



# 2024/2025 Decision Guide

If you require this document in an alternative format,  
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# Capital Power 2024/2025 Benefits Decision Guide

## Your health and wellbeing are important to us

That's why we offer a range of wellbeing programs and allow you to customize coverage in a way that protects and supports the physical, mental, financial and social wellbeing of you and your family.

## It's time to make your benefits decisions

Each year you have the opportunity to review your current coverage and decide how to direct your Flex Credits and Flex Day Credits (if eligible) to get the most value from them. Additionally, you can use payroll deductions for the optional benefits available to you.

## Three simple steps

1. Review the 2024/2025 benefits options and your current coverage
2. Choose the coverage that's right for you
3. Enrol from work or home at [cpcflexbenefits.hroffice.com](https://cpcflexbenefits.hroffice.com) between Monday, May 27 and Wednesday, June 5, 2024

**It's that easy!**



### 2024/2025 Annual Enrolment

<https://cpcflexbenefits.hroffice.com>

**Monday, May 27 to Wednesday, June 5, 2024**

*Coverage takes effect July 1, 2024*



# Important information about your 2024/2025 benefits

## Benefits and wellbeing go hand in hand

Each year Capital Power reviews our benefits program to ensure it provides you and your family with the support you need to take care of your physical, mental, financial and social wellbeing.

We encourage you to do the same as you compare your current coverage against your claims from last year, before making your benefits choices for the coming year. The 2024/2025 credits and costs are listed on [page 7](#). These will also help you make an informed choice.

Please see *How your benefits work together* on [page 5](#) for information on how to use your benefits to ensure you are getting the best value from the program to manage and support your overall wellbeing.

## How your benefits work together

Our Flex Benefits Program plays an important role in supporting you and your family's overall wellbeing. It has all the components you need to help you live a healthy life that is beneficial to you and everyone around you.

With three levels of coverage to choose from – *Essentials*, *Comprehensive* and *Enhanced* – you can pick the level of coverage that is right for you.

Use your Flex Benefits Program to manage and improve:

### ✓ Your physical, mental and social wellness:

- With our extended health and dental plans you have coverage for prescription drugs, medical supplies, vision, dental and paramedical services to prevent and treat many health conditions.
- Capital Power also provides additional support for your health and mental wellness through Teladoc® (formerly known as Best Doctors®), our Employee and Family Assistance Program (EFAP), Lumino Health – Virtual Care service, Lumino Health – Stress Management and Mental Well-Being program, and LifeSpeak's digital wellness resource library.
- You can use your Personal Spending Account for social wellbeing related expenses that connect you with your community, whether it is through traditional lessons, classes or online activities.

### ✓ Your financial wellness:

- Capital Power provides credits to help you meet your financial wellbeing needs in ways that work for you.
  - Consider redirecting your Flex Credits to the savings plan options you can build your savings a little more each week to reach your savings goals sooner.
  - By allocating more Flex Credits to your Personal Spending Account (PSA) or Health Spending Account (HSA) you will reduce your out-of-pocket expenses when paying for your wellness needs. For example, you can use credits in your PSA to cover professional services like financial planning.
- The program also offers you financial protection with basic life insurance, long-term disability (LTD) insurance and a range of optional insurances. See *Financial wellbeing – have you selected the right LTD option* on page 6 for tips on choosing your level of LTD coverage.

Other benefits within the program that support your wellbeing include:

- ✓ **Health Spending Account (HSA):** Capital Power deposits \$50 to your account each benefit year and you can direct Flex Credits or Flex Day Credits (if eligible) to be deposited to your account during annual enrolment. This account is used to cover health and dental expenses that may not be completely reimbursed by your Extended Health and/or Dental coverage.
- ✓ **Personal Spending Account (PSA):** Capital Power deposits \$500 to your PSA each benefit year and you can direct Flex Credits or Flex Day Credits (if eligible) to be deposited to your account during annual enrolment. This account is used to pay for expenses that help you support and reach your physical, mental, financial and social goals. See page 12 for tips on submitting your claims electronically.
- ✓ **Employee and Family Assistance Program (EFAP):** The EFAP can assist you and your dependents with initial mental health support prior to accessing mental health practitioners through paramedical coverage. This confidential service is delivered through TELUS Health (formerly LifeWorks) and is available 24/7 by telephone, or online, to support your overall wellbeing.
- ✓ **LifeSpeak:** A digital wellbeing platform available 24/7 with access to a robust library of videos and information on over 40 different wellness topics, including stress management, the sleep cycle and productivity strategies to help you manage your life and cope with issues that may arise.
- ✓ **Teladoc® Medical Experts (formerly known as Best Doctors®):** Offers services to give you the information you need to make more informed decisions about your healthcare when you are faced with a medical condition.
- ✓ **Savings plan options:** Provide opportunities to increase your short- and long-term savings and improve your financial health. You can direct Flex Credits or Flex Day Credits (if eligible) to be deposited into Capital Power's savings plan options during annual enrolment.

(See *Who can I contact* on page 22 for contact information for these benefits.)

And don't forget to participate in our wellness campaigns throughout the year. The campaigns can be a great opportunity to increase your understanding of a particular issue and help you to create healthy habits to steer your wellbeing in the right direction. Healthy habits can optimize your wellbeing and also reduce overall benefits costs for you and Capital Power. We all play a part in keeping costs down so that the Flex Benefits Program is sustainable in the future.

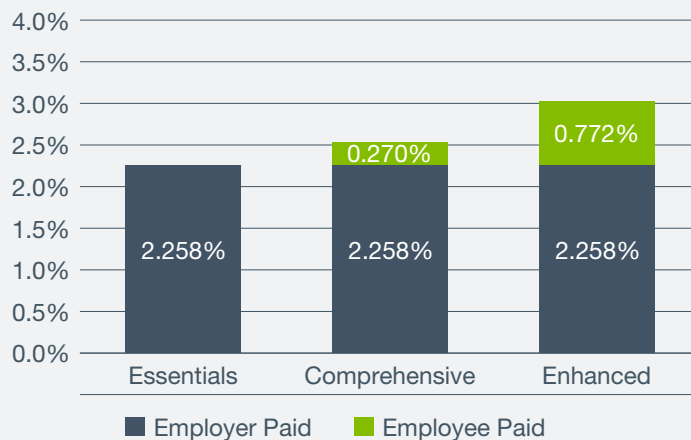
## Financial wellbeing: Have you selected the right LTD option?

Long-term disability (LTD) insurance can make a real difference financially if you ever become ill or injured and are unable to earn an income.

