



EATALY

Benefits at Your Service

Your Choices under the
Flexible Benefits Program

Enrolment Guide for
Eligible Employees in Canada
Effective August 2025

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EATALY

Welcome to Eataly's Flexible Benefits Program!

At Eataly, we believe in the power of perfect pairings. Similarly, we want to ensure your wellbeing needs are paired with just the right benefits coverage.

This is why Eataly's Flexible Benefits Program offers a great selection of competitive benefits to meet your needs—and your family's needs too.

- Healthcare
- Dentalcare
- Disability Insurance
- Life Insurance
- Accidental Death & Dismemberment (AD&D) Insurance
- Critical Illness Insurance
- Employee and Family Assistance Program

We've developed this handy Enrolment Guide to help you understand the different benefit choices available to you and to help you enrol. Please enrol and submit your choices in Dayforce between **June 16 and 27, 2025**! Otherwise, you won't have access to certain benefits.

If you're a new hire, please note that you have 30 days from your date of hire to enrol. You'll become eligible for benefits on the first day of the month coinciding with or following 60 days of continuous employment (30 days if you're a manager). If you're an executive, you're eligible for benefits on the first day of the month following your date of hire.

New!

Eataly's Flexible Benefits Program will be administered by Manulife starting August 1, 2025. As a result, the "benefit year" (the 12-month period that we use to track benefits and coverage limits) will now be from August to July, as opposed to a calendar year.



How the Flexible Benefits Program Works



With Eataly's Flexible Benefits Program, we've got you and your family covered through a variety of benefits designed for your physical, mental and financial wellbeing. Here's a menu of the different benefits available to you.

Benefits where you choose the level of coverage you want

You have several plans offering different levels of coverage: Gold, Silver and Bronze.

For you and your dependents

- Healthcare
- Dentalcare
- Basic Life Insurance

For you

- Basic Accidental Death & Dismemberment (AD&D) Insurance
- Long-Term Disability Insurance

The level you choose generally applies for all these plans—like a Table d'hôte menu. However, you may choose a different level of coverage for the Dentalcare Plan.

Benefits that are automatically provided to you

There are some plans that do not require you to enrol. They are automatically available to you.

For you and your dependents

- Employee and Family Assistance Program

For you

- Short-Term Disability Insurance

The same level of coverage is available for everyone, regardless of the coverage you choose in the other plans.

Benefits that are entirely optional

You can also decide to complement your insurance coverage with optional plans.

For you and your dependents

- Optional Life Insurance
- Optional Accidental Death & Dismemberment (AD&D) Insurance

For you and your spouse

- Optional Critical Illness Insurance

You need to enrol if you wish to participate in these plans. Proof of good health may also be required to obtain this coverage.

How the Flexible Benefits Program Works



Who picks up the bill for the insurance premiums? That depends on the plan as outlined below.

Your cost will vary based on the level of coverage you select for certain plans. You'll find all the costs on [Dayforce](#).

Plan	Eataly	You
Healthcare	✓	✓
Dentalcare	✓	✓
Short-Term Disability Insurance	✓	
Long-Term Disability Insurance		✓
Basic Life Insurance (you and your dependents)	✓	
Basic AD&D Insurance (you)	✓	
Optional Life Insurance (you and your dependents)		✓
Optional AD&D Insurance (you and your dependents)		✓
Optional Critical Illness Insurance (you and your spouse)		✓
Employee and Family Assistance Program	✓	



Healthcare



The Healthcare Plan offers you three levels of coverage to fit your needs. The level you choose applies to all eligible healthcare expenses. To enrol, you must provide proof of coverage under the Ontario Health Insurance Plan (OHIP). You may also decide to opt out of the Healthcare Plan.

How the options are the same

We have tables for 1, 2 or more

You may choose to cover yourself only, yourself + 1 dependent, or yourself + 2 or more dependents.

Annual deductible

For all three options, you pay the first \$25 (individual coverage) or \$50 (family coverage) of eligible expenses before the plan begins to pay benefits during the benefit year. This is known as your annual deductible.

Certain expenses covered with no deductible

Global medical assistance, in-Canada hospital, out-of- country emergency care and accidental dental expenses are all covered at 100% with no deductible, regardless of the options you choose. All options also include virtual health services.

Healthcare reimbursement limits

There is no lifetime maximum for the total amount paid by the plan. However, certain expenses are subject to reimbursement limits. On the next page, you'll find the reimbursement limits that apply to all three options: Gold, Silver and Bronze.

