

Benefits Plan September 1st, 2023





New Benefit Plans beginning September 1, 2023

Sterling Capital Brokers – new broker

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

Online Enrollment Process for benefits

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

Enrollment link to be sent by SCB:

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

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

New Website for Benefits Information:

www.tggroupbenefits.com (password TGNA)



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Your Benefits Plan with Manulife, Wawanesa and AIG



• Extended Health Care and Dental Coverage are <u>not</u> 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



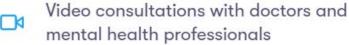


A fully-staffed, virtual clinic that fits into your pocket

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







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:





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.



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



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



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 <u>low group rates</u> 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



Your RRSP with Canada Life



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.

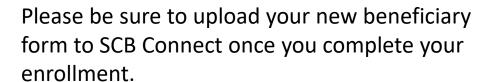


Beneficiaries



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.





Company Paid Life Insurance RRSP Optional Life Insurance





Beneficiary Form Instructions

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

Relationship of Date of Birth (mm/dd/yyyy) % Allocated Primary Beneficiary's Name(s) Beneficiary to Applicant Last Name First Name Initial Last Name First Name If no beneficiary survives the Life Insured, I designate the following person(s): Relationship of Date of Birth *Contingent Beneficiary's Name(s) % Allocated (mm/dd/yyyy) Beneficiary to Applicant First Name Last Name Initial Last Name First Name Initial Initial Last Name First Name TRUSTEE DESIGNATION Trustee Designation: I hereby appoint 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

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

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 workrelated 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



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 <u>support@sterlingcapitalbrokers.com</u>

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.





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 scen and email to <u>support-idiffrater/inocealite/brokers.com</u> .	
Employee Personal Information Please clearly print in the spaces provided below. Pleids marked with an asterisk (4) are mandatory.	
First Name *	Last Name <u>*</u>
Date of Birth (MM/DD/ <u>YYYY)*</u> ://	_ 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 Dependent Spouse	
First Name *	Last Name*
Date of Birth (MM/DD/ <u>YYYY)*</u> ://	_ 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 \square No \square	
Dependant Has Provincial Healthcare Coverage? *	Yes □ No □
If No⁴: 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!

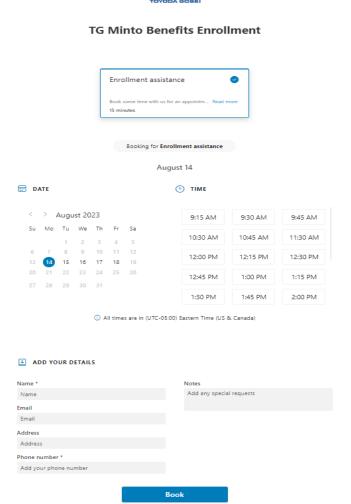
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Employees can request a phone call with SCB for enrollment assistance.

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/T GMintoBenefitsEnrollment@sterlingcapitalbrok ers.com/bookings/





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.tggroupbenefits.com (password TGNA) Click on Canadian Benefits in Top Left





HOME ABOUT US WELLNESS US BENEFITS







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



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!