**During annual enrolment you can choose one of three LTD options:**

<b>Essentials</b>	<b>Comprehensive</b>	<b>Enhanced</b>
<b>66⅔%</b>	<b>66⅔% + COLA</b>	<b>75% + COLA</b>
Cost fully paid by Capital Power	You and Capital Power share the cost	You and Capital Power share the cost
No annual cost of living adjustment	Includes an annual cost of living adjustment	Includes an annual cost of living adjustment

**Your Share of LTD Premiums (% of Pay)**



Because Capital Power pays the full premiums for the *Essentials* coverage and part of the premiums for the *Comprehensive* and *Enhanced* coverage, the LTD benefits you receive while disabled would be taxed as income. The *Essentials* option also does not include a cost of living adjustment (COLA). If you were to go on LTD for an extended period, the benefit you would receive from the *Essentials* option will not increase each year to keep up with inflation.

When selecting your LTD coverage, consider your current expenses and ask yourself: Which option would provide enough coverage to meet your needs should you ever become unable to work and need to rely on LTD benefits for an extended period of time for your income? For more details on LTD payments refer to the LTD section of the Benefits Handbook.

You will need to complete a form to confirm evidence of good health if you choose to increase your coverage during annual enrolment. No evidence of good health is required to maintain *Comprehensive* or *Enhanced* coverage, if you have it today.



## Payroll deductions

Remember, benefit deductions are calculated over 24 pay periods.

For months that have three pay periods you will only see deductions on your first two pay cheques – the third pay cheque will not have any benefit deductions or savings plan deposits, if you allocated credits to those accounts.

### Note:

- If you have selected *Comprehensive* or *Enhanced* Extended Health and/or Dental and do not have enough credits to cover the employee rates, you will pay the difference in payroll deductions.
- You pay for *Comprehensive* and *Enhanced* LTD, Optional Life, Optional AD&D, and Optional Critical Illness through payroll deductions only.



Credits and costs for 2024/2025

Flex Credits

For 2024/2025, annual Flex Credits are increasing for all eligible part- and full-time employees to \$1,570.00.

Flex Credits (all eligible employees)	
All eligible employees	\$1,570.00

Flex Day Credits (all eligible salaried employees)	
All eligible employees	2% base salary

Spending Account Credits

Health Spending Account (HSA)	
All eligible employees	\$50.00

Personal Spending Account (PSA)	
All eligible employees	\$500.00

Opt-Out Credits<sup>1</sup>

Coverage	Annual Opt-Out Credits	Per Pay Period Opt-Out Credits
Extended Health	\$196.80	\$8.20
Dental	\$288.00	\$12.00

<sup>1</sup> Available in addition to Flex Credits if you do not elect Extended Health and/or Dental coverage.

Extended Health

Coverage Option	Annual Employee Rates			Per Pay Period Employee Rates		
	Employee Only	Employee +1	Family	Employee Only	Employee +1	Family
Essentials	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Comprehensive	\$270.72	\$541.44	\$812.16	\$11.28	\$22.56	\$33.84
Enhanced	\$901.20	\$1,802.40	\$2,703.60	\$37.55	\$75.10	\$112.65

Dental

Coverage Option	Annual Employee Rates			Per Pay Period Employee Rates		
	Employee Only	Employee +1	Family	Employee Only	Employee +1	Family
Essentials	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Comprehensive	\$88.56	\$177.12	\$265.68	\$3.69	\$7.38	\$11.07
Enhanced	\$487.44	\$974.88	\$1,462.32	\$20.31	\$40.62	\$69.93

Note: If you have selected *Comprehensive* or *Enhanced* Extended Health and/or Dental and do not have enough credits to cover the employee rates, you will pay the difference in payroll deductions.

Long Term Disability

Coverage Option	Employee Rates % of Annual Pay
Essentials	0.000%
Comprehensive <sup>2</sup>	0.257%
Enhanced	0.734%

<sup>2</sup> If you choose *Comprehensive* or *Enhanced* LTD, you and Capital Power share in the cost. You pay for *Comprehensive* and *Enhanced* LTD through payroll deductions only.

## Optional Life Insurance – Employee and Spousal

Annual Rates – Per \$10,000 of coverage (rates are the same for employee and spouse)

Age Band	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
< 40	\$9.72	\$4.92	\$4.92	\$2.88
40–44	\$17.52	\$7.08	\$9.72	\$6.00
45–49	\$31.92	\$14.64	\$17.52	\$9.72
50–54	\$51.36	\$23.40	\$28.20	\$15.60
55–59	\$86.28	\$42.72	\$43.68	\$25.32
60–64	\$117.24	\$63.00	\$51.36	\$35.04
65–69	\$208.68	\$112.20	\$93.12	\$63.48

Per Pay Period Rates – Per \$10,000 of coverage (rates are the same for employee and spouse)

Age Band	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
< 40	\$0.41	\$0.21	\$0.21	\$0.12
40–44	\$0.73	\$0.30	\$0.41	\$0.25
45–49	\$1.33	\$0.61	\$0.73	\$0.41
50–54	\$2.14	\$0.98	\$1.18	\$0.65
55–59	\$3.60	\$1.78	\$1.82	\$1.06
60–64	\$4.89	\$2.63	\$2.14	\$1.46
65–69	\$8.70	\$4.68	\$3.88	\$2.65

## Optional Life Insurance – Child

Per \$5,000 of coverage

Coverage	Annual Rate	Per Pay Period
Child	\$13.56	\$0.57

## Optional Accidental Death & Dismemberment

Per \$1,000 of coverage (rates are the same for all plan options)

Coverage	Annual Rate	Per Pay Period
Employee	\$0.36	\$0.015
Spouse	\$0.36	\$0.015
Child	\$0.36	\$0.015

## Optional Critical Illness Insurance

Annual Rates – Per \$25,000 of benefit (rates are the same for employee and spouse)

Age Band	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
< 30	\$40.80	\$34.08	\$37.68	\$31.20
30–34	\$66.96	\$47.04	\$77.76	\$57.00
35–39	\$86.88	\$58.80	\$113.04	\$71.52
40–44	\$157.44	\$90.96	\$198.48	\$101.88
45–49	\$316.92	\$154.20	\$306.84	\$145.56
50–54	\$575.52	\$249.36	\$442.44	\$195.12
55–59	\$924.60	\$376.32	\$575.88	\$262.68
60–64	\$1,480.92	\$620.64	\$739.92	\$373.20
65–69	\$2,593.32	\$1,191.96	\$1,188.72	\$646.44

**Per Pay Period Rates – Per \$25,000 of benefit** (rates are the same for employee and spouse)

Age Band	Male Smoker	Male Non-Smoker	Female Smoker	Female Non-Smoker
< 30	\$1.70	\$1.42	\$1.57	\$1.30
30–34	\$2.79	\$1.96	\$3.24	\$2.38
35–39	\$3.62	\$2.45	\$4.71	\$2.98
40–44	\$6.56	\$3.79	\$8.27	\$4.25
45–49	\$13.21	\$6.43	\$12.79	\$6.07
50–54	\$23.98	\$10.39	\$18.44	\$8.13
55–59	\$38.53	\$15.68	\$24.00	\$10.95
60–64	\$61.71	\$25.86	\$30.83	\$15.55
65–69	\$108.06	\$49.67	\$49.53	\$26.94

**Optional Child Critical Illness**

\$10,000 of coverage

Coverage	Annual Rate	Per Pay Period
Per family unit	\$54.00	\$2.25

## Reminder: Use these resources to help you take care of yourself

We encourage you to proactively use the following resources to help you and your family enhance your overall wellbeing.

