



Benefits Guide

CANADA 2023

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Note: The benefits highlighted and described in this guide may be changed at any time and do not represent a contractual obligation—either implied or expressed—on the part of Stantec.



Eligibility and Enrollment

Eligibility

Employee Eligibility

You are eligible to participate in the Stantec benefits plan and retirement plans if you are an active Stantec employee working at least 20 hours per week in a staff type category (STC) of SN, HE, or HO. Employees in an STC of HL or HQ may only participate in the Group Registered Retirement Savings Plan (RRSP), the Non-Registered Employee Stock Purchase Plan (ESPP), and the Group Tax-Free Savings Account (TFSA).

Dependent Eligibility

Your spouse or children who are insured under a provincial plan are eligible for coverage as dependents.

A spouse is defined as your legal spouse, or a person continuously living with you in a role like that of a marriage partner for at least 12 months.

A child is defined as your natural or adopted child, or stepchild, who is

- Unmarried
- Under age 22, or under age 26 if a full-time student
- Not employed on a full-time basis
- Not eligible for insurance as an employee under this or any other group benefit program

A child who is incapacitated on the date they reach the age when insurance would normally terminate will continue to be an eligible dependent. However, the child must have been insured under this benefit program immediately prior to that date. A child is considered incapacitated if they are incapable of engaging in any substantially gainful activity and are dependent on the employee for support, maintenance, and care due to a mental or physical disability. Manulife Financial may require written proof of the child's condition as often as may reasonably be necessary.

A newborn child shall become eligible from live birth if Manulife is advised within 31 days of the date of birth. Otherwise, coverage is effective the first of the month following notification.

You must register a dependent child age 22 or older who qualifies as an exception as noted above. Use the Manulife enrollment tool on the Plan Member Secure Site.

Loss of Eligibility

If you lose benefits eligibility due to termination of employment, a status change to non-benefits eligible, or another qualifying reason, your benefits will continue until the end of the month that you lose benefits eligibility (with the exception of Short- and Long-Term Disability, which end on your last day worked).

Refer to the Benefits Termination Reference Guide on The Lens for specific details about the termination of benefits after losing eligibility.

The chart below provides information on how age or death impacts benefits eligibility.

Impacts of Age and Death on Eligibility		
Benefits Plan	Age	Details
Basic Life	70 years	Coverage reduces to 50% of current coverage Minimum coverage level is \$25,000
Optional Life – Employee and Spouse or Common-law Spouse	70 years	Coverage ends
Basic Accidental Death and Dismemberment (AD&D)	70 years	Coverage reduces to 50% of current coverage Minimum coverage level is \$25,000
Optional AD&D	71 years	Coverage ends
Optional Critical Illness – Employee and Spouse or Common-law Spouse	65 years	Coverage ends
Long-Term Disability	65 years	Coverage ends and premiums cease 26 weeks before you turn 65
Group RRSP	71 years	Coverage ends and you receive notice from the Canada Revenue Agency and Manulife stating that you must convert your funds into another plan by the end of the year you turn 71
ESPP – Registered	71 years	Coverage ends and you receive notice from the Canada Revenue Agency and Manulife stating that you must convert your funds into another plan by the end of the year you turn 71
Canada Pension Plan (CPP)	65 to 70 years	Starting at age 65, you can choose not to contribute to the CPP. You must fill out the CPT30 Election to stop contributing to the CPP or to revoke a prior election form.
Extended Health Care and Dental Survivor Benefits	—	<p>If you have dependents covered under your Extended Health Care and Dental plans on the date of your death, their coverage continues at no cost until the earliest of</p> <ul style="list-style-type: none"> • 24 months from the date of your death • The date any dependent is no longer a qualified dependent • The date that similar coverage is obtained elsewhere • The date this coverage is canceled • The date the contract is canceled

Enrollment

Annual Enrollment

Each year during Annual Enrollment, you may update your benefit elections to keep pace with your changing needs. You'll also be able to allocate your spending account dollars to the spending account of your choice.

The elections you choose during Annual Enrollment are in effect for the entire plan year: January 1 to December 31. If no changes are made, your current elections will roll over to the next plan year. Changes made outside Annual Enrollment are limited to [qualifying life events](#). You'll receive details on how to review and update your elections before Annual Enrollment begins each year.

Enrollment for New Employees

Group Benefits

Your benefits coverage begins on the first of the month following your hire, rehire, or status change to benefits-eligible date, or on your start date if you start on the first of the month. The only exceptions are for Short- and Long-Term Disability, which are in place on your date of hire and don't require enrollment.

As a newly benefits-eligible employee, you'll get an email from Manulife within three weeks of the date you were hired or became benefits-eligible. This email includes enrollment instructions, and you'll have 14 days from the date the email was sent to complete your enrollment. If you don't enroll by the deadline, you'll receive default coverage: employee-only coverage for Stantec-paid benefits and Standard coverage under the Extended Health Care and Dental plans. In this case, only you will be covered and not any of your eligible family members.

To make changes, you must wait until the next Annual Enrollment or until you have a qualifying life event.

Once you've received your email from Manulife, follow these instructions to register and enroll in your group benefits:

1. Register at manulife.ca/signin using plan contract number 86440 and your Stantec ID number as your member certificate number
2. Log in and follow the prompts once registered
3. Click the "Enrol/Re-enrol" button and follow the on-screen steps to complete your benefits enrollment

Retirement Plans

You can enroll in [Stantec's retirement plans](#) any time after you've received your first Stantec pay. Follow these instructions to enroll online:

1. Go to manulife.ca/gro/enroll
2. Enter policy number 20001943 and access code S1234
3. Enroll separately for each plan you choose to join (your eligible plans will be listed)
4. Keep your customer number and PIN, provided at the end of the process, for future account access

To set up a spousal account, review the Spousal Plan Guide on the Plan Member Secure Site and on The Lens.

