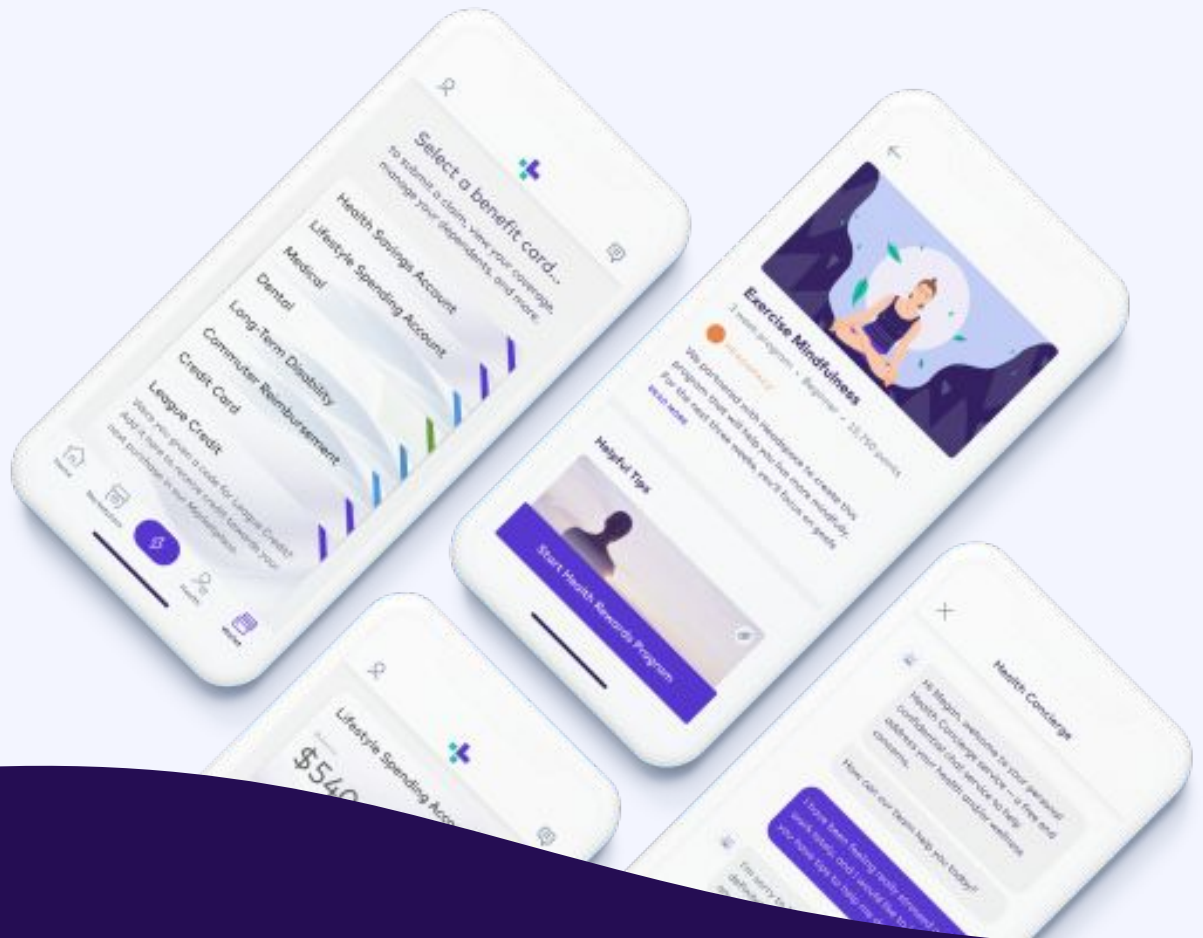




**LUSH
FRESH**
HANDMADE
COSMETICS



LUSH Employee Benefits Guide & League Experience

Full-Time Canadian Employees
2023-2024

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Welcome to Your Benefits Guide!



At LUSH we offer our Full-Time employees a competitive and comprehensive benefits program to recognize how important you are to the company. This benefits guide summarizes our program in a quick and easy-to-understand way. Please review your plan documents for more details.



Eligibility

Newly hired Full Time employees will receive an enrollment email from League within the first week of their start date and will have 30 days to enroll into benefits. The start date of the chosen benefits will be 90 days after hire day. You must enroll in benefits within 30 days of being eligible. If you are a rehired employee, you will have 30 days to enroll.

Employees transferred to Full Time employment status will be eligible for benefits on the later of 90 days after hire and the transfer date and will receive the enrollment email from League within the first week of their transfer date for enrollment window of 30 days.



Annual Enrollment

Annual enrollment is your yearly opportunity to review your current benefits and make benefit changes for the upcoming plan year. During annual enrollment, you can change coverage. In addition, you can add and/or drop dependents during this time.



Changing Your Benefits

Once you make your elections, you will not be able to make changes until next year's annual enrollment unless you experience a qualifying life event. Examples of qualifying events include the following.

- **Change of legal marital status**
(e.g., marriage, divorce, death of spouse/partner, legal separation)
- **Change in number of dependents**
(e.g., birth, adoption, death of dependent)
- **Change in employment or job status**

Please note, you must make changes to your benefits within 30 days of your qualifying event. If you do not make changes during this time, you may have to wait until next year's annual enrollment or another qualifying life event to make your change.