### Lumino Health – Virtual Care services and Lumino Health – Stress Management and Well-Being program

Lumino Health provides you with 24/7, virtual access via video conference or over the telephone to healthcare professionals.

Telemedicine offers you another option for more immediate access to medical advice and/or care, in addition to your family or primary care physician, and in addition to our current health services and benefit programs.

Services include:

- Timely access to support: You are connected to a mental health specialist for assessment, with a follow-up appointment scheduled in less than 24 hours with an appropriate mental health professional (i.e., psychologists, psychotherapists, therapists, etc.)
- All appointments are virtual, 100% confidential and at no cost to you.
- Access to self-guided articles and wellness resources, prevention tools and pre-symptomatic support, in addition to therapy services where required.
- Visit [sunlife.ca/luminovc](https://sunlife.ca/luminovc), a secure web-based portal for employees and physicians to access support and virtual services.

### TELUS Health (formerly LifeWorks)

TELUS Health provides expert Q&As, blogs and videos on a variety of wellbeing-related topics, including mental health. You can access TELUS Health's wide range of online resources at [capitalpower.lifespeak.com](https://capitalpower.lifespeak.com). Create a personalized account using Capital Power's access ID: capitalpower.

### Employee and Family Assistance Program (EFAP)

Through our EFAP services, you and your family have access to confidential counseling services by phoning TELUS Health (formerly LifeWorks) at 1-866-991-4948 or visiting [workhealthlife.com](https://workhealthlife.com).



# Capital Power's Benefits offer choice

## How your Flex Benefits Program works

Capital Power provides benefits with choice so that you can put together a plan that meets your specific needs. It is designed to work together, as shown in the diagram on the next page, with Capital Power paying for a core level of coverage called *Essentials* for all employees.

*Essentials* Extended Health provides coverage for basic medical and health expenses not covered by government healthcare; *Essentials* Dental helps pay for dental expenses. You also receive a \$50 deposit into a Health Spending Account (HSA) to help pay for medical expenses that would otherwise be eligible for a deduction on your income tax, as well as a \$500 deposit into a Personal Spending Account (PSA) to pay for expenses that support your wellbeing.

In addition, you are protected if you are unable to work with Short-term Disability and *Essentials* Long-term Disability and you are also covered with Basic Life Insurance. Other *Essentials* benefits you have access to at no cost are, Lumino Health – Virtual Care services and Lumino Health – Stress Management and Well-Being program, Teladoc®, LifeSpeak, and the Employee and Family Assistance Program (EFAP).

Each year you receive annual Flex Credits to direct toward the cost of any additional benefit options you choose. If you are a salaried employee, you also receive Flex Day Credits, which are equal to 2% of your base salary. Employees not eligible for Flex Day Credits participate in the Personal Leave or Family Leave programs, as applicable.

### Opting out

If you do not require any Extended Health and/or Dental coverage because you are covered under your spouse's program, or simply prefer not to be covered, you receive Opt-out Credits that you can apply to your HSA, PSA or direct to your savings plan options.

Even when you opt out, you still receive annual Flex Credits, 100% coverage for Out-of-Province/Canada Emergency Medical, 80% coverage for Out-of-Province/Canada Medical Referral and access to Lumino Health – Virtual Care services and Lumino Health – Stress Management and Well-Being program, Teladoc®, LifeSpeak, and the EFAP.

Benefits Program

Core Benefits	Additional Benefits		
100% Company Paid	<b>Flex Credits</b> Eligible employees receive an annual allocation of Flex Credits in the amount of \$1,520 that you have the option to direct to:	<b>Flex Day Credits</b> Eligible salaried employees also receive Flex Day Credits equivalent to 2% of pay that you have the option to direct to:	<b>Payroll Deduction</b> Annual additional costs not covered by credits will be deducted over 24 pay periods.
Essentials Extended Health Essentials Dental	Comprehensive or Enhanced Extended Health Comprehensive or Enhanced Dental		
Health Spending Account (HSA) \$50 Personal Spending Account (PSA) \$500	Additional Health Spending Account (HSA) Additional Personal Spending Account (PSA)		Optional Life Insurance Optional AD&D Optional Critical Illness
Basic Life Insurance (1 x annual salary)			
Short Term Disability Essentials Long Term Disability			Comprehensive or Enhanced Long Term Disability
Employee and Family Assistance Program Teladoc® (formerly Best Doctors®) Lumino Health – Virtual Care Services Lumino Health – Stress Management and Well-Being Program	Deposit to Savings Plan Options		
		Paid Days Off	

Paying for benefits

Your Flex Benefits Program options beyond *Essentials* have a price tag and you can use both Flex Credits and Flex Day Credits to pay for them.

You can use payroll deductions to cover any cost not covered by credits for *Comprehensive* or *Enhanced* Extended Health and/or Dental coverage you select. If you choose *Enhanced* Extended Health and/or Dental coverage, you are locked into that option for the first two years. Any excess Flex Credits and Flex Day Credits can be deposited to your HSA, PSA or savings plan options.

If you would like additional optional insurance benefits, you can purchase Optional Life Insurance, Optional Accidental Death and Dismemberment (AD&D) Insurance and Optional Critical Illness through payroll deductions for you, your spouse and/or children. You can also use payroll deductions to increase your Long-term Disability coverage.

Making tax-effective choices

- ✓ Flex Credits and Flex Day Credits are not taxed as income, as long as you use them to buy additional Extended Health or Dental coverage, or to fund your HSA or a registered account among your saving plan options. Use your credits for these options first for maximum tax effectiveness.
- ✓ If you've used all your credits, you can still buy additional Extended Health or Dental coverage via payroll deduction using after-tax income.
- ✓ Optional insurance can also be purchased using after-tax income via payroll deduction.
- ✓ Using Flex Credits or Flex Day Credits to purchase additional Extended Health or Dental benefits or make a deposit into a registered savings plan account is more tax effective than having the cost deducted from your pay or depositing the credits to a non-registered savings plan account.