Rehires and Reinstatement of Benefits

If you've been rehired or have lost benefits eligibility and gained it back within six months after your loss-of-coverage date, you'll be automatically reinstated to the benefits you had before your termination or loss of coverage. If you need to make any changes to your coverage, you will need to contact Manulife. The only exceptions are the group retirement plans, which require re-enrollment. Salary-based benefits, such as life insurance, will reflect current earnings.

If you've been rehired or have regained benefits eligibility more than six months after your loss of benefits date, you must enroll in both group benefits and retirement plans as a new hire.

Qualifying Life Events

You can change your benefit elections within 31 days following a qualifying life event. A qualifying life event includes, but is not limited to, the following:

- Changing marital or common-law status
- Adding or removing a dependent, for example
 - Birth
 - Adoption
 - Change in custody
 - Death of a dependent
 - Last dependent child no longer eligible for coverage
 - Change or termination of your spouse or common-law spouse's coverage under another employer's plan

Switching Coverage Options (Ladder Rule)

When you first enroll in the Extended Health Care (EHC) and Dental plans, you choose the level of coverage you want (Opt Out, Standard, or Enhanced). Employees who've had a qualifying life event can also choose any coverage option.

During Annual Enrollment, you can move to a higher coverage level without restriction; however, you can only move down one coverage level. Let's say you want to change your EHC plan coverage:

- You chose the Opt Out level in 2022; therefore, you can choose the Standard or Enhanced level for 2023.
- You chose the Enhanced level in 2022; therefore, you can choose the Standard level, but not the Opt Out level, for 2023.



Costs of Coverage

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Costs of Coverage

Stantec provides credits based on the coverage status—Employee, Employee +1, or Employee +2 or more—you choose for your Extended Health Care (EHC) and Dental plans. You can choose a different coverage status for each plan, depending on your needs. You can also choose your coverage level—Opt Out, Standard, or Enhanced—for each plan.

Calculating Your Annual Cost

Use the following credit and price tag information (based on the level and status of coverage you chose) to determine the annual cost for your EHC and Dental plans. If you have excess credits after making your benefit elections, you can deposit them into one or both of the spending accounts (Health Care and Wellness Spending Accounts). See [page 10](#) for calculation examples.

1 - Credits

Choose your coverage status for EHC and Dental to receive credits.
Add your EHC and Dental credits together.

Annual EHC Credits			+	Annual Dental Credits		
	Opt Out	Standard or Enhanced			Opt Out	Standard or Enhanced
Employee	\$216	\$816		Employee	\$102	\$468
Employee +1	\$456	\$1,716		Employee +1	\$216	\$984
Employee +2 or more	\$672	\$2,532		Employee +2 or more	\$318	\$1,452

2 - Price tags

Choose your EHC and Dental benefits with corresponding price tags. Add your EHC and Dental price tags.

Annual EHC Price Tags			+	Annual Dental Price Tags		
	Standard	Enhanced			Standard	Enhanced
Employee	\$714	\$1,224		Employee	\$414	\$618
Employee +1	\$1,500	\$2,568		Employee +1	\$870	\$1,296
Employee +2 or more	\$2,214	\$3,792		Employee +2 or more	\$1,284	\$1,914

3 - Your cost

$$(\text{EHC Credits} + \text{Dental Credits}) - (\text{EHC Price Tags} + \text{Dental Price Tags}) = \text{Your Annual Cost}$$

Subtract your price tags from your credits.

- If the balance is negative, your premiums will be deducted each pay period
- If the balance is positive, you have excess credits you can allocate to one or both of the [spending accounts](#)

Example 1

You choose to cover only yourself for the EHC plan and select the Standard coverage level. For the Dental plan, you decide to cover your entire family and select the Enhanced coverage level.

$$\begin{array}{rcl} (\$816 + \$1,452) & - & (\$714 + \$1,914) & = & \mathbf{(\$360)} \\ \text{TOTAL CREDITS} & - & \text{TOTAL PRICE TAGS} & = & \text{ANNUAL COST} \end{array}$$

Total credits of \$2,268 minus total price tags of \$2,628 is **(\$360)**, a negative number. Your EHC and Dental plan costs will be \$360 per year. You will have a payroll deduction each pay period.

Example 2

You choose to cover yourself and your spouse for the EHC and Dental plans. Therefore, your coverage status for both plans is Employee +1. You select the Standard coverage level for the EHC plan and the Enhanced coverage level for the Dental plan.

$$\begin{array}{rcl} (\$1,716 + \$984) & - & (\$1,500 + \$1,296) & = & \mathbf{(\$96)} \\ \text{TOTAL CREDITS} & - & \text{TOTAL PRICE TAGS} & = & \text{ANNUAL COST} \end{array}$$

Total credits of \$2,700 minus total price tags of \$2,796 is **(\$96)**, a negative number. Your EHC and Dental plan costs will be \$96 per year. You will have a payroll deduction each pay period.

Example 3

You have other benefits coverage, so you decide to opt out of coverage for the EHC and Dental plans. Since you have a spouse and children, you select Employee +2 or more as your coverage status for both plans.

$$\begin{array}{rcl} (\$672 + \$318) & - & (\$0 + \$0) & = & \mathbf{\$990} \\ \text{TOTAL CREDITS} & - & \text{TOTAL PRICE TAGS} & = & \text{ANNUAL COST} \end{array}$$

Since you selected "Opt Out" on both plans, your price tags are \$0. Your total credits are **\$990**, a positive number. You will have \$990 to allocate to your Health Care and Wellness Spending Accounts.

