

2023 Canada Benefits Overview

Provincial Health Insurance

Cognizant's benefit program is designed to build on the Provincial Health Insurance Plan which provides Canadian residents basic medical and emergency coverage. Provincial Health Insurance is funded by taxes paid by residents, businesses, and the Canadian Federal Government. Cognizant partners with Manulife to offer the Provincial Plan Replacement (PPR) to associates and their qualified dependents who do not yet qualify for Provincial Health Insurance. The (PPR) provides interim basic medical and emergency health coverage and is provided to our associates at no cost.

Manulife Extended Group Health Insurance

Cognizant provides the following benefits at no cost to our associates. All associates are eligible for Extended Group Health Insurance as long as they remain covered by either the Provincial Plan Replacement (PPR) or Provincial Insurance.

Benefit Provisions		Coverage Details
Medical Plan		
Annual Deductible, Overall Maximum		None, Unlimited
Hospital Accommodation		100% semiprivate hospital room in excess of ward
Out-of-Country/Province Emergency, Lifetime Maximum		100%, \$1,000,000 per covered person
Medical Services and Equipment		100%
Custom-made Orthotic inserts and Orthopedics shoes		80%, up to a maximum of \$250 per person per benefit year when prescribed by doctor, podiatrist or chiroprapist
Paramedical Services		80% up to a maximum of \$1,000 per person per benefit year
Prescription Drugs		
Deductible		\$5.00 per prescription or refill
Reimbursement level		80%, after the deductible
Vision Care		
Eye exams		\$85 per person, once per plan year
Eyeglasses, contact lenses, laser eye surgery		\$250 per person in any 24-month period
Dental Plan		
Deductible		None
Preventive Services (Maximum)		100% (combined maximum \$2,000 per person, per plan year)
Basic Treatments		100% (combined maximum \$2,000 per person, per plan year)
Major Treatments (Maximum)		50% (combined maximum \$2,000 per person, per plan year)
Orthodontic Treatments for Children under 19		50% (\$1,500 per child, per lifetime)
Frequency of recall examinations		Once every 6 months
Financial Security		
Basic Life Insurance		
Benefit Amount		1 times annual base salary
Dependent Life Insurance (Spouse/Each Child)		\$5,000/\$2,500
Short Term Disability		
Benefit Amount		66.67% of weekly basic earnings
Maximum		\$2,000 per week
Elimination period, Maximum payment period		7 days, 17 weeks commencing on the first day of absence
Long Term Disability		
Benefit Amount		67% of monthly basic earnings
Elimination period, Maximum		4 months, \$10,000 per month

Financial Planning

Group Registered Pension Plan (RPP): Cognizant offers a Group Registered Pension Plan (RPP) through Manulife that provides employer-matching contributions to help you save for your future retirement. Full-time and part-time associates are eligible to join the RPP immediately upon hire. You must contribute between 2% - 6% of your earnings to be eligible for the employer contribution. Cognizant will provide a 50% match to the first 6% of your eligible Contribution. All savings grow tax-sheltered and you are not taxed on your RPP until the funds are withdrawn.

Group Registered Retirement Savings Plan (RRSP): Cognizant offers a Group Registered Retirement Savings Plan (RRSP) through Manulife. All full-time and part-time associates are eligible to enroll in the RRSP. Matching contributions are not included in this Plan; however, you will receive the benefit of group rates on Investment Management Fees that you would not receive when contributing to an Individual RRSP. In addition, you are able to contribute directly from your pay, which allows for immediate tax sheltering of contributions.

Other Benefits

Cognizant Paid Benefits

Virtual Care: Cognizant's virtual care through TELUS Health gives you 24/7 access to primary care providers through mobile and web applications.

Wellbeing Program: Cognizant's wellbeing program through Manulife Vitality provides the tools and motivation you need to help you reach your personal health and wellbeing goals.

Employee Assistance Program (EAP): A confidential service that helps associates and their family balance the demands of work, life, and personal issues. Plan members can access the EAP 24 hours a day, seven days a week.

Associate Banking: Cognizant's associate banking relationships with HSBC, TD Bank and ICICI Bank Canada offers the banking solutions that best suit your needs.

Group Home and Auto Insurance: Associates are offered discounted rates on auto and property insurance through a partnership with Economical Select Aviva Insurance and TD Insurance.

Associate Discounts: Cognizant's associate discount program offering special discounts on brand name products.

Medical Business Travel Coverage: This is an international business travel Plan that provides our associates and their dependent(s) with emergency and urgent medical benefits and assistance during their business trip.

Business Travel Accident Insurance: Business Travel Accident insurance provides an additional accidental death and dismemberment benefit in the event that an Associate is traveling for a business purpose and experiences an accident. This benefit also provides Travel Assistance and ID Theft Protection to associates and their dependents.

Associate Paid Options

Optional Life Insurance: Offers associates the option to purchase life insurance in units of \$10,000 up to a maximum of \$300,000 for yourself and spouse and a maximum of \$20,000 for dependent children in units of \$5,000.

Optional Accidental Death and Dismemberment (AD&D) Insurance: If enrolled, the amount of coverage is equivalent to the units purchased for Optional Life Insurance for yourself, spouse, and dependent children.

Critical Illness Insurance: Provides you with cash benefits when you or a family member is diagnosed with a serious illness such as cancer, heart attack, or stroke. You may elect coverage in units of \$10,000 up to a maximum of \$200,000 for yourself and spouse and a maximum of \$20,000 for dependent children in units of \$5,000.