## How your HSA and PSA work

Credits deposited in your HSA can reimburse health and dental expenses that may arise and may not be completely reimbursed by your Extended Health and/or Dental coverage. For example, if you have an expense that is not fully reimbursed, you can use the balance in this account to reimburse the rest of the expense. Amounts are reimbursed using before-tax dollars. As part of your *Essentials* coverage, Capital Power deposits \$50 into your HSA each year so you always have the option to pay unreimbursed

expenses in the following benefit year by simply adding more credits at enrolment.

Credits you deposit in your PSA can be used to pay expenses that support your wellbeing and help you reach your personal physical, mental, financial and social wellbeing goals. The PSA is a taxable account and money you withdraw for wellness-related expenses is taxed as part of your income. The table below explains how these two accounts work in more detail.

## Comparing HSA and PSA

Features	Health Spending Account (HSA)	Personal Spending Account (PSA)		
Credits	\$50 plus redirected credits	Eligible part- or full-time employees: \$500 plus redirected credits		
Benefit year	July 1 to June 30			
Taxable	No	Yes		
Eligible expenses	<p><b>Medical expenses</b> (as defined by the Canada Revenue Agency)</p> <p>Examples include:</p> <ul style="list-style-type: none"><li>• Vision care</li><li>• Paramedical (physiotherapists, chiropractors, etc.)</li><li>• Prescriptions</li><li>• Major dental costs</li></ul> <p>Visit <a href="https://canada.ca/en/revenue-agency.html">canada.ca/en/revenue-agency.html</a> for a complete list and for details</p>	<p><b>Wellness-related expenses</b></p> <p>Wellness-related expenses Examples include:</p> <table><tr><td><p><b>Physical</b></p><ul style="list-style-type: none"><li>• Gym membership fees, home fitness equipment, fees for a personal trainer</li><li>• Nutrition programs and counselling</li><li>• Alternative wellness services: Reiki, Ayurvedic medicine, touch therapy, Roling and light therapy</li><li>• Home office equipment</li><li>• Indigenous Wellness</li><li>• Indigenous healers</li><li>• Life coach services or fees for Indigenous spiritual or wellness retreats</li><li>• Sweat lodge fees</li><li>• Smudging</li><li>• Indigenous healing circles</li><li>• Indigenous traditional therapeutic healing</li><li>• Indigenous ceremonies</li><li>• Indigenous herbal medicines</li></ul></td><td><p><b>Financial</b></p><ul style="list-style-type: none"><li>• Financial planning services and classes: budgeting, balancing your finances, managing debt and savings goals</li><li>• Estate planning, income tax return services and will preparation</li><li>• Monthly parking fees and bus passes</li><li>• Fraud protection services</li></ul><p><b>Mental</b></p><ul style="list-style-type: none"><li>• Child/elder care</li><li>• Stress management programs</li><li>• Technology-based sleep therapy products recommended by a sleep expert</li></ul><p><b>Social</b></p><ul style="list-style-type: none"><li>• Lessons, courses, conference and registration fees</li><li>• Registration fees for yoga, aerobics and classes related to hobbies</li><li>• Annual golf membership</li></ul></td></tr></table> <p>These are just a few examples of the eligible expenses under the PSA; please refer to <a href="https://mysunlife.ca">mysunlife.ca</a> for the full list.</p>	<p><b>Physical</b></p> <ul style="list-style-type: none"><li>• Gym membership fees, home fitness equipment, fees for a personal trainer</li><li>• Nutrition programs and counselling</li><li>• Alternative wellness services: Reiki, Ayurvedic medicine, touch therapy, Roling and light therapy</li><li>• Home office equipment</li><li>• Indigenous Wellness</li><li>• Indigenous healers</li><li>• Life coach services or fees for Indigenous spiritual or wellness retreats</li><li>• Sweat lodge fees</li><li>• Smudging</li><li>• Indigenous healing circles</li><li>• Indigenous traditional therapeutic healing</li><li>• Indigenous ceremonies</li><li>• Indigenous herbal medicines</li></ul>	<p><b>Financial</b></p> <ul style="list-style-type: none"><li>• Financial planning services and classes: budgeting, balancing your finances, managing debt and savings goals</li><li>• Estate planning, income tax return services and will preparation</li><li>• Monthly parking fees and bus passes</li><li>• Fraud protection services</li></ul> <p><b>Mental</b></p> <ul style="list-style-type: none"><li>• Child/elder care</li><li>• Stress management programs</li><li>• Technology-based sleep therapy products recommended by a sleep expert</li></ul> <p><b>Social</b></p> <ul style="list-style-type: none"><li>• Lessons, courses, conference and registration fees</li><li>• Registration fees for yoga, aerobics and classes related to hobbies</li><li>• Annual golf membership</li></ul>
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Carry-forward	Unclaimed expenses may be claimed in the next benefit year			
Unused credits	Unused credits are forfeited at the end of the benefit year, and cannot be redeemed for cash			
Claims	Visit <a href="https://mysunlife.ca">mysunlife.ca</a> to submit all of your eligible claims electronically or use the my Sun Life Mobile app. You can find the free app at the App Store or Google Play. Search for “Sun Life.” If you’ve already registered on <a href="https://mysunlife.ca">mysunlife.ca</a> , you already have an Access ID that you can use for the my Sun Life Mobile app.			

## Savings plan options

During benefits enrolment, you can deposit your Flex Credits and Flex Day Credits (if eligible) to your choice among the Capital Power savings plan options using the enrolment tool. Remember there are four ways to take charge of your

short- and long-term savings with the Capital Power savings plan options – the Group RRSP, Spousal RRSP, TFSA and a non-registered savings account. For more information on the savings plan options visit [www.mysunlife.ca](https://www.mysunlife.ca).



# Step 1: Review your 2024/2025 benefits options

## Extended Health Benefits

Benefits	Essentials	Comprehensive	Enhanced	Opt out
<b>Prescription Drugs (\$1,000,000 lifetime maximum)</b>	50%	80%	100%	0%
<b>Vision Care</b> Eye exams	50%	80%	100%	0%
	\$120/person every 24 months	\$120/person every 24 months	\$120/person every 24 months	
Glasses, contacts, and laser eye surgery	0%	100%	100%	0%
	\$200/person every 24 months	\$400/person every 24 months		
<b>Paramedical Practitioners (\$1,250 annual combined maximum)</b> Coverage for practitioners including: acupuncturist, athletic therapist, audiologist, chiropractor, dietitian, kinesiologist/kinesiotherapist, naturopath, occupational therapist, orthoterpapist, physical rehabilitation therapist, physiotherapist, podiatrist, registered massage therapist, rehabilitation therapist and speech therapist	50%	80%	100%	0%
<b>Gender affirmation</b> (subject to a \$10,000 annual per person maximum and a \$50,000 lifetime maximum) Coverage assists gender-diverse plan members or dependents through their gender affirmation and supplements government-provided support for feminization or masculinization surgeries.	100%	100%	100%	0%
<b>Mental Health Paramedical Practitioners (\$2,500 annual combined maximum)</b> Includes marriage and family counselor, psychologist, psychotherapist, registered clinical counselors, psychoanalysts and social worker.	50%	80%	100%	0%
<b>Fertility treatment</b> (such as in vitro fertilization, intrauterine insemination, embryo freezing) up to a lifetime maximum of \$10,000	100%	100%	100%	0%
<b>Hospital and Ambulance</b>	100%	100%	100%	0%
<b>Out-of-Province/Canada Emergency Medical</b>	100%	100%	100%	100%
<b>Out-of-Province/Canada Medical Referral</b>	80%	80%	80%	80%

Reasonable and customary limits apply to all reimbursements and are the maximum allowable amounts Sun Life will reimburse on expenses, which are based on the commonly charged fees within a geographic area.