Employee-Paid Benefits

Optional Employee, Spouse or Common Law Spouse Life Insurance				
Age*	Monthly Male Rate per \$1,000		Monthly Female Rate per \$1,000	
	Smoker	Non-smoker	Smoker	Non-smoker
<25	\$0.039	\$0.023	\$0.013	\$0.007
25 to 29	\$0.032	\$0.021	\$0.018	\$0.011
30 to 34	\$0.041	\$0.023	\$0.031	\$0.017
35 to 39	\$0.052	\$0.031	\$0.049	\$0.028
40 to 44	\$0.076	\$0.043	\$0.070	\$0.040
45 to 49	\$0.120	\$0.067	\$0.111	\$0.062
50 to 54	\$0.224	\$0.124	\$0.200	\$0.112
55 to 59	\$0.427	\$0.231	\$0.328	\$0.178
60 to 64	\$0.637	\$0.337	\$0.404	\$0.214
65 to 69	\$1.513	\$0.845	\$0.840	\$0.470

*Your age is reviewed at each annual enrollment. If you switch age bands midyear, you will not see a change in rate until the following January when the new plan year begins.

Employee-Paid Benefits

Optional AD&D	
	Monthly Rate per \$1,000
Single	\$0.012
Spouse/Common Law Spouse	\$0.012
Child	\$0.012

Optional Employee, Spouse or Common Law Spouse Critical Illness				
Age	Monthly Male Rate per \$1,000		Monthly Female Rate per \$1,000	
	Smoker	Non-smoker	Smoker	Non-smoker
<25	\$0.087	\$0.074	\$0.083	\$0.075
25 to 29	\$0.099	\$0.083	\$0.098	\$0.087
30 to 34	\$0.133	\$0.100	\$0.139	\$0.118
35 to 39	\$0.206	\$0.129	\$0.212	\$0.165
40 to 44	\$0.357	\$0.196	\$0.332	\$0.240
45 to 49	\$0.613	\$0.326	\$0.522	\$0.360
50 to 54	\$1.039	\$0.547	\$0.809	\$0.529
55 to 59	\$1.707	\$0.878	\$1.228	\$0.740
60 to 64	\$2.553	\$1.368	\$1.737	\$1.004

Optional Child Critical Illness	
	Monthly Rate for flat \$10,000 (per child)
Eligible children to age 26	\$4.01

Long-Term Disability	
Monthly Cost (100% Employee Paid)	Example Calculation:
<p>Monthly benefit:</p> <ul style="list-style-type: none"> • 67% of the first \$2,500 of your monthly base salary, plus • 52.5% of the amount between \$2,500 and \$5,000, plus • 40% of the remaining amount to a maximum of \$10,000 <p>Cost = (monthly benefit x \$1.146) / 100</p>	<p>Annual salary: \$65,000</p> <p>Monthly salary: \$5,416.67</p> <ul style="list-style-type: none"> • 67% of first \$2,500 = \$1,675.00 • 52.5% of next \$2,500 = \$1,312.50 • 40% of remaining \$416.67 = \$166.67 <p>Monthly benefit (rounded) = \$3,155 (\$1,675 + \$1,312.50 + \$166.67)</p> <p>Monthly cost: (\$3,155 x \$1.146)/100 = \$36.16</p>



Health Benefits

Health Benefits

Provincial Health Insurance

Wherever you live in Canada, you're entitled to government-provided healthcare services. Coverage varies between provinces. Some services are covered provincially: hospital stays, doctor visits, some surgical procedures, and maternity care. You must be covered by provincial health care to be eligible for Extended Health Care and Dental Benefits under the Manulife plan. If you or your dependents do not have provincial health insurance, consult with your provincial health care entity to confirm coverage in your province of residence.

Extended Health Care (EHC)

In addition to the provincial healthcare provided by your province, Stantec offers you the option to enroll in our EHC plan with Manulife. Depending on your coverage needs, you can opt out or enroll yourself and any eligible dependents in the Standard or Enhanced coverage levels. Note the following:

- When you opt out of EHC, you're still enrolled in Manulife's [Emergency Travel Assistance Plan](#) and Teladoc second opinion services
- Prescription drug benefits are included in Standard and Enhanced coverage levels
- Only the Enhanced coverage level provides comprehensive vision coverage

If you don't make a selection during your initial enrollment period, you'll receive default coverage (Standard employee-only coverage).

Extended Health Care (EHC) Coverage		
	Standard	Enhanced
Pharmacy Benefits		
Coinsurance		
Tier 1	75% for drugs on Manulife's Dynamic Therapeutic Formulary (DTF)	90% for drugs on Manulife's Dynamic Therapeutic Formulary (DTF)
Tier 2	55% for drugs not included in Tier 1	70% for drugs not included in Tier 1
Annual Out-of-Pocket Maximum	\$1,000 per covered individual	\$1,000 per covered individual
All Other EHC Benefits		
Hospital	80% semi-private	100% semi-private
Accidental Dental	80%	90%
Paramedicals (see next page)	80% \$800 per year combined	90% \$1,000 per year combined
Psychologists and Social Workers Clinical Counsellor, Family and Marriage Therapist, Psychoanalyst, Psychotherapist	\$2,000 per year combined	\$2,500 per year combined
Hearing Aids	80% \$1,000 every 60 months	100% \$2,500 every 60 months
Vision		
Exams	100% \$100 every 24 months (12 months for children)	100% \$100 every 24 months (12 months for children)
Glasses and Contact Lenses	None	100% \$350 every 24 months (12 months for children)
Private Duty Nurse	80% \$10,000 per year	100% \$10,000 per year
Other Medical	80%	90%
Emergency Travel Assistance (ETA)	100% reimbursement to a lifetime maximum of \$1,000,000	

See the Manulife Benefit Booklet found on your Manulife Plan Member Secure site for detailed information about covered services, including any plan limitations and restrictions. Reasonable and customary (R&C) limits apply to all benefits in the table above. R&C means the lowest of the prevailing amount charged for the same or comparable service or supply in the area in which the charge is incurred, as determined by Manulife Financial; or the amount shown in the applicable professional association fee guide; or the maximum price established by law. If you incur an expense that is over the R&C limit, you are responsible for the additional cost.