How the options differ

What the plan pays	Gold	Silver	Bronze
Tier 1 prescription drugs in Canada	100%	85%	65%
Tier 2 prescription drugs in Canada	80%	60%	40%
All other covered expenses (see next page for examples)	100%	85% until \$3,000 (single) / \$6,000 (family) of annual out-of-pocket expenses and 100% for the remainder of the benefit year	65% until \$6,000 (single) / \$12,000 (family) of annual out-of-pocket expenses and 100% for the remainder of the benefit year
Maximum for all paramedicals* combined each benefit year	\$1,000	\$850	\$500
Maximum for glasses, contact lenses and laser eye surgery every 24 months	\$300	\$200	\$150

* Paramedical practitioners include acupuncturists, athletic therapists, audiologists, chiroprodists, chiropractors, clinical counsellors, dieticians, marriage and family therapists, massage therapists, naturopaths, occupational therapists, osteopaths, physiotherapists, podiatrists, psychoanalysts, psychologists, psychotherapists, social workers and speech therapists.

Healthcare



All options cover ambulance services, semi-private hospital rooms, flash glucose monitoring machines, and more. The following eligible expenses are subject to the same maximum reimbursement levels, regardless of the option you choose. However, the percentages reimbursement will vary.

Eligible expenses	Maximum reimbursement
Blood glucose monitoring machines	1 every 4 benefit years
Continuous glucose monitoring machines*	\$4,000 each benefit year
Custom-fitted orthopedic shoes	\$300 each benefit year
Custom-made compression hose	\$100 each benefit year
Custom-made foot orthotics	\$300 each benefit year
Extremity pumps for lymphedema	1 lifetime up to \$1,500 lifetime
External breast prosthesis	2 each benefit year
Eye exams for dependent children up to and including age 21	Once every benefit year
Eye exams for others	Once every 2 benefit years
Hearing aids	\$500 every 5 benefit years

Eligible expenses	Maximum reimbursement
Home nursing care	\$10,000 every 12 months
In-Canada prescription drugs	\$100,000 each benefit year
Mechanical or hydraulic patient lifters	\$2,000 per lifter once every 5 benefit years
Myoelectric arms	\$10,000 per prosthesis
Outdoor wheelchair ramps	1 in a lifetime to a maximum \$2,000 lifetime
Out-of-country non-emergency care	\$50,000 lifetime
Smoking cessation products	\$500 lifetime
Surgical brassieres	2 each benefit year
Transcutaneous nerve stimulators	\$700 lifetime
Wigs for cancer patients	\$500 lifetime

* Including sensors and transmitters.

Covered expenses cannot exceed reasonable and customary charges. These refer to the acceptable range of fees for comparable medical services in a geographic area for a specific health expense.

Dentalcare



The Dentalcare Plan offers you three levels of coverage to fit your needs. The level you choose applies to all eligible dentalcare expenses. Regardless of the level of coverage you choose, it can be different from the level you choose for Healthcare and other benefits. For example, you may choose the Gold option for Dentalcare and the Silver option for all the other plans. You may also decide to opt out of the plan.

How the options are the same

Categories of coverage

You may choose to cover yourself only, yourself + 1 dependent, or yourself + 2 or more dependents.

Annual deductible

For all three options, you pay the first \$25 (individual coverage) or \$50 (family coverage) of eligible expenses before the plan begins to pay benefits. This is known as your annual deductible.

Dental fee guide

Reimbursement is based on the dental fee guide in effect in your province of residence one year prior to the date treatment is rendered.

Treatment plans and pre-authorization submissions

Regardless of option, your dentist can help you plan for your upcoming dental care expenses using treatment plans and pre-authorization submissions to Manulife. Speak to your dentist about it.

How the options differ

What the plan pays	Gold	Silver	Bronze
Endodontics, periodontal and oral surgery	90%	85%	65%
Other basic services	100%	85%	65%
Major services	50%	50%	Not covered
Orthodontics	50%, up to \$2,000 lifetime	Not covered	Not covered
Maximum for all eligible expenses combined (except orthodontics)	\$2,000 each benefit year	\$1,500 each benefit year	\$1,250 each benefit year

Dental terms can be a mouthful! Here are some examples of the different dental expenses covered:

Endodontics: Root canal therapy

Other basic services: Teeth cleanings, fillings

Periodontics: Scaling

Orthodontics: Braces and retainers

Major services: Crowns, bridges and the extraction of impacted teeth

Disability Insurance



It’s good to know that Eataly automatically provides income protection should illness or injury prevent you from working. Here’s how it works:

← **For the first 27 weeks** →

You are automatically eligible for short-term disability benefits for up to 27 weeks. Benefits are paid as follows.