## Dental Benefits

Benefits	<i>Essentials</i> <sup>1</sup>	<i>Comprehensive</i> <sup>2</sup>	<i>Enhanced</i> <sup>3</sup>	Opt out
Basic Dental	50%, unlimited	80%, unlimited	100%, unlimited	0%
Major Dental	50%, maximum \$3,000 per year	50%, maximum \$3,000 per year	70%, maximum \$3,000 per year	0%
Orthodontics	50%, maximum \$3,000 for life	0%	50%, maximum \$3,000 for life	0%

<sup>1</sup> *Essentials* are paid by Capital Power at no cost to the employee.

<sup>2</sup> Employees can supplement *Essentials* by allocating Flex Credits, Flex Day Credits (if eligible) or by purchasing *Comprehensive* or *Enhanced* coverage through payroll deductions.

<sup>3</sup> *Enhanced* coverage for Dental is locked in for the first two years.

Expenses are reimbursed up to the current Sun Life dental fee guide. You can use the dental fee finder to learn about fees in your area.

## Spending Accounts

Benefits	Coverage
HSA	Capital Power provides \$50, plus employees may deposit Flex Credits and Flex Day Credits
PSA	Capital Power provides \$500 for part- and full-time employees, plus employees may deposit Flex Credits and Flex Day Credits

## Long-term Disability and Basic Life Insurance

Benefits	<i>Essentials</i>	<i>Comprehensive</i>	<i>Enhanced</i>
Long-term Disability	66⅔% of monthly salary	66⅔% of monthly salary <b>plus COLA</b>	75% of monthly salary <b>plus COLA</b>
Basic Life Insurance	1 x annual salary, maximum \$800,000 (paid by Capital Power)		

*Essentials* are paid by Capital Power at no cost to the employee; employee pays premium for coverage above *Essentials*.

COLA is an annual cost-of-living adjustment equal to the change in the Canadian Consumer Price Index to a maximum of 2%.

## Optional Life, Optional Accidental Death and Dismemberment (AD&D), and Optional Critical Illness

Benefits	Coverage
Optional Life Insurance	<ul style="list-style-type: none"> <li>Employee: \$10,000 units to \$1,200,000 maximum (Basic and Optional combined)</li> <li>Spouse: \$10,000 units to \$500,000 maximum</li> <li>Children: \$5,000 units to \$20,000 maximum</li> </ul>
Optional AD&D Insurance	<ul style="list-style-type: none"> <li>Employee: \$10,000 units to \$500,000 maximum</li> <li>Spouse: \$10,000 units to \$500,000 maximum</li> <li>Children: \$5,000 units to \$20,000 maximum</li> </ul>
Optional Critical Illness	<ul style="list-style-type: none"> <li>Employee: \$25,000 units to \$200,000 maximum</li> <li>Spouse: \$25,000 units to \$200,000 maximum</li> <li>Children: 1 unit = \$10,000</li> </ul>

Note: Employees can purchase optional coverage through payroll deductions.



## Step 2: Choose what's right for you

To help you choose your benefits, these 'hypothetical' employees — Rajani, Peter, Veronica and Matt — share how they selected their 2024/2025 benefits based on their personal situations.

### What about you?



**Rajani**



**Peter**



**Veronica**



**Matt**



Rajiani

My Story

I’m single, 27 years old and a full-time employee. I am eligible for Flex Credits and Flex Day Credits. I’m in **good health, don’t smoke** and am an **avid rock climber**. My annual salary is \$85,000.

My 2024/2025 credits

- Flex Credits: \$1,570
- Flex Day Credits: \$1,700 (\$85,000 x 2%)

How I chose my 2024/2025 Benefits coverage:

My Choices	My Reasons	My Annual Credits Used	My Annual Cost (Payroll Deduction)
<b>Flex Days</b> 5 days	More time for rock climbing!	\$1,700.00 from Flex Day Credits	\$0
<b>Extended Health Essentials</b> – employee only	I expect to have only minor health expenses, such as occasional visits to a chiropractor.		\$0
<b>Dental Essentials</b> – employee only	I brush and floss regularly, and visit the dentist for check-ups and cleanings.		\$0
<b>HSA</b> \$50.00 employer-paid \$550.00 employee-paid	To cover those visits to the chiropractor and other minor health-care needs.	\$550.00 from Flex Credits	\$0
<b>PSA</b> \$500.00 employer-paid \$360.00 employee-paid	Together, they pay for my annual gym membership.	\$360.00 from Flex Credits	\$0
<b>Savings Plan Options</b> RRSP account	This way I can put an extra \$55 a month towards my retirement savings for the future.	\$660.00 from Flex Credits	\$0
<b>Long-term Disability (LTD) Insurance Comprehensive</b> 66⅔% of earnings (\$4,723 per month) <b>plus</b> COLA	I’m young and healthy now, but I think it is worth my while to choose an LTD benefit with a cost of living adjustment in case I ever need it for a long period of time.		\$145.35
<b>Basic Life Insurance</b> 1 x annual earnings	This amount of coverage is fine with me for now.		\$0
<b>Optional Life Insurance</b> No coverage			\$0
<b>Optional AD&amp;D Insurance</b> \$100,000	Just in case I get injured while rock climbing.		\$36.00
<b>Optional Critical Illness Insurance</b> No coverage	I am healthy and my family history doesn’t include any of the covered diagnoses. I’ll pass for now.		\$0
<b>Note:</b> <ul style="list-style-type: none"><li>• If you have selected <i>Comprehensive</i> or <i>Enhanced</i> Extended Health and/or Dental and do not have enough credits to cover the employee rates, you will pay the difference in payroll deductions.</li><li>• You pay for <i>Comprehensive</i> and <i>Enhanced</i> LTD, Optional Life, Optional AD&amp;D, and Optional Critical Illness through payroll deductions only.</li></ul>		<b>Total Credits Used</b> Flex Credits: \$1,570 Flex Day Credits: \$1,700 <b>Total Credits: \$3,270</b> Leftover Credits: \$0	<b>Total Payroll Deductions</b> Per year: \$181.35 Per pay: \$7.56 (24 pays)



Peter

My Story

I'm a 34-year-old single dad and a full-time employee. I am not eligible for Flex Day Credits as I am an hourly employee. I'm **healthy** and **don't smoke**, but my nine-year old child has **asthma**. My annual salary is \$91,000.

