

Total Rewards Summary

It's no secret that we have some pretty fantastic employees. Many of us have been here for eons and still love it. So, what is it about this place that draws us in and keeps us here for so long? It's a combination of everything that Coast offers in addition to our great culture, mission, vision and values that we like to call our **How can we help you?® Total Rewards' Program**. So when you come to work at Coast, you not only get a competitive salary and the potential for a bonus - you also gain access to a range of benefit choices and other perks.

FlexWise Group Health Benefits Plan

We know that not one-size-fits-all and so our FlexWise flexible benefits plan lets you choose benefit coverage levels to meet the needs of you and your family. Once you are eligible for coverage, you'll receive FlexWise credits to spend in selecting the benefit options that best fit your needs. The credits provided will get you some great coverage, with you sharing in some of the cost too. If you prefer "top of the line" coverage, you will pay a bit more through payroll deduction.

Amount of FlexWise Dollars:

The amount of FlexWise credits provided for each benefit category is based on a combination of the option you choose, your salary and/or the coverage category you require (employee only; employee +1; employee +2 or more).

Benefit	Dental	Extended Health	Basic Life	STD	AD&D	LTD	Optional Items (Life, AD&D, CI)
Flex \$'s based on	Coverage category & option chosen		% of salary			No Flex \$'s provided	

Medical Services Plan (BC Residents only)

MSP is the provincial government plan that provides basic medical coverage to permanent residents of BC. MSP premiums for BC employees are 50% company paid.

Extended Health

The Extended Health benefit covers a wide range of medical related expenses, services and practitioners. The table below itemizes only the most commonly claimed items and the related coverage level:

Covered Item	Option 1	Option 2	Option 3	Option 4	Option 5
Annual Deductible	\$1,000/person	none	none	none	none
Prescription Drugs	100%	20%	80%	100%	100%
Paramedical Practitioners	No Coverage	20% to \$500 max *	80% to \$500 max *	100% to \$500 max *	100% to \$750 max *
Hospital (semi-private)		None	80%	100%	100%
Vision Care (Eye exams & prescriptions)		\$150 / 24 months			\$300 / 24 months
Overall Lifetime Maximum	\$1 Million				

* Paramedical maximums are per covered person, per type of practitioner

Dental

Benefit	Option 1	Option 2	Option 3	Option 4	Option 5
Deductible	No coverage	None			
Recall Exams		12 months	12 months	6 months	6 months
Preventative & Basic Treatment		20%	80%	80%	100%
Major Restorative Treatment		50%	50%	80%	80%
Annual Basic & Major max per person		\$1,500	\$2,000	\$2,500	\$3,000
Orthodontics <i>*after 1 year of eligible employment</i>		no coverage		50% \$2000 max	50% \$3000 max
Lock-in Period		none		2 years	

Emergency Medical Travel Assistance

Included in all Extended Healthcare options, when vacationing or traveling up to 60 days per trip, rest assured that Emergency services will be paid to a maximum of \$5,000,000 per claim.

Employee Family Assistance Program (EFAP)

As much as we wish everything would go along swimmingly all the time, sometimes life throws us a curve-ball. If you or your dependents need to talk to someone confidentially, our EFAP can help. They offer referral services to a variety of professional resources and information 24/7, from counselling to budget setting to family planning matters or addiction issues.

Short and Long Term Disability

STD and LTD benefits provide wage replacement coverage if you are unable to work due to a **non-work related** illness or injury. The STD plan covers you for 17 weeks of disability and, if you are still deemed disabled, LTD coverage would begin where STD left off. All claims are subject to insurance company adjudication.

	Option 1	Option 2	Option 3	Option 4	Option 5 (LTD only)
% of Wage Replacement	60%	55% of first \$7500; 35% of balance	66-2/3%	66-2/3% of first \$3000; 45% of next \$3000; 40% of balance	75%
Benefit earnings are	Taxable	Non-Taxable	Taxable	Not Taxable	Taxable

Health Care Spending Account (HCSA)

If you have FlexWise credits remaining after choosing your benefit options, you can allocate these to a HCSA. Monies allocated to an HCSA can be used tax free to cover medical related expenses not covered under the regular dental or extended health benefits (i.e. laser eye surgery, additional orthodontics or paramedical treatments etc.)

Basic and Optional Life Insurance

You may choose 1, 2, or 3 times your annual base salary as coverage for Basic Life Insurance. If you select the highest coverage of 3 times your annual base salary, you may also purchase Optional Life Insurance – up to \$300,000 for yourself and/or your spouse, and \$10,000 for each dependent child.

Basic and Optional Accidental Death and Dismemberment

AD&D covers you at up to 3 times your annual base salary, should you suffer the loss of life, limb, or sense (sight, hearing etc.) as the result of an accident. If you choose coverage of 3 times your annual base salary, you may also purchase Optional AD&D – up to \$300,000 for yourself and/or your spouse and up to \$100,000 for each dependent child.