Paramedicals from Approved Providers

- Acupuncture
- Athletic therapy
- Audiology
- Chiropody
- Chiropractic treatment
- Dietetic services
- Massage therapy
- Naturopathy
- Osteopathy
- Occupational therapy
- Physiotherapy
- Podiatry
- Speech therapy
- Psychology and social work services

Teladoc

Teladoc brings together highly skilled medical professionals to help you get the right diagnosis, treatment, and information when you're facing any type of medical issue. Teladoc provides a second-expert review, complementing the care you receive from your treating physician and bringing greater confidence to the diagnosis and treatment plan.

Teladoc's medical specialists perform an in-depth analysis of medical records (including X-rays, test results, imaging scans, and pathology samples) then produce a detailed summary of findings that you can share with your treating physicians.

Teladoc can help you find specialists in Canada and outside of Canada if your medical condition requires. All services are available to you, your eligible dependents, your parents, and parents-in-law regardless of enrollment in Extended Health Care.

Additional services provided by Teladoc

As part of the Teladoc Extended Family Benefit, you can access a variety of secondary resources, such as

- **In-depth Medical Reviews:** Access medical reviews, conducted by leading expert physicians.
- **Ask the Expert:** Sometimes, 15 minutes with a doctor is not enough time to get every question answered. Ask the Expert provides written answers to your questions from top condition-specific specialists.
- **Medical Records eSummary:** Teladoc collects up to three years of your medical history (stored on a secure USB flash drive). A medical expert will also review the records, provide you with a Health Alert Summary, and bring any potential health concerns to your attention.
- **Mental Health Navigator:** Get a full medical and mental health assessment and receive an action plan and treatment monitored by a psychiatric nurse.

Coordinating Benefits

Coordinating benefit plans for you and your spouse or common-law spouse is fairly straightforward. If it's your expense, submit a claim under your benefits plan first; then submit a claim under your spouse's plan for any remaining portion. If it's your spouse's expense, do the opposite.

Claims for dependent children must first be submitted under the plan of the parent whose birthday (month and day) is earlier in the year. For example, if you were born in November and your spouse was born in March, claims for dependent children must be submitted under your spouse's plan first. You can then submit under your plan for any remaining portion.

Dental Benefits

Choose between the Standard and Enhanced Dental plans provided by Manulife or opt out if you don't need dental coverage. Keep in mind that major restorative services and orthodontics (for children through age 18) are only covered on the Enhanced plan.

If you don't make a selection during your initial enrollment period, you'll receive default coverage (Standard employee-only coverage).

Dental Coverage		
	Standard	Enhanced
Diagnostic and Preventive (regular cleanings)	90%	90%
Recall Frequency		
Adults	Every 9 months	Every 6 months
Children	Every 6 months	Every 6 months
Minor Restorative (fillings)	80%	80%
Major Restorative (bridges, crowns)	No coverage	50%
Annual Maximum Benefit	\$1,500 per person	\$2,500 per person
Orthodontics	No coverage	50%, up to a lifetime maximum of \$2,500 (children through age 18 only)

See the Manulife Benefit Booklet found on your Manulife Plan Member Secure site for detailed information about covered services, including any plan limitations and restrictions. Reasonable and customary (R&C) limits apply to all benefits in the table above. R&C means the lowest of the prevailing amount charged for the same or comparable service or supply in the area in which the charge is incurred, as determined by Manulife Financial; or the amount shown in the applicable professional association fee guide; or the maximum price established by law. If you incur an expense that is over the R&C limit, you are responsible for the additional cost.

Know What's Covered Before You Get Dental Care

If the total cost of any dental treatment is expected to be over \$500, we recommend that you submit a predetermination of benefits or a treatment plan to Manulife before treatment begins. Manulife will review the estimate and let you know what portion of the total charge will be paid or will recommend an alternate treatment. This way, you'll know how much you'll be paying before the work is done.



Spending Accounts

Spending Accounts

After you’ve made your Extended Health Care and Dental plan elections, you may have remaining credits that you can put toward the spending account of your choice. By participating in the [Stantec Wellness Program](#), you can also earn credits for your spending accounts for the following year.

If you do not actively enroll, you’ll receive Default coverage and your credits will be automatically allocated to your Health Care Spending Account (HCSA).

Health Care Spending Account (HCSA)

An HCSA works like a bank account for your medical and dental needs. Simply allocate any excess credits into your HCSA and use them to pay for eligible health-related expenses not covered by the Company’s benefits plan or your provincial health care plan.

Amounts reimbursed from your HCSA are a tax-free benefit in all provinces except Quebec.

Wellness Spending Account (WSA)

A WSA provides reimbursements for health- and wellness-related expenses. Simply allocate any excess credits into your WSA and use them to pay for these expenses.