My 2024/2025 credits

- Flex Credits: \$1,570

How I chose my 2024/2025 Benefits coverage:

My Choices	My Reasons	My Annual Credits Used	My Annual Cost (Payroll Deduction)
<b>Extended Health Comprehensive</b> – employee + 1 (\$541.44 price tag paid by Flex Credits)	The 80% prescription drug coverage is important for my child's asthma.	\$541.44 from Flex Credits	\$0
<b>Dental Comprehensive</b> – employee + 1 (\$177.12 price tag paid by Flex Credits)	My child may need extra dental care.	\$177.12 from Flex Credits	\$0
<b>HSA</b> \$50.00 employer-paid \$741.44 employee-paid	I plan to use my HSA to cover any amount not reimbursed by <i>Comprehensive</i> Extended Health or Dental, so that I don't forfeit it.	\$741.44 from Flex Credits	\$0
<b>PSA</b> \$500.00 employer-paid \$110.00 employee-paid	This will come in handy to pay for my monthly transit pass.	\$110.00 from Flex Credits	\$0
<b>Long-term Disability (LTD) Insurance Enhanced</b> 75% of earnings (\$5,688 per month) plus COLA	I'm the only income earner for me and my child, so I need to be covered in case of a disability.		\$500.55
<b>Basic Life Insurance</b> 1 x annual earnings			\$0
<b>Optional Life Insurance</b> \$500,000 for me and \$20,000 for my child	I feel comfortable knowing my child would be okay financially if something were to happen to me. Precaution is key in my coverage decisions.		\$246.00 + \$ 54.24
<b>Optional AD&amp;D Insurance</b> No coverage			\$0
<b>Optional Critical Illness Insurance</b> No coverage	My family history doesn't include any of the covered diagnoses. I'll pass for now.		\$0
<b>Note:</b> <ul style="list-style-type: none"><li>• If you have selected <i>Comprehensive</i> or <i>Enhanced</i> Extended Health and/or Dental and do not have enough credits to cover the employee rates, you will pay the difference in payroll deductions.</li><li>• You pay for <i>Comprehensive</i> and <i>Enhanced</i> LTD, Optional Life, Optional AD&amp;D, and Optional Critical Illness through payroll deductions only.</li></ul>		<b>Total Credits Used</b> Flex Credits: \$1,570 Leftover Credits: \$0	<b>Total Payroll Deductions</b> Per year: \$800.79 Per pay: \$33.37 (24 pays)



## Veronica

### My Story

I'm a 44 years old and my partner and I have **two children**. I am a **smoker**, though I am ready to kick the habit. I'm a full-time employee, eligible for Flex Credits and Flex Day Credits with an annual salary of \$105,000.

### My 2024/2025 credits

- Flex Credits: \$1,570
- Flex Day Credits: \$2,100 (\$105,000 x 2%)

### How I chose my 2024/2025 Benefits coverage:

My Choices	My Reasons	My Annual Credits Used	My Annual Cost (Payroll Deduction)
<b>Flex Days</b> 3 days	The extra days off give me a breather in my busy life. I want to leave some additional credits to top up my TSFA contribution through the savings plan.	\$1,260 from Flex Day Credits	\$0
<b>Extended Health Essentials – family</b>	My partner has good coverage at work, so I chose <i>Essentials</i> and we coordinate our coverage.		\$0
<b>Dental Enhanced – family</b> \$1,462.32 (paid by Flex and Flex Day Credits)	Both of my children need braces.	\$572.32 from Flex Credits \$840.00 from Flex Day Credits <b>\$1,462.32 Total</b>	\$0
<b>HSA</b> \$50.00 employer-paid	This will definitely come in handy as I have amounts unreimbursed from last year.		\$0
<b>PSA</b> \$500.00 employer-paid	I plan to enrol in a “stop smoking” program.		\$0
<b>Savings Plan Options TFSA</b>	I am allocating my Flex Credits to savings.	\$997.68 from Flex Credits	\$0
<b>Long-term Disability (LTD) Insurance Enhanced</b> 75% of earnings (\$6,563 per month) plus COLA	I want to protect my income in case of a disability.		\$577.55
<b>Basic Life Insurance</b> 1 x annual earnings			\$0
<b>Optional Life Insurance</b> \$800,000 for me	My partner also has life insurance, but I want my loved ones to be financially okay should anything happen to me.		\$777.60
<b>Optional AD&amp;D Insurance</b> \$500,000 for me and \$20,000 for my children	Precaution is key in my coverage decisions.		\$187.20
<b>Optional Critical Illness Insurance</b> \$100,000 for me	My friend just recently had a stroke, but fortunately they have critical illness coverage. Their critical illness insurance came in very handy during their recovery. I'm getting this insurance, in case I might need it too.		\$793.92
<b>Note:</b> <ul style="list-style-type: none"><li>• If you have selected <i>Comprehensive</i> or <i>Enhanced</i> Extended Health and/or Dental and do not have enough credits to cover the employee rates, you will pay the difference in payroll deductions.</li><li>• You pay for <i>Comprehensive</i> and <i>Enhanced</i> LTD, Optional Life, Optional AD&amp;D, and Optional Critical Illness through payroll deductions only.</li></ul>		<b>Total Credits Used</b> Flex Credits: \$1,570.00 Flex Day Credits: \$2,100.00 <b>Total Credits: \$3,670.00</b> Leftover Credits: \$0	<b>Total Payroll Deductions</b> Per year: \$2,336.27 Per pay: \$97.34 (24 pays)



Matt

My Story

I’m 54 years old, married and our kids have left the nest, but **one of my parents lives with us**. I’m a **non-smoker** and in pretty good shape. My partner still chooses to work full time and has good benefits coverage. I am a part-time employee, not eligible for Flex Day Credits and typically work 20 hours a week at a rate of \$44.59 per hour (earning roughly \$46,400 a year).

My 2024/2025 credits

- Flex Credits: \$1,570
- Opt-out Credits: \$484.80 (Health opt-out credit is \$196.80 and dental opt-out credit is \$288.00.)