Short-term disability
<p>If your absence is due to an injury, there is no waiting period. This means that your benefits begin to be paid immediately.</p> <p>If your absence is due to an illness, there is a waiting period of 7 days before benefits can begin to be paid. If you’re hospitalized or have day surgery before the last day of the waiting period for disease, benefits will begin on the day you are hospitalized, or the surgery is performed.</p>
<p>The benefit payable during your short-term disability will be equal to:</p> <p>67% of your weekly earnings to a maximum benefit of \$3,000</p>

This amount is taxable, like your salary, and paid entirely by Eataly. Please refer to the benefits booklet for eligibility conditions.

← **For the period following 27 weeks** →

If after 27 weeks, you continue to be unable to work, you may become eligible for long-term disability benefits. Benefits will depend on the option you select.

Gold	Silver	Bronze
<p>67% of the first \$5,000 of your monthly earnings</p> <p>+</p> <p>55% of the next \$5,500</p> <p>+</p> <p>40% of the remainder</p> <p>To a maximum benefit of \$15,000 or 85% of your pre-disability take-home pay, whichever is less</p>	<p>67% of your monthly earnings</p> <p>To a maximum benefit of \$10,000 or 85% of your pre-disability take-home pay, whichever is less</p>	<p>60% of your monthly earnings</p> <p>To a maximum benefit of \$10,000 or 85% of your pre-disability take-home pay, whichever is less</p>

This amount is tax-free as you pay the full cost of coverage. Please note that the option you choose—Gold, Silver, or Bronze—will be the same as for Healthcare and other plans. Please refer to the benefits booklet for eligibility conditions.

Life, AD&D and Critical Illness Insurance



Eataly also provides financial protection for you and your family in the event of death, a serious injury or a critical illness.

Basic insurance

Eataly provides basic life insurance coverage for you and your family at no cost to you. The amount payable in the event of death will depend on the option you choose for all your group insurance.

Gold	Silver	Bronze
You 200% of your annual earnings to a maximum of \$500,000	You 100% of your annual earnings to a maximum of \$500,000	You 100% of your annual earnings to a maximum of \$500,000
Your spouse \$10,000	Your spouse \$5,000	Your spouse \$5,000
Each dependent child \$5,000	Each dependent child \$2,500	Each dependent child \$2,500

In addition, you will also be eligible for accidental death & dismemberment (AD&D) insurance, which will pay benefits in the event of an accidental death or eligible accidental dismemberment or loss. The benefit for accidental death is equal to the basic life insurance amount that you choose. This coverage is available to employees only.

Proof of good health is not required for basic insurance.

Optional insurance

The Flexible Benefits Program allows you to supplement your basic insurance with optional coverage for even greater financial protection for you and your family. You pay the full cost of optional coverage.

Optional life insurance	Optional AD&D insurance	Optional critical illness insurance
Up to \$500,000 each (in units of \$10,000) for you, your spouse, and each dependent child	Up to \$500,000 each (in units of \$10,000) for you, your spouse, and each dependent child	Up to \$150,000 each (in units of \$10,000) for you and your spouse

You and your spouse must provide proof of good health for optional life and AD&D insurance over \$150,000 and for optional critical illness insurance over \$30,000.

If you have optional insurance under these plans as both an employee and a spouse, you are limited to the maximum coverage per person.

Employee and Family Assistance Program



Eataly also provides the voluntary Employee and Family Assistance Program (EFAP) through Manulife and TELUS Health. This program can help connect you and your family to the right care to help manage life’s complexities—be it issues with work, health or life.

When you or eligible family members are dealing with difficult personal problems, those challenges can significantly affect your health and job performance. With the EFAP, professional, confidential short-term counselling is available when you need it most. Here’s an overview of some of the personal issues that the EFAP can support you with.

Assistance available 24/7	
<ul style="list-style-type: none">• Addictions (alcohol, drugs, food, gambling, sex, smoking)• Aging parents• Anger management• Biological bases of human behaviour• Career development• Child development• Communication problems• Depression• Employee group conflict• Family dynamics• Family illnesses• Financial and legal concerns• Grief and bereavement• Harassment	<ul style="list-style-type: none">• Health and fitness issues• Human learning and motivation• Job-related stress• Marriage difficulties• Personal adjustment problems• Personality development• Physical and sexual abuse• Psychological and emotional disorders• Psychopathology• Retirement adjustment• Separation, divorce, custody• Single parenting• Special needs of children• Stress• Trauma

Work-life services

The EFAP also offers work-life support services solutions to proactively address the everyday issues that can impact your ability to function at home and at work. These services include professional consultations, educational support, and pre-screened, qualified referrals for various types of support.

