

**Loblaw Companies Limited**  
**Summary of Benefits**  
**Full-Time Union Colleagues in Real Canadian Superstores and Western Grocers Distribution Centres**  
**UFCW Local 247**

## **Plan Information**

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### **Group Covered**

Full-Time Union Colleagues in Real Canadian Superstores and Western Grocers Distribution Centres  
UFCW Local 247

### **About this Guide**

If you believe there to be any discrepancy between the information in this guide and any other information that you may have received, please call or email your regional contact for clarification. As this is a summary of the benefits plan offered to you, as of the date printed, the express terms of the contract and/or collective agreement will prevail.

### **Coverage Information**

You will receive a Benefit Enrollment Event in Workday and will be automatically enrolled for short-term disability and basic life insurance benefits as soon as you meet the eligibility requirements. To add eligible dependent(s) to your coverage, please follow the process to include them to the appropriate coverage in Workday. For information on the process to add dependent(s), please refer to the "Quicklinks for Employee" worklet in Workday and select the "Employee Direct Access Reference Guide".

### **Eligibility Information**

You may become eligible for different benefits at different times during your full-time employment with Loblaw. Refer to the eligibility information provided for each of the benefits listed in this guide. All coverage stops if you leave the Company, retire or die.

### **Eligible dependents**

legal spouse;  
dependent children under age 18;  
unmarried dependent children under age 25 while in full-time attendance at an accredited educational institution. (Proof of student status required annually)

## **Pension Benefits**

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- Information about your Canadian Commercial Workers Industry Pension Plan (CCWIPP) is available through the CCWIPP website at [www.ccwipp.ca](http://www.ccwipp.ca)

## **Health Care Benefits**

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### **Eligibility**

- You're eligible for Health Care benefits as soon as you've completed 3 months of full-time service

### **Prescription Drugs**

- Coverage is provided by Prudent Benefits Administration Services (PBAS). For information regarding your eligibility for benefits, your eligible dependents, your benefit coverage or to make a claim, please call 604-945-7607

### **Hospital Coverage**

- 100% reimbursement for semi-private hospital accommodation

### **Supplementary Health Benefits**

- Physiotherapist: 80% reimbursement
- 100% reimbursement for ground ambulance to nearest medical facility
- Private Duty Nursing: 80% reimbursement
- 80% reimbursement for out-of-province emergency expenses
- 80% reimbursement for the services of a dentist or oral surgeon required for treatment of accidental injuries to natural teeth within six months of the accident
- There is a \$10 deductible per individual per calendar year to a maximum deductible of \$20 per family per calendar year. Any expenses in excess of \$500 per calendar year are entirely paid for by the plan  
There is a lifetime maximum of \$120,000 per covered life. Once you've reached your maximum, each year thereafter the maximum amount you will be reimbursed is \$1,000 per year
- The deductible and the maximums are in combination with those applicable to Prescription Drugs

## **Dental Care Benefits**

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### **General Information**

- Coverage is provided under the PBAS Trusteed Dental Plan. For information regarding your eligibility for benefits, your eligible dependents, your benefit coverage, or to make a claim, please call 604-945-7607

## **Insurance Coverage**

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### **Eligibility**

- You're eligible for Basic Life Insurance and Optional AD&D benefits as soon as you've completed 3 months of full-time service

### **Basic Life Insurance**

- 1 times basic annual salary (rounded to the next highest thousand) for you

### **Accidental Death and Dismemberment (AD&D) Coverage**

- You can choose to buy optional coverage for yourself, in \$10,000 increments to a maximum of \$500,000
- You can choose to buy optional coverage for your family which will be 50% of your optional coverage for your spouse and 25% of your optional coverage for each child

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## **Disability Benefits**

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### **Eligibility**

- You're eligible for STD benefits as soon as you've completed 3 months of full-time service  
If you elected to join and contribute to the LTD Benefits option at the time of your change to full time status, you may be eligible to receive LTD Benefits once you have completed 24 months of full time service

### **Short Term Disability (STD)**

- coverage is limited to a maximum of 180 days for sickness or accidents not covered by Provincial Workers' Compensation Programs
- You will be eligible to receive a percentage of your salary if you are off work due to illness or non-work related accident

### **Long Term Disability (LTD)**

- You may be eligible to receive 60% of your monthly basic earnings up to a maximum benefit of \$1,000 a month
- Your LTD payments will be reduced by any income you receive i.e. from Workplace Safety and Insurance Board (WSIB) or Canada/Quebec Pension Plan (C/QPP) - to a combined total of 85% of your pre-disability basic monthly earnings
- To qualify for benefits you must be under age 65 and you must be unable to perform your job during the first 2 years of disability and be unable to perform any job after the first 2 years of disability

## **Claims and Contact Information**

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### **Claims Deadline**

- Applicable claims, along with all your original receipts, must be submitted to Manulife within 90 days after the end of the calendar year in which the expense was incurred

### **Claims Information**

- Submit your claims electronically using Manulife's Plan Member Secure Site or mobile app, or download a paper claim form at [www.manulife.ca/planmember](http://www.manulife.ca/planmember)

### **Claims Address**

- If you choose to submit a paper claim form, send it to the applicable Manulife office indicated on the form.

### **Claims Status**

- To find out the status of a claim, you can call Manulife directly at 1-844-251-4241 or check online via the Plan Member Secure Site at [www.manulife.ca/planmember](http://www.manulife.ca/planmember)

### **Further Information**

- Call or email:  
Colleague Support Centre (CSC)  
1-877-303-3013  
[cic@loblaw.ca](mailto:cic@loblaw.ca)