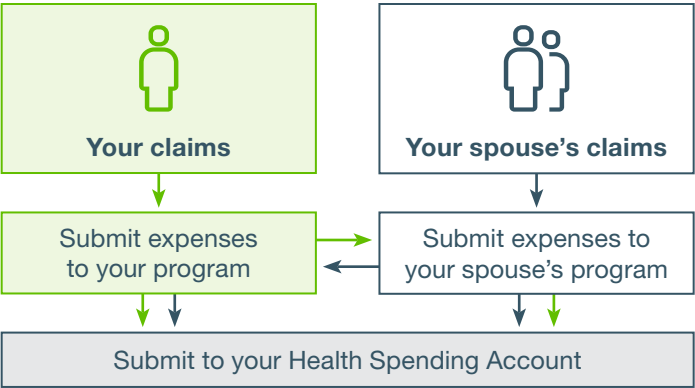
How I chose my 2024/2025 Benefits coverage:

My Choices	My Reasons	My Annual Credits Used	My Annual Cost (Payroll Deduction)
<b>Extended Health</b> Opt out	I'm covered under my partner's health plan.		\$0
<b>Dental</b> Opt out	I'm covered under my partner's dental plan.		\$0
<b>HSA</b> \$50.00 employer-paid \$900.00 employee-paid	I will use the HSA to pay for eligible medical expenses for my dependent parent. I may be underestimating a bit, but I don't want to forfeit and I can always carry forward expenses to next year.	\$900.00 from Flex Credits	\$0
<b>PSA</b> \$500.00 employer-paid \$254.80 employee-paid	I've signed up for workout sessions.	\$254.80 from Flex Credits	\$0
<b>Savings Plan Options</b> Non-registered savings account	I like to use my non-registered savings account to fund my vacations.	\$415.20 from Flex Credits \$484.80 from Opt-out Credits <b>\$900.00 Total</b>	\$0
<b>Long-term Disability (LTD) Insurance</b> <i>Essentials</i> 66⅔% of earnings (\$2,578 per month)	I feel comfortable with the <i>Essentials</i> LTD coverage paid for by Capital Power. This LTD coverage, along with my partner's income, will provide us with financial protection, if I need to go on LTD.		\$0
<b>Basic Life Insurance</b> 1 x annual earnings	Should anything happen to me, I want to make it financially easier for my partner.		\$0
<b>Optional Life Insurance</b> \$200,000 for me			\$468.00
<b>Optional AD&amp;D Insurance</b> No coverage	I'm covered under my partner's plan.		\$0
<b>Optional Critical Illness Insurance</b> \$100,000 for me	Unfortunately, I have a family history of cancer.		\$997.44
<b>Note:</b> <ul style="list-style-type: none"><li>• If you have selected <i>Comprehensive</i> or <i>Enhanced</i> Extended Health and/or Dental and do not have enough credits to cover the employee rates, you will pay the difference in payroll deductions.</li><li>• You pay for <i>Comprehensive</i> and <i>Enhanced</i> LTD, Optional Life, Optional AD&amp;D, and Optional Critical Illness through payroll deductions only.</li></ul>		<b>Total Credits Used</b> Flex Credits: \$1,570.00 Opt-out Credits: \$484.80 <b>Total Credits: \$2,054.80</b> Leftover Credits: \$0	<b>Total Payroll Deductions</b> Per year: \$1,465.44 Per pay: \$61.06 (24 pays)

## Coordination of Benefits

If your spouse is covered under another benefits program, you can coordinate your health and dental claims so you are reimbursed more of the expense up to the reasonable and customary limit for our program.

### Here's how it works



### Your Expenses

- First submit a claim under Capital Power's Flex Benefits program for your expenses – you'll receive an 'Explanation of Benefits' showing how much of the claim has been paid.
- If a portion of the expense is not covered, submit the 'Explanation of Benefits' to your spouse's program. Your spouse's program will reimburse the expense according to the program's coverage rules, up to 100% of the amount not covered by Capital Power's program.
- Submit any remaining portion to your HSA online through [mysunlife.ca](https://mysunlife.ca).



### Your Spouse's Expenses

- Follow the same process, but submit first to your spouse's program, then to Capital Power's Flex Benefits program. Your program will then reimburse any remaining portion based on the program's rules, which are up to the reasonable and customary limits for the expense.



### Your Children's Expenses

- Submit children's claims under the parent's program whose birthday (month and day; the year is not important) is earlier in the year. For example, if you were born in November and your spouse was born in March, claims for your children are submitted to your spouse's program first, then to yours.

### Example:

Your spouse has a claim for \$100 and is reimbursed for 50% of this expense under their program. The remaining \$50 not reimbursed can be claimed under the Capital Power program, if you cover dependents. Because the reasonable and customary limit for the claim is \$90, assuming you have *Essentials* 50% coverage, Capital Power's program will reimburse \$45 (50% of \$90), and not \$50 of the expense, which means you will have an out-of-pocket cost of \$5.

Coordination of benefits calculations	
Dental expense	\$100
Reasonable and customary limit (Capital Power Benefits program)	\$90
Your spouse's program pays (50% reimbursement)	\$50
Your program pays (50% reimbursement up to reasonable and customary limit)	\$45
Out-of-pocket cost	\$5

If you have credits in your Health Spending Account (HSA) you can submit the remaining portion of the expense (\$5) to your HSA. If you don't have any credits left in your HSA to cover the remaining portion, you can either submit it to your spouse's HSA, if applicable, or you can carry forward that expense to the next benefit year.



# Step 3: Enrol online today!

## Now it's time to confirm your 2024/2025 Flex Benefits Program choices

During the 2024/2025 enrolment period, update your beneficiaries<sup>1</sup>, select your Extended Health and Dental options (or opt out) and deposit Credits to your HSA, PSA and/or savings plan options and review your LTD options.

Enrol online from work or at home from:

**Monday, May 27 to Wednesday, June 5, 2024**

## Three simple steps

1. Review the 2024/2025 Benefits options
2. Choose the coverage that's right for you
3. Enrol from work or from home at [cpcfexbenefits.hroffice.com](https://cpcfexbenefits.hroffice.com)

The decisions you need to make include:

- ✓ The amount of Extended Health and Dental coverage you need, or whether you want to opt out
- ✓ The amount of your Flex Credits and Flex Day Credits (if eligible) to put in your HSA, PSA and/or savings plan options
- ✓ The number of Flex Days you want to buy with your Flex Day Credits, if you are eligible

- ✓ The types and amounts of Optional Insurance if you want to supplement the coverage paid by Capital Power
- ✓ The LTD coverage option that's right for you

After enrolling, print a confirmation statement of your choices and the coverage you have selected for the benefit year.

