



TOYODA GOSEI

Benefits Plan September 1st, 2023



New Benefit Plans beginning September 1, 2023

1

Sterling Capital Brokers – new broker

- Help with enrollment, support HR in disability claims, help evaluate and implement new benefits.

2

Online Enrollment Process for benefits

- This allows employees greater access to their benefits information and to keep it up to date (coverages, beneficiaries, etc.)

3

Enrollment link to be sent by SCB:

- August 16, 2023
- New benefits begin September 1, 2023

4

Eligibility:

- Employees must work a minimum of 30 hours per week to be eligible for benefits
- No waiting period - Health, Dental, Vision and Optional Coverages, 3 Months - Disability

5

New Website for Benefits Information:

- www.tggrouppenefits.com (password TGNA)

Your Benefits Plan with Manulife, Wawanesa and AIG

Manulife

- Extended Health Care and Dental Coverage are **not** changing
These benefits will remain the same with Manulife!



- Basic Life, Dependent Life, Long and Short Term Disability coverage
- All claims submissions and escalation requests will be supported by the SCB Support Team and Claims Support Team



- Accidental Death & Dismemberment
- All claims submissions and escalation requests will be supported by your SCB Account Manager and Claims Support Team

Dialogue – Virtual healthcare



A fully-staffed, virtual clinic that fits into your pocket

- Renewals and refills of prescriptions
- Specialist referrals and lab requests
- Healthcare navigation
- Available 24/7, 365 days a year



Live chats with nurses



Video consultations with doctors and mental health professionals



Prescription renewals and free medication delivery



Specialist referrals when medically indicated



Help navigating the healthcare system



Medical team follow-ups



Dialogue – Stress Management and Well Being



Dialogue services provide you with stress management and well-being services **at your fingertips**

Why is this Important?

Dialogue's proactive approach allows us to detect any signs of elevated stress and other related conditions

What can you expect?

- 8-question stress questionnaire via the Dialogue app
- If required, a tailored preventative intervention is recommended based on result
- If no specific intervention is recommended, you will receive information on how to maintain and improve your well-being
- All information is 100% confidential

Services Offered

You have access to a dedicated care team and resources to help you be healthier and happier. This includes:

- ✓ Stress questionnaire and your well-being score
- ✓ Initial assessment by a mental health specialist
- ✓ Support for crisis management
- ✓ Referrals to external resources
- ✓ Access to Dialogue MDs & NPs
- ✓ Psychotherapy
- ✓ Coordinated case management
- ✓ Long-term follow-ups, until remission
- ✓ Stress tools and support sessions
- ✓ Prevention & pre-symptomatic support
- ✓ AI-based mood questionnaire

Dialogue is available for 24/7 service, across Canada

Additional information and FAQs:



Dialogue
Presentation

MBC Protection Plus Benefits – Optional Life & Optional Critical Illness



What would happen if you, or a member of your family, was suddenly diagnosed with a critical illness or was involved in a serious accident?

Protection Plus Benefits adds another important layer of protection to the coverage you have through your group plan so that you and your family have financial security – when it's needed most.



Critical Illness

Covers unforeseen costs should you be diagnosed with a serious illness.



Life

Provides financial support to your loved ones in the event of your death.



Accidental Death and Dismemberment

Provides added protection in the event of an accident causing serious injury or death.

These benefits are designed to safeguard your family's future.
Invest today, for their tomorrow.



We have partnered with Medavie Blue Cross to secure **low group rates** and the ability for you to purchase a significant amount of coverage without answering any medical questions.

Up to **\$100,000 EE (\$50,000 spouse)** of **Life insurance** and **\$40,000 EE (\$40,000 spouse)** of **Critical illness insurance** is guaranteed for those who apply during an upcoming time-limited open enrolment period. **September 5 – October 3, 2023**

Life Insurance to **age 70**

Portable coverage – Waiver of Premium not required

Premium paid directly by employee

Who is eligible to join this plan?

All employees may join the RRSP and the group plan is voluntary.

Who will contribute to this group plan?

Each pay period, members may make regular **pre-tax contributions** via payroll deduction to the RRSP.

TG Minto Corporation will offer a **100% match of the first 3%** members contribute to the RRSP via payroll deductions.

When can I join?

Employees may join the RRSP immediately following the start of employment with TG Minto Corporation, making voluntary contributions. After the probationary period, regular contributions can start.

Ensure to designate your beneficiaries!

If you do not designate a beneficiary, your assets will be paid to your estate and could also be directed to creditors, instead of going to a loved one.

Please be sure to upload your new beneficiary form to SCB Connect once you complete your enrollment.