Amounts reimbursed from your WSA are a taxable benefit and will be reflected on the tax statement (T4) that you receive from Stantec each year.

Important HCSA and WSA Rules

If you have unused HCSA and WSA credits at the end of the benefit year (December 31), there is a 90-day grace period, which allows for any prior year’s eligible expenses to be claimed. Claims must be received by Manulife before March 31. Any prior-year HCSA and WSA credits unused after this period will be forfeited.

You can submit claims from the previous year for one year after they are incurred, but you will be reimbursed from the current year’s spending account if received by Manulife after March 31.

	Health Care Spending Account	Wellness Spending Account
Tax-Free or Taxable?	Tax-free (except in Quebec)	Taxable
What’s Covered?	<ul style="list-style-type: none">• Health and dental premiums• Deductibles and copayments• Medical and dental expenses• Over-the-counter drugs• Vision, hearing, and massages• Find a detailed list here	<ul style="list-style-type: none">• Fitness memberships, classes, and lessons• Exercise, sports, and fitness equipment• Fitness tracking devices• Personal trainer and weight-loss class fees• Sport registration and team fees• Ergonomic home office equipment



Life and Disability Benefits

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Life and Disability Benefits

Life and Accidental Death and Dismemberment (AD&D) Insurance

Your benefits plan provides protection for you and your beneficiaries against unexpected financial hardship resulting from death, illness, or accidental injury.

Basic – Stantec-paid Life and AD&D Insurance	
	Coverage Amount
Employee Life Insurance	1.5 times base salary (rounded up to next \$1,000); maximum of \$1,000,000
Dependent Life Insurance	Spouse or common-law spouse: \$10,000 Each child: \$5,000
Employee AD&D	1.5 times base salary (rounded up to next \$1,000); maximum of \$1,000,000
Dependent AD&D	None

Optional – Employee-paid Life and AD&D Insurance	
	Coverage Amount
Employee Life Insurance	Units of \$10,000; maximum of \$500,000 Non-evidence maximum of \$150,000 for all new hires at first enrollment; thereafter, evidence of insurability is required
Spousal Life Insurance	Units of \$10,000; maximum of \$500,000 Evidence of insurability is required
Employee AD&D	Units of \$10,000; maximum of \$500,000
Spousal AD&D	Units of \$10,000; maximum of \$500,000
Child AD&D	Units of \$10,000; maximum of \$20,000 (per child)

Leaves of Absence and Disability Benefits

If you need to be away from work for an extended period, you'll find support from Stantec's Leave of Absence team and Cowan, our partner in leave and disability management.

Leaves of absence

Cowan administers leaves of absence, including personal, family, medical, and disability leaves. Whenever possible, report your leave in advance to your supervisor, Cowan, and the Stantec HR Service Center—who will connect you with a Stantec Leave of Absence consultant.

Disability benefits

Short-Term Disability (STD) and Long-Term Disability (LTD) are mandatory benefits that you are automatically enrolled in. This coverage pays you benefits if you cannot work due to a non-work-related illness or injury. Your coverage is effective from your date of hire or the date you become eligible for benefits.

Short-Term Disability (STD)

The Stantec-paid STD benefit replaces 66.67% of your base salary while you are unable to work due to an approved disability. STD benefits may continue for up to 26 weeks, including an unpaid, seven consecutive calendar day waiting period. Available sick, vacation and banked time may be used during your waiting period. During your leave, you can top up your STD payment with any available sick, vacation, or banked time (not to exceed 100% of your normal pay).

Long-Term Disability (LTD)

If you require more than 26 weeks to recover from your sickness or injury, you may be eligible for benefits under the LTD plan. As long as you continue to meet the criteria necessary to receive benefits, the LTD plan ensures you get the support you need for as long as you need it (until your 65th birthday).

The LTD plan is insured with Manulife and covers the following:

- 67% of the first \$2,500 of your monthly base salary, plus
- 52.5% of the amount between \$2,500 and \$5,000, plus
- 40% of the remaining amount to a maximum of \$10,000

Benefits will not be paid if you obtained medical care for the illness or injury before you became insured. Exceptions follow:

- Your disability period begins after you have been continuously insured for one year
- You have not had medical care for the illness or injury for a continuous period of 90 days ending on or after the date your insurance took effect

LTD is an employee-paid benefit. You are required to participate in the LTD plan and pay for the LTD premium. Paying the premium means the LTD benefit will not be taxed when paid out.



Voluntary Benefits

Voluntary Benefits

Home, Auto, and Pet Insurance

Through The Personal, you and your family will enjoy coverage that’s customized to your needs and lifestyle.

The Personal offers the following:

- Exclusive group rates on home, auto, and pet insurance
- Individual discounts based on your insurance selections
- 24/7 claims response
- Convenient online services
- Coverage for students, rental properties, summer homes, recreational vehicles, and more

For more information and to enroll at any time, visit thepersonal.com/stantec.

Optional Critical Illness Insurance

In the event of being diagnosed with a critical illness, you can purchase optional critical illness insurance to cover expenses such as private nursing or medical care, modifications to your home, and childcare costs. You have the flexibility to determine where the lump-sum payment is applied. With extra financial protection during a difficult period of illness, you’re able to spend less time worrying and more time concentrating on getting well.

Conditions, limitations, and exclusions may apply. See Manulife’s policy document, available in your Manulife plan member account, for details.