Optional Critical Illness Insurance

This Insurance is designed to provide financial security when illness puts assets and savings at risk. Coverage for both employees and their spouses is available in increments of \$10,000, to a maximum of \$250,000

Best Doctors

Best Doctors is a medical consultation service that can help you find a family doctor or specialized practitioner or connect you to the world's leading medical centers to review a complex medical issue and provide a second opinion.

Sick Leave: Sick leave, which accumulates 7.5 hours per month for full time staff and 1 hour for every 20 hours worked for part time staff, is to be used when you are away from work due to brief illness. Accumulated sick leave also provides income during the 14 day disability waiting period, and will be drawn on to “top up” Short and Long Term Disability payments from the insurance carrier to the allowable maximum under the plan.

Personal Leave: Up to 37.5 hours/year from **your accumulated sick accrual** can be used for Personal Leave time, to tend to family matters, care for sick family members, study for an exam, moving day, attend a child's school event, doctors' appointments etc.

Vacation: One of the ways we want to ensure you have a balanced lifestyle is through our very competitive vacation program. Not only do you start with 3 weeks of company-paid vacation, but if your team can function without you for just a bit more time here and there, you can buy one more week of employee-paid vacation through our **Self-Funded Vacation Program**.

Years of Service	Part Time	Full Time	Senior Management
Upon hire		Pro-rated 3 weeks	Pro-rated 4 weeks
After 1 year	6% of earnings (3 weeks)	112.5 hours (3 weeks)	150 hours (4 weeks)
After 5 years	8% of earnings (4 weeks)	150 hours (4 weeks)	187.5 hours (5 weeks)
After 10 years	10% of earnings (5 weeks)	187.5 hours (5 weeks)	225 hours (6 weeks)
After 15 years	12% of earnings (6 weeks)	225 hours (6 weeks)	225 hours (6 weeks)

Retirement Savings Benefits

Of course you can work forever, but if you decide to kick back and relax after a great career at Coast, you'll need some cash to fund your lifestyle. That's where our very competitive Group Registered Retirement Savings Plan (RRSP) or Defined Benefit Pension Plan comes into play. You choose which plan suits you best.

Group RRSP

Beginning at **1 year of service** company contributions will be made as a percentage of base wages based on length of service. Optional Contributions may be made as early as at **6 months of employment** resulting in additional company contributions to a maximum based on length of service as follows:

Length of Service	Company Contributions	Optional Employee Matched Contributions
6 months		1%
1 year	1%	1%
2 years	2%	2%
5 years	3%	2%
10 years	4%	3%
15 years	5%	3%
20+ years	6%	4%

Defined Benefit Pension Plan

Both the employer and employee contribute a percentage of regular base salary (as per the table below) towards the DB Pension Plan (DBP), with monies immediately vested. Upon retirement your pension is calculated as: $1.75\% \times \text{Highest Average Earnings} \times \text{Years of Plan Participation}$. The normal retirement age under the plan is 65, however you may start to collect your pension at any time between age 55 and 71. If you draw from your pension early, there is a reduction of 6% for each year that your retirement precedes your 65th birthday.

Age	Employee
Under 25	2.5%
25 – 29	3.5%
30 – 34	4.5%
35 – 39	5.5%
40 – 44	6.5%
45 – 49	7.5%
50 – 54	8.5%
55 and over	9%

Salary & Bonus Program: The lure of money. It's not the end all be all, but let's face it; money helps pay the bills and makes life a little more comfortable, and so we aim to pay total cash compensation of top quartile in the Canadian Financial Services market-place (that's 60th percentile for salaries and 75th percentile for salary + bonus combined).

In addition to our competitive base salary that is reviewed regularly, you are eligible for an annual bonus subject to your individual performance, your team's performance and our collective achievement of our corporate profitability. In a nut-shell, your bonus formula is made up of your Individual component and a Team component. The weighting of each component varies depending on your role within the organization. Your Individual performance is assessed on your Accountability goals (WHAT you do) as well as our demonstrated Values (HOW you do it). Overall weightings, metrics and targets are subject to change on a year to year basis and each component has a minimum threshold which must be met before payout can occur. Within each component (Individual and Team), there is an opportunity to increase your payout amount based on performance (to a maximum of 150%). Additionally if you are in a Sales role, your payout can go up to 255%.

Recognition and Rewards: We think it's important to recognize and reward employees when they do something cool. Whether it's living into our Strategic Pillars or reaching a milestone in your career, giving credit where it's due is part of our Total Rewards Program and a big part of our culture. Through the High-five Hub, our online recognition tool, we can publicly give each other virtual high-fives for a job well done – and collect Hub Dollars to do a little online shopping for a gift of our choice. We also celebrate in high style with our Annual Awards Program each year and have great get-togethers through our Fund For Fun program. Remember, we take our work seriously but not ourselves.

Tele-work / Job-sharing / extended hours: Coast has varying options of hours and days of work including some work from home opportunities for admin positions to suit your needs and ours, so be sure to explore these during your interview.

Mobile Worker: If your new position at Coast requires you to be in frequent meetings, away from your desk 50%+ or at various locations / on the road regularly and your work-flow does not rely on being near specific people on a regular basis, you may be what we like to call a "Mobile Worker". Talk to your manager or HR on what this profile would look like for you.