### Reminder:

If you do not enrol,

- Extended Health and Dental selections will default to your previous year's elections, paid by Flex Credits.
- Optional benefits (*Comprehensive* or *Enhanced* LTD, Optional Life, Optional Accident, Options Critical Illness) remain unchanged, paid by payroll deduction.
- Flex Credits will be deposited to the Personal Spending Account (PSA).
- Unallocated Flex Day Credits (for eligible employees) will be forfeited.

**1 Important: Beneficiary designations are not complete until the Beneficiary Authorization Form is signed and submitted to Capital Power Flex Benefits Support as instructed on the form.**

Take the time during annual enrolment to review your life insurance beneficiary information and make sure it is up to date. Visit [cpcfexbenefits.hroffice.com](https://cpcfexbenefits.hroffice.com) and selecting Actions > Make Changes > Beneficiary designations.

## When can I change coverage?

You need to choose your Extended Health and Dental coverage (or opt out) and deposit credits to your HSA and PSA during the annual enrolment period or within 31 days of a qualifying life event. New employees may enrol within 31 days of their hire date. As for Optional benefits, you can change your coverage at any time throughout the year.

Qualifying life events include: marriage, common-law partner cohabitation, death of spouse, divorce, legal separation, or change in family status. Refer to the Benefits Handbook for details.

## Who can I contact?

For information about:	Contact:
<b>Third Party Benefit Administrator</b> <b>Primary contact for:</b> <ul style="list-style-type: none"> <li>Online enrolment</li> <li>Online benefit changes</li> <li>Beneficiary designations</li> <li>Verification of coverage</li> <li>General benefit questions</li> </ul>	<b>Capital Power Benefits Support Centre:</b> <b>TELUS Health</b> Phone: 1-877-392-2050 Website: <a href="https://cpcflexbenefits.hroffice.com">cpcflexbenefits.hroffice.com</a> Email: <a href="mailto:cpcflexbenefits@hroffice.com">cpcflexbenefits@hroffice.com</a> Hours: Monday to Friday 7:00 am to 5:00 pm (MDT)
<b>Insurance Provider</b> <ul style="list-style-type: none"> <li>Access Benefits Centre</li> <li>Submit an e-claim</li> <li>Print a claim form</li> <li>View a claim</li> <li>View plan balances</li> <li>View coverage information</li> <li>Access Lumino Health Centre</li> </ul>	<b>Sun Life Financial</b> Phone: 1-800-361-6212 (you'll need Plan Number: 150011 and your member ID) Hours: Monday to Friday 6:00 am to 6:00 pm (MDT) Website: <a href="https://sunlife.ca/member">sunlife.ca/member</a> The first time you access the website, click on the self-registration button to request your Access ID. Your PIN will be mailed to your home within two weeks. Apps: my Sun Life Mobile app – download the app from Google Play or the App Store
<b>Short-term Disability</b> <ul style="list-style-type: none"> <li>Claim support and management</li> <li>Manage return to work</li> </ul>	<b>TELUS Health</b> Phone: 1-866-991-4948 Hours: 24-hours, 7-days-a-week Website: <a href="https://capitalpower.abiliticonnect.com">capitalpower.abiliticonnect.com</a>
<b>Employee and Family Assistance Program (EFAP)</b> <ul style="list-style-type: none"> <li>Access professional confidential counselling</li> <li>Access online support</li> <li>Book an appointment</li> <li>Access reference materials</li> </ul>	<b>Work Health Life (TELUS Health)</b> Phone: 1-844-880-9137 or 1-866-991-4948 Hours: 24-hours, 7-days-a-week Website: <a href="https://workhealthlife.com">workhealthlife.com</a> Organization: Capital Power Corporation Apps: My EAP app – download the app from Google Play or the App Store
<b>Expert Medical Support</b> <ul style="list-style-type: none"> <li>Register for service access</li> <li>Connect with top medical specialists</li> <li>Get assistance with understanding a medical diagnosis and deciding on a treatment option.</li> <li>Help with finding a doctor who specializes in your specific condition.</li> <li>Help with finding a specialist or treatment facility either within or outside of Canada.</li> <li>Get expert medical opinions on any of your medical questions or concerns.</li> <li>Connecting with top medical specialists</li> <li>Providing in-depth review of medical files</li> <li>Recommendations, treatment options and proper course of action</li> </ul>	<b>Teladoc® Medical Experts</b> Phone: 1-877-419-2378 Website: <a href="https://teladoc.ca">teladoc.ca</a> Apps: Teladoc app – download the app from Google Play or the App Store

For information about:	Contact:
<b>Virtual Care Services</b> <ul style="list-style-type: none"> <li>• Receive medical consultations at anytime</li> <li>• Receive medication prescriptions and renewals</li> <li>• Get referrals to specialists or labs</li> <li>• Receive assistance with navigating the health-care system</li> <li>• Stress management support</li> </ul>	<b>Lumino Health – Virtual Care and Stress Management &amp; Well-Being</b> Hours: Available 24 hours a day, 7 days a week Website: <a href="https://sunlife.ca/luminovc">sunlife.ca/luminovc</a> Apps: Lumino Health Virtual Care app – download the app from Google Play or the App Store
<b>Digital Wellness Resource Library</b> <ul style="list-style-type: none"> <li>• 24/7 access to information and videos on a wide range of wellness topics</li> </ul>	<b>LifeSpeak</b> Website: <a href="https://capitalpower.lifespeak.com">capitalpower.lifespeak.com</a> Access ID: capitalpower
<b>Out-of-Province/Canada Medical</b> <ul style="list-style-type: none"> <li>• Access emergency medical coverage and travel assistance</li> </ul>	<b>Global Excel</b> Phone: 1-800-511-4610 in Canada or the USA Phone from anywhere: 1-519-514-0351 Website: <a href="https://globalexcel.com/sunlife">globalexcel.com/sunlife</a>
<b>Provincial Health Care</b>	<b>Alberta</b> Website: <a href="https://health.alberta.ca">health.alberta.ca</a> <b>British Columbia</b> Website: <a href="https://gov.bc.ca/gov/content/health/health-drug-coverage/msp">gov.bc.ca/gov/content/health/health-drug-coverage/msp</a> <b>Ontario</b> Website: <a href="https://health.gov.on.ca/en/public/programs/ohip/default.aspx">health.gov.on.ca/en/public/programs/ohip/default.aspx</a>
<b>Eligible Medical Expenses</b>	<b>Canada Revenue Agency</b> Website: <a href="https://canada.ca/en/revenue-agency.html">canada.ca/en/revenue-agency.html</a>

This decision guide provides a summary of Capital Power's Benefits program for Canadian employees. Every effort has been made to provide accurate information. In the event of any discrepancy, all rights will be governed solely by the master insurance policies. From time to time, Capital Power Corporation will review these benefits and reserves the right to revise or discontinue the program at any time.

Produced: March 2024