Optional – Employee-paid Critical Illness Insurance	
	Coverage Amount
Employee Critical Illness	Units of \$5,000 (\$10,000 minimum); maximum of \$250,000 Non-evidence maximum of \$25,000 for all first-time enrollment; thereafter, evidence of insurability is required
Spousal Critical Illness	Units of \$5,000 (\$10,000 minimum); maximum of \$250,000 Non-evidence maximum of \$25,000 for all first-time enrollment; thereafter, evidence of insurability is required
Child Critical Illness	Flat \$10,000 (per child)



Well-being

Well-being

Mental Health

Your mental health is an important part of your overall well-being. Mental health includes your emotional, physical, and social well-being. Stantec offers a variety of mental health support options outlined below. You can also see more of Stantec’s mental health support on the Mental Health Matters pages on The Lens.

Mental Health Support	
Provider	Coverage
Manulife	If you are enrolled in Extended Health Care with Manulife, you and your eligible dependents have coverage for psychology and social worker services (including virtual cognitive behavioral therapy) from practitioners like clinical counselors, family and marriage therapists, psychologists, psychoanalysts, and psychotherapists.
Teladoc	Mental Health Navigator gives you access to expert psychiatrists and psychologists. These specialists can review your condition, modify your diagnosis or treatment, and provide you with the guidance you need.
Virgin Pulse	Participating in the Wellness Program with Virgin Pulse offers mental health support through well-being activities such as nutrition, sleep, and mental health challenges.
GuidanceResources	Our Employee and Family Assistance Program (EFAP), through GuidanceResources, provides access to counseling services and support tools for a range of topics, such as anxiety, depression, mindfulness, nutrition, and fitness.

Wellness Program

The Wellness Program provided by Virgin Pulse helps you enjoy the benefits of a healthy lifestyle. Although this program is voluntary, everyone is encouraged to participate. Participating can earn you spending account dollars, which will be applied the following year.

Detailed information is available in the Wellness Program Overview on The Lens and after registering at virginpulse.com. Your participation and information are confidential, and only aggregate participation information is shared with Stantec.

Did you know?

- You can use your HCSA dollars to offset your health and dental premiums, including health and dental premiums your spouse or common law spouse pays.
- Each year, during Annual Enrollment, you can allocate your earned wellness incentive to the spending account of your choice (HCSA, WSA, or a combination of the two).

Employee and Family Assistance Program (EFAP)

Stantec provides support for your family's total well-being through EFAP services provided by GuidanceResources.

GuidanceResources is a no-cost benefit that gives you and your family confidential support, resources, and information for personal and work-life issues. The EFAP program offers

- **Short-term counseling** to address life challenges including marital, relationship, and family issues; stress; anxiety; depression; grief; loss; job pressures; and substance abuse. This includes five counseling sessions per issue, per person.
- **Work-life services**, including resources for child and elder care, moving, pet care, post-secondary education planning, home repair, buying a car, planning an event, selling a house, and more.
- **Legal support services** to connect you with a licensed lawyer who can address legal concerns such as divorce, custody, adoption, real estate, debt, immigration, bankruptcy, landlord and tenant issues, civil and criminal actions, and more.
- **Financial information services** that provide consultations with financial professionals to answer questions about budgeting, debt management, tax issues, and other money concerns.
- **Wellness services** through HealthyGuidance that provide you and your family with tools and resources to help with weight management, smoking cessation, stress management, and overall fitness and health.
- **GuidanceResources Online** allows you to ask your questions and access timely, expert information on the services listed above.

EFAP services are available 24 hours a day, 365 days a year

There are two ways to access your EFAP:

1. Call **1-844-314-9864**
You'll speak to a counselling professional who will listen to your concerns and can guide you to the services you require.
2. Visit **guidanceresources.com** and enter your Username: STANTEC and Password: STANTEC

All EFAP services are strictly confidential.

Stantec BetterTogether Fund

Stantec created the BetterTogether Fund to help employees who are facing financial hardship immediately after a natural disaster or unforeseen personal challenges. You can choose to donate money year-round to help your colleagues facing difficult times. Our Company seeded the fund with a \$200,000 donation, but to truly make a difference the fund relies on individual donations from employees. All donations that come from us stay with us—every contribution helps, providing tax-free grants to fellow employees who are facing the unexpected.

Detailed information is available under Community Engagement on The Lens. Visit stantecbettertogetherfund.ca to donate or apply for assistance.



Retirement and Stock Purchase

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Retirement and Stock Purchase

Stantec's retirement plans are an excellent way to save money, reduce your taxes, and prepare for retirement. Eligible employees can enroll in and make changes to their plans online through Manulife at any time. See below for a summary of the plans offered and employer matching details.

Group Registered Retirement Savings Plan (RRSP)

- All employees with a Staff Type Category (STC) of SN, HE, HO, HL or HQ who are on Canadian payroll and filing Canadian income tax returns are eligible to participate in the Group RRSP. All employees are eligible for Stantec matching contributions.
- The Stantec matching contribution is 100% on the first 3% of your base salary contributions and is immediately vested.
- Employees can contribute as outlined on [page 30](#).

You must meet these criteria and have earned Canadian income the previous year to participate. You can determine your RRSP contribution limit by contacting the Canada Revenue Agency (CRA) or by reviewing your previous year's tax assessment. If you have any questions about your personal situation, contact the CRA. You're responsible for managing your personal contribution limit within the Stantec benefits plan.

A number of investment choices are offered by the plan, allowing you to design your own investment strategy. If you want to choose a single diversified investment option based on your year of expected retirement, you can select from a series of Retirement Date funds. Also offered is Group IncomePlus, an innovative investment option that gives you an opportunity to build guaranteed retirement income for life while you're saving for retirement.

You can modify your investment elections, transfer account balances, and obtain information regarding your investments daily. You can also withdraw a part or all of your funds at any time, provided the funds are not subject to locking-in restrictions. Fees may apply.