It is important to assign Beneficiaries to:

Company Paid Life Insurance

RRSP

Optional Life Insurance



Beneficiary Form Instructions

Assign beneficiaries as required. The total allocation must equal 100%

If you need help with this form, please reach out to Sterling or HR

Primary Beneficiary's Name(s)			Date of Birth (mm/dd/yyyy)	% Allocated	Relationship of Beneficiary to Applicant
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Last Name	First Name	Initial			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Last Name	First Name	Initial			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Last Name	First Name	Initial			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Last Name	First Name	Initial			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Last Name	First Name	Initial			
If no beneficiary survives the Life Insured, I designate the following person(s):					
*Contingent Beneficiary's Name(s)			Date of Birth (mm/dd/yyyy)	% Allocated	Relationship of Beneficiary to Applicant
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Last Name	First Name	Initial			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Last Name	First Name	Initial			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Last Name	First Name	Initial			
TRUSTEE DESIGNATION					
Trustee Designation:		I hereby appoint <input type="text"/>		<input type="text"/>	
		Name		Relationship	
as Trustee to receive any payments on behalf of the beneficiaries listed above during their age of minority.					
*Release and Consent of the Present Preferred or Irrevocable Beneficiary (if any)					
The present Beneficiary's signature is only required if designated irrevocably.					
I, the present Beneficiary, release my right, claim or interest in the said contract and assign and transfer my interests to the Beneficiary(ies) named above.					
_____ Signature of Witness			_____ Signature of Beneficiary		

Contingent: If the primary beneficiary named above is deceased or unable to be located, the contingent beneficiary assigned is eligible for the life insurance benefit.

Trustee: If the beneficiary names is under the legal age, you will be required to name a trustee.

Other TG Minto Benefits –



- **Perkopolis – Online Discount Mail**

- Get deals from restaurants, stores, gyms and more!



- **Tuition Reimbursement and Job-Related Training**

- TG Minto offers tuition reimbursement for qualifying work-related courses, free development resources through TGUniversity and on-the-job specific training.



- **Time Away from Work**

- To support your work / life balance, Toyoda Gosei offers company-paid time away from work through **Paid Personal Leave (PPL)** and **Holidays**.



Electronic Enrollment – Account Activation

On **Aug 16th** you will receive an email from support@sterlingcapitalbrokers.com to activate your account and validate your personal information.

STERLING
CAPITAL BROKERS

Sterling Capital Brokers



Hi Mr. Joey Tribianni,

Welcome to your **Group Benefit** program administered through **Sterling Capital Brokers**, in partnership with your employer.

Please click on the "activate my account" link below, to begin the process of enrolling into your Group Benefit program.

Please note our emails are auto-generated from support@sterlingcapitalbrokers.com

This is not spam and will require your attention.

[Activate My Account](#)

If you have any questions, please contact support@sterlingcapitalbrokers.com who can support you with any technical issue. If the issues are non-technical they will be forwarded to a Sterling Capital Benefits Administrator.

Regards,
Sterling Capital Brokers

Enrollment On-Site with SCB – August 16th and August 17th

SCB will be on site at TG Minto for enrollment assistance:

PALMERSTON – WEDNESDAY AUGUST 16, 2023

- Location: **Upper Cafeteria**
- Date: **Aug 16, 2023**
- Time: **9am to 5pm**

STRATFORD – THURSDAY AUGUST 17, 2023

- Location: **Front Cafeteria**
- Date: **Aug 17, 2023**
- Time: **9am to 5pm**

Paper Enrollment Form Instructions –

Only applicable if you are unable to enroll online

On Aug 16 / Aug 17:

- Complete the SCB Enrollment form only
- Meet with an SCB staff member who will assist with the registration.

If forms are completed after SCB is no longer on site:

- Please scan and email in the forms to our Support team to complete the registration:
support-tdl@sterlingcapitalbrokers.com

OR

- Please see the TG Minto HR team who can assist to scan and submit the form to our support team for registration.



STERLING
CAPITAL BROKERS

SCB Enrollment Form – TG Minto

This form is only required if you need to add information / your information has changed since the last enrollment period. Please turn in the completed form to an SCB representative. If submitting after hours, please scan and email to support-tdl@sterlingcapitalbrokers.com.

Employee Personal Information

Please clearly print in the spaces provided below. Fields marked with an asterisk (*) are mandatory.

