA.

If you're a member of one of the Company's non-contributory pension plans, your membership in that plan will continue uninterrupted during the legislated period of your LOA.

Colleague Discount Programs

You will remain eligible for all discount programs and colleague-preferred rates during your LOA, including:

- the Colleague Discount Program
- Loblaw workperks[®]
- Optical discounts
- PC Home & Auto Insurance
- PC Mobile
- GoodLife Corporate rate fitness membership

Car Allowance

If you're an Executive receiving a car allowance under the Perquisite Car Allowance Program, you're eligible for the allowance for the legislated LOA period. The allowance will be calculated for the entire period and paid to you in a lump-sum at the start of your LOA.

Company Car

If you have a Company-leased vehicle under the Business Tool Car Program ("BTCP") or Executive Fleet Program, you can continue to use the vehicle during your LOA. BTCP participants must return the Element Fleet Card and, where applicable, the 407 ETR transponder, to Loblaw Fleet Administration. These will be returned to you following the end of your LOA. If you have a sticker/decal in your car for toll route(s), these must be removed and destroyed at the start of your LOA.

Important: Both BTCP and Executive Fleet Program participants must continue to report mileage each month on the Element Fleet Management website. You're required to keep all *original* fuel and maintenance expense receipts and submit these to the Loblaw Fleet Administration at the end of the calendar year and on your return to active employment.

Vacation

You must make every attempt to use all outstanding earned vacation prior to or coincident with your LOA. Any unused vacation credits may be carried over subject to your manager's approval, and must be used within six (6) consecutive months of the date you return to active employment status. All vacation time off requests must be submitted in Workday. There is no provision to buy-out earned vacation credits.

Please note the following.

Full-Time non-union colleagues:

- Paid vacation days earned prior to your leave ...
 The number of paid vacation days you earn and are eligible to take prior to your leave is pro-rated in accordance with the Vacation Policy.
- 2. Vacation accrual during your leave ...

You will continue to accrue vacation credits during your LOA. The number of **paid** vacation credits you accrue will be calculated on a pro-rata basis taking into account the first 17 weeks of maternity leave, parental and adoption leave

Any remaining vacation credits you accrue may be taken as unpaid time off. Please refer to the Vacation Policy.

Other need to know info ...

President's Choice Children's Charity

If you're contributing through payroll deductions to the President's Choice Children's Charity, your contributions will continue during the top-up benefit payment period* only (if applicable). Payroll deductions will automatically resume when you return to active employment.

*non-executive colleagues only

Company Provided Devices

If you have a Company-issued laptop, cell phone or other mobile communication device, (e.g. air stick), you will need to have a conversation with your manager as to whether or not you want to remain connected and keep your device(s) while on leave. Refer to the **Acceptable Use of Mobile Communication Devices Policy** for more information.

Short-Term Incentive Plan ("STIP")

If you're eligible for a STIP payment, the payment will be made as soon as practicable following your return to active employment. The payment will be made via direct deposit to your bank account. You will not have the option to direct the payment in whole or in part to the GRRSP. This option is available only to colleagues whose employment status is active at the time STIP is payable.

Service Credits

Credit for employment service, including pension service (where applicable) continues during the legislated period of your LOA only.

The return to work process

It's important that you notify your manager at least **two (2) weeks** in advance of your return to work date. Your manager will be responsible for indicating your return to work date in Workday.

Accrued benefit premiums

Once your payroll record is returned to active status, any arrears deductions (e.g. benefit premiums) will automatically be applied against your first regular earnings payment, unless you confirmed an alternative payment plan with the CSC or (GWL) Director, Pensions & Benefits, as applicable.

Job Reinstatement

Maternity, parental and adoption leaves are provincially regulated job-protected leaves. If eligible, you must be reinstated in the same position or in a comparable position when you return to work at the end of your LOA according to employment standards legislation in your province.

IMPORTANT: if you apply* for and are granted a personal unpaid LOA beyond the legislated LOA period, there is NO guarantee of re-employment with Loblaw, regardless of the number of personal LOA days that are approved. Job reinstatement provisions set out in employment standards legislation apply only on return from a legislated LOA.

*to apply for a personal LOA you must submit your request in Workday *at least four (4) weeks* in advance of the requested LOA start date. All outstanding earned vacation days must be taken *before* an approved personal LOA can commence.