Employee Stock Purchase Plan (ESPP)

The work you do every day helps to create value for Stantec. To participate in that value, you can purchase common shares—registered, non-registered, or both—of Stantec through convenient payroll deductions.

All employees are eligible to participate in both the Registered and Non-Registered ESPP, along with being eligible to receive Stantec matching contributions. You can enroll in the ESPP at any time after your first paycheck.

- Contributions to the Registered ESPP are made on a pretax basis; the Stantec match is a taxable benefit
- Contributions to the Non-Registered ESPP are made on an after-tax basis; the Stantec match is a nontaxable benefit

You're not required to hold the shares you purchase under the ESPP, and you may sell your shares at any time, provided you are not in possession of material, non-public information. All participants in the ESPP are subject to Company policies and various laws restricting trading based on material, non-public or "insider" information. Tax consequences vary when you dispose of your shares, depending on how long you've held them. We recommend you contact a tax advisor to determine the tax consequences of your participation in the ESPP.

Career Milestone Program

The Career Milestones, Stantec's Service Award program, recognizes you for your sustained contribution to the success of the Company. Career Milestone awards begin with your fifth year of service and are celebrated every five years after that. To receive your award, you must be actively employed with Stantec on the day the award is presented.

You'll receive a contribution of \$500 of Stantec shares to the Non-Registered ESPP for every five years of service. At 10 years, you'll receive \$1,000; at 15 years, \$1,500; and at 20 years, \$2,000. You'll receive \$2,000 of Stantec shares every five years after that.

The Career Milestone award is considered taxable income. Tax will be deducted from your award amount, and the remainder will be transferred to the non-registered ESPP account with Manulife.

Group Tax-Free Savings Account (TFSA)

Stantec's Group TFSA is a registered savings account. Contributions are made with after-tax dollars, and withdrawals are tax free. This means the money can be earned in your account and withdrawn at any time without being taxed (withdrawal fees may apply).

You can direct your contributions into the same investments offered under the Group RRSP (including Stantec shares).

	Group RRSP	Registered ESPP	Non-Registered ESPP	Group TFSA
Eligibility	All employees, including spouses or common-law spouses	All employees, including spouses or common-law spouses	All employees	All employees
Your Contributions	1% to 15% of base salary	1% to 16% of base salary	1% to 16% of base salary	1% to 15% of base salary
Stantec's Contributions	100% of the first 3%	50% of the first 4% across the Registered and Non-Registered ESPP accounts	50% of the first 4% across the Registered and Non-Registered ESPP accounts	No Stantec match
Other Contributions	Lump-sum payments from Stantec vacation or banked time payouts or bonuses are allowed. Additional lump-sum contributions can be made from your personal bank account.			

PlanRight

PlanRight is a one-on-one service that connects you with an advisor for customized advice and support. At no cost to you, a Manulife PlanRight Advisor can help you optimize your savings in the Stantec retirement plans (RRSP and ESPP) to ensure you're participating in a way that supports your retirement goal. PlanRight can also help you look at your broader financial picture, including personal financial plans and insurance options, as well as offer financial planning expertise and services beyond those received through the Stantec retirement plans.

To schedule a meeting with a PlanRight Advisor, email planright@manulife.com or call 877-371-6268, Monday to Friday, 9:00 AM to 5:00 PM ET.

Retirement Redefined

If you're over 50, your financial planning needs may differ. Retirement Redefined is an online program that helps you determine the kind of lifestyle you want in retirement and how to get there. You can set and track goals, receive guidance on health-related matters, and focus on creating a budget as you approach retirement. For more information, contact Manulife.



Emergency Travel

Emergency Travel Programs

Personal Travel

Manulife's Emergency Travel Assistance (ETA), provided by Allianz Global Assistance, offers domestic and international emergency travel assistance services for all benefit-eligible employees. When travelling for pleasure in a foreign country or outside your home province, you and your eligible dependents can count on the following services:

- Around-the-clock access through the multilingual call center
- Monitoring of your medical care
- Information and referral to local medical and hospital facilities
- Limited out-of-pocket health and emergency expenses
- Transportation and related services, including medical transportation and return home of dependent children if they are travelling with you
- Pre-trip planning and consultation

More information and an ID card are available on your Manulife Plan Member Secure site.

Business Travel

Stantec offers several services to help you when traveling for business outside of Canada. All business travelers should follow Stantec's travel booking and preparation process on The Lens.

Short-term international business travel

If you're traveling for business outside of your home country for less than six months, two services are available to assist you: International SOS and Medical Benefits Abroad through Cigna. There is no enrollment process for either service. Coverage is automatically in place when you travel on approved short-term business trips at Stantec's expense outside of Canada.

International SOS (ISOS)

Use ISOS when travelling for business outside of your home country if you have a medical question or concern, a medical emergency, a safety concern, a security emergency, or if you need travel assistance. Approved business travelers receive access to 24-hour assistance centers specializing in healthcare management and security emergency response planning and evacuation. ISOS works directly with Cigna when medical care is needed, ensuring full support and coordination of benefits, including guarantee of payment for any emergency medical or dental treatment required.

Medical Benefits Abroad (MBA)

MBA offers accident and illness coverage while you are on an approved short-term business trip for Stantec. Coverage is provided for medical treatment, hospital admissions, and prescriptions resulting from an accident or illness while out of the country. Routine medical care and dependent medical care are not covered.

Visit The Lens for more details and to obtain a member ID card for ISOS or MBA.

Long-term international business travel

If you're traveling for business outside of your home country for six months or longer, the Aetna Expatriate Benefit Program may be available to you and your dependents. Contact the HR Service Center to discuss this program before departing.