First Name*: _____ Last Name*: _____

Date of Birth (MM/DD/YYYY)*: ___ / ___ / _____ Gender*: Male Female Unspecified

Preferred Language*: English French Email (if available): _____

Address*: _____

City*: _____ Postal Code*: _____

Province*: _____

Employee Has Coverage with Another Insurer? * Yes No

If Yes*: Secondary Carrier: _____ Policy Number: _____

Waive Health and Dental? (Only permitted if secondary coverage in place) * Yes No

Employee Has Provincial Healthcare Coverage? * Yes No

If No*: Has Bridge Coverage? Yes No

Family Information

Dependant Spouse

First Name*: _____ Last Name*: _____

Date of Birth (MM/DD/YYYY)*: ___ / ___ / _____ Gender*: Male Female Unspecified

Dependant Has Coverage with Another Insurer? * Yes No

If Yes*: Secondary Carrier: _____ Policy Number: _____

Waive Health and Dental for this Dependant? (Only permitted if secondary coverage in place) * Yes No

Dependant Has Provincial Healthcare Coverage? * Yes No

If No*: Has Bridge Coverage? Yes No

Common Law Spouse? * Yes No Marriage / Cohabitation (MM/DD/YYYY)*: ___ / ___ / _____

Enrollment Assistance – If you cannot meet with Sterling – BOOK A CALL ONLINE!

Employees can request a phone call with SCB for enrollment assistance.

An SCB representative will call you at the scheduled time for enrollment support and to answer any questions.

Book a call online using the link below:

<https://outlook.office365.com/owa/calendar/TGMintoBenefitsEnrollment@sterlingcapitalbrokers.com/bookings/>



TG Minto Benefits Enrollment

Enrollment assistance ✓

Book some time with us for an appointment... [Read more](#)
15 minutes

Booking for Enrollment assistance

August 14

DATE

TIME

< > August 2023

Su	Mo	Tu	We	Th	Fr	Sa
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

9:15 AM	9:30 AM	9:45 AM
10:30 AM	10:45 AM	11:30 AM
12:00 PM	12:15 PM	12:30 PM
12:45 PM	1:00 PM	1:15 PM
1:30 PM	1:45 PM	2:00 PM

All times are in (UTC-05:00) Eastern Time (US & Canada)

ADD YOUR DETAILS

Name *

Name

Email

Email

Address

Address

Phone number *

Add your phone number

Notes

Add any special requests

Book

Updating Your Benefits for future changes

- Report ***Life Event*** changes to Human Resources or to Manulife within 31 days:
 - Change in marital status
 - Adding a dependent child (birth, adoption, legal guardianship, gain a stepchild, etc.)
 - Death of a spouse or child
 - Loss of spousal coverage



SCB Support Team Contact

Your main point of contact for any questions during and after enrollment will be our Sterling Capital Brokers Support Team. They will be able to assist you with questions on how to navigating SCB Connect and questions relating to your benefit plan.



Email Support:

support-tdl@sterlingcapitalbrokers.com



Phone Support: Book a call with the SCB Support Team!

<https://outlook.office365.com/owa/calendar/TGMintoBenefitsEnrollment@sterlingcapitalbrokers.com/bookings/>



Group Retirement Services (GRS) Support:

grs@sterlingcapitalbrokers.com



Claims Support:

claimssupport@sterlingcapitalbrokers.com

www.tggrouppenefits.com (password TGNA)

Click on Canadian Benefits in Top Left



[HOME](#) [ABOUT US](#) [WELLNESS](#) [US BENEFITS](#) [CANADIAN BENEFITS](#) [CONTACT](#)



CANADIAN HEALTHCARE BENEFITS INFORMATION

Welcome to the benefits site for TG Minto!

Below you will find many helpful documents on the great benefits available to you as a TG Minto employee.

If you have questions about your benefits, you can email us at the email addresses below. You can also call Sterling Capital Brokers at 877-793-7222.

TG Minto Benefits Team - tgmintobenefits@toyodagosei.com

Sterling Capital Brokers - support-tdl@sterlingcapitalbrokers.com

Sterling Capital Brokers - 877-793-7222



HELPFUL DOCUMENTS

[Benefits at a Glance](#)

[TG Minto Benefits Booklet](#)

[TG Minto RRSP Informational Booklet](#)

[Homewood Employee Assistance Program](#)

[Dialogue - Virtual Primary Care](#)

[Dialogue - Stress Management & Well-Being Program](#)

[Dialogue - Cognitive Behavioral Therapy](#)

[Perkopolis - For Exclusive Perks and Discounts - click here!](#)

IMPORTANT!

1. Use the link in the email to enroll/update your benefits information
2. If you need help – meet with Sterling while they are here
3. If you cannot meet with them and need help, schedule a time for them to call you
4. Paper copies are available in HR for those without email accounts on file
5. Please login to Dayforce to ensure we have your correct email address on file for future communications
6. This presentation is available on the HR Communications Board

All benefit eligible employees must take action before September 1!