Quick Reference Checklist Applying for the leave... ☐ Download and complete the LOA Application At least four weeks before the start of your leave... ☐ Initiate your LOA request in Workday; remember to **upload** your signed LOA Application Usit your local Service Canada office to request an El information package and to establish your eligibility for El benefits Schedule time with your manager to review the transfer of work responsibilities and to document your year-to-date performance and results on objectives Leverage the conversation guide to determine how you want to stay connected while on LOA On or before your last day of work... ☐ Meet with your manager to: o return all Company assets if you have decided not to keep your devices while on LOA ☐ Submit any outstanding expense claims ☐ Pack-up and take home your personal belongings (if your leave is greater than 10 weeks) ☐ Create an out-of-office alert on your email and voice mail accounts ☐ If you participate in the Business Tool Car Program, return your Element Fleet Card and, where applicable, your 407 ETR transponder to Loblaw Fleet Administration. Remove and destroy any toll route decals you have in the car. ☐ If you work at 1 PCC and you were given a preferred parking pass –return it to Building Services on your last day of work When your leave begins... ☐ Apply for your El benefits as soon as you have stopped working. The ROE is not required for the initial El benefit application ☐ Access your ROE electronically from the Canada.ca website approximately five business days following the start of your LOA. Go to http://www.Canada.ca. After your first El payment... ☐ If you're eligible for the Company's top-up benefit, send a copy of your first El benefit payment stub to the applicable Payroll Department (refer to the Resource Contact List for email and fax info) Remember: Payment of the Company top-up benefit won't commence until Payroll has received your first El payment stub. After the birth or adoption of your child... ☐ If your baby arrives earlier than the leave start date you indicated in Workday and on your LOA Application, you must notify the CSC – or the (GWL) Executive Payroll Manager if you're an Executive. ☐ Update your benefits coverage. If you participate in the benefits plan, **you have 31 days** from the date your child was born or came into your care in which to make changes to your coverage. Thereafter you will be considered a 'late applicant' and you will be required to provide evidence of insurability for your new eligible dependent(s). Manulife, our benefits provider, will determine if your coverage will be approved based on the medical evidence provided. ☐ Review your beneficiary designations (e.g. life insurance, pension plan, etc.) **During your leave...** If you have a Company car, remember you must log your mileage on the Element Fleet Management website each month. You must also keep the original receipts for fuel and maintenance expenses during your leave. These must be submitted to Loblaw Fleet Administration at the end of the calendar year and on your return from the LOA as they are required by the Company to offset taxable benefits. • Keep in touch with your manager. If you wish to stay connected while on LOA, you must update your password every 60 days. It can be challenging to remember a password that you are not entering regularly so you may want to consider choosing a password that is secure, but you will easily recall. After 90 days of inactivity, your account will be disabled, and your manager must call the NSC to have it re-activated. At least two weeks before the end of your leave... Contact your manager. They will be responsible for indicating your return to work date in Workday. When you return to work... ☐ Your payroll deductions to the pension plan, ESOP and/or GRRSP will automatically resume if you participated in these plans immediately before your leave. ☐ Any accruéd benefit premiums (e.g. for Health & Dental coverage and Life Insurance) will be deducted from your first pay(s) following your return to work unless you confirmed an alternative payment plan with the CSC or the (GWL) Payroll Manager if vou're an Executive. ☐ If you have a Company car under the Business Tool Car Program, contact Loblaw Fleet Administration to retrieve your Element Fleet Card and, where applicable, your 407 ETR transponder.

☐ Schedule time with your manager to review and document key objectives for the balance of the year and to get caught up on any

changes within the department or to the strategic direction for your group

Resource Contact List

Resource	Contact Info	Information / Support
Colleague Support Centre (for Non-Executive Colleagues)	Email: CIC@loblaw.ca National Call Centre: 1-877-303-3013	 Assistance with questions about the LOA process Who to notify if the baby arrives earlier than the leave start date you in dicated in Workday.
Director, Pensions & Benefits (GWL) (for Executiv⊛)	Email: Rosemary.Hatnay@Weston.ca Tel: 416-965-5315 Fax: 416-960-6995	 Where to send your benefits plan change form (you'll find the address on the form) Who to call with questions about Company benefits and pension plan(s)
National Payroll Department (For Non-Executive Colleagues)	Email: <u>payroll@loblaw.ca</u> Fax: 204-786-5187	■ Where to email or fax your first EI benefit payment stub
Executive Payroll Department	Email: <u>Angela.Nanos@Weston.ca</u> Tel: 416-965-5293 Fax: 416-960-6992	■ Who to call with questions about your pay statements or ROE
Loblaw Fleet Administration	Email: Rebecca.Moorey@loblaw.ca or Lauren.Phillips-Brown@loblaw.ca Tel: 905-459-2500 Extension 613348 or 614473	 Who to contact to return your Element Fleet Card at the start of your leave if you have a Company car and to retrieve upon your return to work Send original fuel and maintenance expense receipts (totaled) at the end of the calendar year and on your return to work
Element Fleet Management	Website: www.elementfleet.com/driver- login Tel: 1-800-411-8500 Fax: 1-866-867-8808	■ Where to report mileage online monthly if you have a Company car
Manulife	Website: <u>www.manulife.ca</u> Tel: 1-844-251-4241	 View your benefits coverage online on the Cardholder section of the website Questions about health & dental care claims Download a claim form (or sign-up for e-claims!)
Great-West Life	Website: https://ssl.grsaccess.com Call Centre: 1-800-724-3402	If you're a member of a defined contribution pension plan or the GRRSP : View our account(s) online Change your beneficiary
Morneau Shepell	Website: https://westonloblaw/hroffice.com Call Centre: 1-800-265-0378	If you're a member of a defined benefit pension plan : View your account online Access the online pension projection tool Change your beneficiary
Computershare	Website: <u>www.computershare.com/employee/ca</u> Call Centre: 1-866-982-8784	If you participate in the ESOP: View your account online Sell or withdraw your shares
Service Canada	Website: http://www.Canada.ca	 Access to your ROE Information about the EI program and benefit claim process
Lifeworks	Website: www.lifeworks.com Tel: 1-844-880-9142	Employee and Family Assistance Program: Online access to helpful resources (tips for a healthy pregnancy, safety tips for parents of infants, childcare and more) immediate confidential help with any concern