Contact Information

Contact Information

If you have questions about any benefit, submit a Stantec HR Service Center request. You can also contact any of our vendors directly (see below).

Provider	Coverage	Phone Number	Web, Email, App
Cowan Insurance Group Group #20120101	Short-Term Disability	855-742-3111	
Manulife Group # 86440	Extended Health Care (including Vision)	855-464-6046 Hours of Operation: Monday to Friday 8:00 AM to 8:00 PM (ET)	manulife.ca/signin Manulife App
Group # 86440	Dental		
Group # 86441	Health Care Spending Account		
Group #86442	Wellness Spending Account		
Group # 34847	Long-Term Disability		
Group #34847	Life Insurance		
Group #38648	Critical Illness		
	Retirement Plans		
Policy #20001943	Group RRSP		
Policy #50001943	Registered ESPP		
Policy #50001944	Non-Registered ESPP		
Policy #41001942	TFSA		
	PlanRight	877-371-6268 Hours of Operation: Monday to Friday 9:00 AM to 5:00 PM (ET)	Email: planright@manulife.com
Manulife Plan #5077	Emergency Travel Assistance	Canada and US: 800-265-9977 Mexico: 00 1+ 800-514-3702 Dominican Republic: 888-751-4403 International Toll Free: Dialing prefix plus 800-9221-9221 In other countries: use operator to call collect 519-741-8450	Go here for additional information and a list of participating countries. manulife.ca/for-you/ insurance/explore/travel.html
Teladoc	Second-Opinion Service	877-419-2378	Teladoc.ca

Provider	Coverage	Phone Number	Web, Email, App
Guidance Resources	Employee and Family Assistance Program (EFAP)	Canada: 844-314-9864	guidanceresources.com Username: STANTEC Password: STANTEC
The Personal	Home, Auto, Pet Insurance	888-476-8737	thepersonal.com/stantec
SSQ Group #: #1SM25 Group #: #1SM20	AD&D Optional AD&D	855-772-3082 x 64154	Contact the HR Service Center to notify HR of an employee or dependent death Submit any other AD&D claims directly to SSQ
Cigna	Medical Benefits Abroad (MBA) Short-Term International Business Travel Accident and Illness Plan	Outside Canada or United States: 215-942-8226 Within Canada or United States: 800-523-6586.	PO Box 15111 Wilmington, DE 19850 USA Canada and US Fax: 800-243-6998 International Fax: 302-797-3150
International SOS Member ID: 27AYCS000002	Business Emergency Travel Assistance and Evacuation	Outside Canada or United States: 302-797-3535 (collect calls accepted) Within Canada or United States: 800-243-1348	internationalsos.com
Aetna	Expatriate Benefit Program Long-Term International Business Travel Benefit Program	800-231-7729	aetnainternational.com

Submitting Claims

You can submit Extended Health Care, Dental, Health Care Spending Account, and Wellness Spending Account claims online, on Manulife's Group Benefits mobile app, or by mail. Claim forms can be found online at manulife.ca/signin.

Contact [Manulife](#) directly to submit claims for Life and Critical Illness insurances.

Manulife Online Services

- To log in and submit claims, visit manulife.ca/signin
- Sign up for direct deposit for faster claims processing

Group Benefits Mobile App

- Download the app from any app store (e.g., Apple, Android, Windows)
- Use the app to access your benefits card, submit claims, and review recent claim details

Benefits Card

- Show your benefits card to your pharmacist, who can bill Manulife directly for the eligible portion of your claim
- Use your benefits card to access other features, such as the Emergency Travel Assistance plan

Claims Fraud

You can make claims for Extended Health Care and Dental expenses online through Manulife. Manulife's Benefits Business Integrity team—made up of claim auditors, fraud analysts, data analysts, health and dental consultants, and law enforcement professionals—identifies and limits fraud. They also have a dedicated e-Commerce Control team that focuses on fraud detection and investigation.

Detecting Fraud

Your online claim may be audited, and you may be asked to provide your receipt. If you don't provide it within the specified time, the claim is reversed, the funds are collected from you, and your privilege to submit claims online is revoked. Plus, other claims you've made will be audited. If you or your dependents have made a false claim, your employer may be advised and subsequent disciplinary action—up to and including termination—may result.

Contacts

Suspect fraudulent activity? Call 877-481-9171 or email gb.investigative.services@manulife.com to report it confidentially. For more information, visit [Help Protect Your Benefits](#) on the Manulife site.

Disclosures and Legal Information

This Benefits Guide does not include the complete details of the benefits plan. These are contained in the official plan documents, which legally govern the administration of the plan. Every effort has been made to ensure the information contained in this guide is accurate. However, if a conflict or difference exists between what is written here and what is written in the plan documents, the plan documents always rule.

Even though Stantec expects to continue the benefits plan, the Company reserves the right to amend, change, modify, or terminate the plan at any time and for any reason.

This guide is not an offer or contract of continued employment with Stantec or any of its affiliated companies.

Personal Information Disclosure

Your personal information, which we receive when enrolling you in our plans, is protected in accordance with the Personal Information Protection and Electronic Documents Act (PIPEDA). If you have any questions about PIPEDA and our security policies and procedures, your Stantec benefits plan, or information contained in this guide, please submit a request to the HR Service Center.

Employee Stock Purchase Plan (ESPP) Disclosure

Participation in the ESPP is entirely voluntary, and Stantec makes no recommendations to its employees with respect to the purchase of its stock or participation in this program. There is no guarantee under the program against loss because of market fluctuations. In seeking stock ownership, employees must accept the risks.