- Career counselling
- Child and elder care services
- Emotional support
- Financial assistance
- Legal assistance
- Nutritional counselling
- Practical everyday support

In addition, you have access to Care Navigators who are specially trained to help you navigate your benefits, identify the resources best suited to your needs, and help you schedule, cancel, reschedule services as needed. You also have access to webinars on various topics as well as other services, resources and tools.

Ready to Order?

Making Your Benefit Choices



You have **from June 16 to June 27** to enrol in Eataly’s Flexible Benefits Program for the upcoming benefit year, which runs from August 1 to July 31. Here’s some food for thought in making your benefit choices.

	Key considerations
✓	Review your past healthcare and dentalcare expenses to get an idea of the coverage you might need in the next 12 months.
✓	Consider your ongoing health needs. For example, do you have prescriptions for expensive medication or require regular paramedical services?
✓	Think about any upcoming health or dental needs that you or your family might need. Do you anticipate any major expenses?
✓	Consider the “what-ifs” in life. Insurance is about financial peace of mind if something unexpected happens.
✓	See if your spouse has coverage where they work. If so, you can coordinate your coverage between plans—and put more money in your pocket.

You can update your choices every annual enrolment period, or earlier if you experience a life event like getting married or welcoming your first child. Contact your local HR representative or Canada-Benefits@Eataly.com no later than 31 days after a life event. Certain conditions apply.

Once you’ve considered the mix of options that will best meet your needs, it’s time to submit your benefits order. Enrolling in Eataly’s Flexible Benefits Program is **as easy as 1-2-3!**

- 1. Sign in to Dayforce** when you’re ready to enrol. Just [click here](#) to access Dayforce.
- 2. Click on Benefits.** You’ll find the link on the left side of the Dayforce home page.
- 3. Start enrolment.** Make your selections and submit your benefits order, which will take effect for the next benefit year, i.e., from August 1 to July 31 of the following year. Please note that proof of good health may be required for certain selection.



FAQs



Got questions about some of the ingredients that make up Eataly's Flexible Benefits Program? Here are answers to some frequently asked questions. If you have other questions, please reach out to your local HR representative or Canada-Benefits@Eataly.com.

1. How much does coverage cost?

The cost will depend on the plan and the level of coverage you select. You'll find the costs on [Dayforce](#).

2. Must I enrol?

Yes, we're doing an active enrolment as we are moving from Canada Life to Manulife as our new insurance provider. Typically, your elections would rollover from one year to the next unless you choose different options. If you're a new hire, you must make your elections and provide proof of coverage under the Ontario Health Insurance Plan (OHIP).

3. What happens if I don't enrol on time?

You'll be automatically enrolled at the Bronze level under the Basic Life, AD&D and Long-Term Disability Insurance Plans. Coverage under the Short-Term Disability Plan and the Employee and Family Assistance Program will continue. **However, coverage under the Healthcare, Dentalcare and Optional Insurance Plans will be waived—so please enrol on time to make sure you're covered!**

4. Who's considered an eligible dependent?

Eligible dependents must be residents of Canada. They usually include your spouse (someone you have legally married and/or are in any other formal union recognized by law) and your dependent children (natural, adopted or stepchild) who meet all the following conditions:

- Unmarried
- Not employed on a full-time basis
- Not eligible for coverage as an employee under Eataly's or another group plan
- Under age 21, or under age 25 if attending an accredited school, college or university on a full-time basis, or of any age if, before reaching the age limit, they became incapacitated and dependent on you for support due to a mental or physical disability.

5. Does the claims process change now that we're moving to Manulife?

Yes. Here's how the claims process will work.

- **Health and dental claims:** Send your claims to Manulife. This includes claims for eligible expenses incurred up to 12 months before August 1, 2025.
- **Disability claims:** If your disability occurred before August 1, 2025, send your claim to Canada Life. You need to advise Canada Life of a claim within 90 days from the date it was incurred. If your disability occurs after August 1, 2025, submit your claim to Manulife.
- **Life insurance claims:** Claims for any death prior to August 1, 2025, can be sent to Canada Life at any time. Should a death occur after August 1, 2025, the claim should be sent to Manulife.