Coast University: Providing all employees Room to Grow and Build your Brand are 2 of our Employee Promises. To help you manage your career, Coast U, an in-house, progressive, educational institution, provides learning opportunities to help you excel in

your current job and prepare you for your future. And we'll even help you take applicable courses at outside institutions by providing all FT employees financial assistance up to \$1500 / year and PT with up to \$750. Professional memberships required by Coast are also covered - - make sure you talk to your manager about this before you sign up for anything.

Banking, Insurance and Lending Benefits: Employees are eligible for discounts on deposits, investments, foreign currency exchange, personal bank accounts, home insurance, credit cards, safety-deposit boxes and lending. This one perk alone can help you save thousands of dollars annually.

Corporate Awards and Community: We are a leading corporate employer in the Canadian landscape. We know this because we keep winning awards that tell us so. There are too many to list so be sure to check out our website. We also take our corporate responsibility in the community seriously. It's a huge part of who we are. That's why we're out there every day donating time, money (up to 7% of our pre-tax profits!) and resources to worthwhile causes. We don't just work in the community. We live there too.

Help Headquarters (HHQ) Parking: Permanent full and part-time employees may request an assigned parking spot at HHQ. The [HHQ Parking request form](#) must be completed (a copy of the form will be emailed to you along with your required payroll documentation) and returned to hrhelp@coastcapitalsavings.com. As there is currently a waitlist for an assigned parking spot, please send in your parking request form at your earliest convenience, a confirmation email will be sent to you notifying you that you've been placed on the waitlist.

Please Note: Total Rewards Programs have been designed to help support the corporate purpose, brand and employee promise to effectively attract and retain top talent. Total Rewards programs are regularly reviewed and may be amended from time to time. This Summary is intended to provide high-lights of current programs and does not super-cede the employment contract. The company may

modify or eliminate programs and/or change eligibility criteria from time to time. You are encouraged to review the staff intranet site regularly for any changes.

Coast Capital Savings
2019 Flex Credits & Price Tags



MSP (BC Government Medical Services Plan)	100% company paid if hired pre July 2003; else 50% company paid	
	Annual	Bi-weekly
	450.00	37.50
1 Adult (employee)	Monthly	18.75
2 Adults (employee + spouse)	Monthly	37.50

Flex credits and price tags below are annual amounts

	Option 1		Option 2		Option 3		Option 4 *		Option 5 *	
	Credits	Price Tag	Credits	Price Tag	Credits	Price Tag	Credits	Price Tag	Credits	Price Tag
Extended Health	*100% deductibles: no vision or paramedical		20% \$150 vision, \$500 paramedicals		30% \$150 vision, \$500 paramedicals		100% \$150 vision, \$500 paramedicals		100% \$300 vision, \$750 paramedicals	
Employee only	600.00	300.00	611.00	361.00	718.00	618.00	755.00	882.00	755.00	1,078.00
Employee +1	651.00	300.00	997.00	747.00	1,350.00	1,250.00	1,510.00	1,764.00	1,511.00	2,153.00
Employee and 2+	1,302.00	1,002.00	1,383.00	1,133.00	1,989.00	1,889.00	2,265.00	2,648.00	2,266.00	3,229.00
Dental	No Coverage		20%-50% - no ortho		80%-50% - no ortho		80%-50%-50%; \$2,000 ortho max **		100%-80%-50%; \$3,000 ortho max ***	
Employee only	400.00	0.00	442.00	187.00	468.00	373.00	468.00	488.00	509.00	809.00
Employee +1	400.00	0.00	835.00	380.00	841.00	746.00	978.00	978.00	1,018.00	1,618.00
Employee and 2+	400.00	0.00	835.00	580.00	1,214.00	1,119.00	1,464.00	1,464.00	1,627.00	2,427.00
Long Term Disability	0.914% of salary (40.0% of Opt 1 Price Tag)		Price Tag per \$100 monthly benefit		Price Tag per \$100 monthly benefit		Price Tag per \$100 monthly benefit		Price Tag per \$100 monthly benefit	
		45.68	66.22	47.95	72.86	50.79				
Short Term Disability	0.318% of salary (100% of Opt 1 Price Tag)		Price Tag per \$100 monthly benefit		Price Tag per \$100 monthly benefit		Price Tag per \$100 monthly benefit		Price Tag per \$100 monthly benefit	
		44.88	55.32	45.36	55.80					
Group Life Insurance	0.554% of salary		Price Tag as a % of Salary		Price Tag as a % of Salary		Price Tag as a % of Salary		Price Tag as a % of Salary	
		0.185%	0.370%	0.554%						
AD&D	0.108% of salary		Price Tag as a % of Salary		Price Tag as a % of Salary		Price Tag as a % of Salary		Price Tag as a % of Salary	
		0.036%	0.072%	0.108%						
Total Credits as % of Salary	2.12%									

**1 year of employment required for orthodontic coverage (this cannot be waived)
***2 year lock in applies for Dental options 4 & 5