Benefits Eligibility

Covering Yourself

You may enroll in the benefits program if you are classified as a regular full-time employee.

Covering Your Family Members

Eligible dependents include your legally married spouse or common-law partner and children up to age 25 (if a full-time student). Some age limitations may apply to certain insurance programs. Children may include natural, adopted, step-children, or children obtained through court-appointed legal guardianship.

Dependent Coverage

Please be prepared to share dependent eligibility information required by insurance carriers to enroll dependents in coverage during enrollment including date of birth. Other documentation may be required depending on your benefit elections or qualifying life event.



The Benefits Enrollment guide is only intended to highlight some of the major benefit provisions of the Company plan and should not be relied upon as a complete and detailed representation of the plan. Refer to your Desjardins plan member booklet for full details of the plan, located in your wallet.

Our Benefit Offerings



Medical, Dental, & Vision

Desjardins



Life, AD&D, Dependent Life

Desjardins



Optional Benefits

Desjardins



Disability

Desjardins



Spending Accounts

League



Employee Assistance Program

Homewood



Pet Insurance

Desjardins



Health is Cool 365/Health PACT

Desjardins

How to Enroll

Your Enrollment Steps

1

STEP ONE

Register with League

- Watch your inbox for an invite from League
- Follow the link to register with League
- Register with League in a few easy steps

2

STEP TWO

Make benefit elections

- Read through your plan and options
- Follow the step-by-step instructions to make your elections
- Chat live with Customer Care if you have questions or need help

3

STEP THREE

Fill out and submit forms

- Download the necessary forms
- Read, fill out, and sign the forms
- Upload the signed forms and submit

4

STEP FOUR

Use your benefits

- Download the League app
- Open your personalized Digital Wallet
- Tap a benefits card
- Check coverage, submit claims, and get to your carrier portal



Reminder

You must **acknowledge, confirm, and click done** (not just save) your elections. Review your confirmation statement and keep for your records. Remember, this is your only time during the year that you can make changes to your benefits unless you experience a qualifying life event so print and review your benefits confirmation statement for accuracy.



Medical, Dental, & Vision Benefits

LUSH offers robust medical, dental, and vision coverage to our employees and you get options to suit you and your dependents needs! We partner with Desjardins to offer this coverage.

Lavender

A great plan with the greatest amount of **flexibility**. Make sure you're aware that this plan **doesn't include vision nor paramedical coverage**, but it does have **Spending Accounts** which can cover vision & paramedical medical expenses for some extra cushioning!

Rose

This plan could be right for you if you have **some medical expenses** (Think routine checkups, glasses, etc.). Plan offers **plenty of coverage**, as well as **Spending Accounts** which allows for some extra flexibility.

Neroli

People who choose this plan might have **frequent medical** appointments or a **pre-existing** condition. Has the **highest monthly** cost. Provides you with the **highest level of coverage**.

Plan Summary

See appendix for a more detailed summary

Your Core Insured Benefits provided by



| | | Lavender <i>You will receive Lavender coverage if you do not enroll (new hires)</i> | Rose | Neroli |
|---------------------|----------------------------------|--|----------------------------------|-----------------------------------|
| Extended Healthcare | Drugs | 80% Covered | | 100% Covered |
| | Dental | 80% Basic | 80% Basic / 50% Major | 100% Basic / 50% Major |
| | Vision | You can use your Spending Account for this! | \$500 Every 2 years | \$500 Every 2 Years |
| | Paramedical | | 80% (\$400/year/practitioner) | 100% (\$500/year/practitioner) |
| | Mental Health | \$1,500 a Year | | |
| Spending Account | Health or Lifestyle (HSA or LSA) | \$800 Single / \$1,600 Family | \$300 Single / \$500 Family | No HSA/LSA |
| Maximum Allocation | Lifestyle Spending Account | \$250 / Year | \$250 / Year | N/A |



[Check out our 5 tips for picking the right plan](#)

Blog Post





Basic Life, Dependent Life, AD&D

Plan Highlights

Life Insurance and Accident, Death, and Dismemberment (AD&D) are an important source of financial protection for your family in the event you pass away. LUSH' benefit program aims to make sure you and your loved ones are covered.

Here's a summary of your employer paid benefits

| Basic Life Insurance | |
|------------------------------------|--|
| Benefit Amount | 1 X Annual Earnings |
| Maximum Benefit | \$1,000,000 |
| Non-Evidence Maximum | \$500,000 |
| Reduction (not applicable on AD&D) | 50% at age 65 |
| Benefit Termination | Age 70, or retirement, whichever comes first |

| Dependent Life Benefit | |
|------------------------|--|
| Benefit Amount | Spouse- \$5,000, Child- \$2,500 |
| Benefit Termination | Age 70, or retirement, whichever comes first |

| Accidental Death & Dismemberment (AD&D) | |
|---|--|
| Benefit Amount | 1 X Annual Earnings |
| Benefit Termination | Age 70, or retirement, whichever comes first |



Optional Life, AD&D, Critical Illness

Here's a summary of the optional benefits available to you.

Note: Premiums are Employee-paid.

| Optional Life Insurance & AD&D Insurance (Employee & Spouse) | |
|--|---|
| Benefit Amount | Employee & Spouse- Multiples of \$10,000, |
| Benefit Maximum | \$500,000 (Subject to Evidence of Insurability) |
| Benefit Termination | Age 65 or retirement, whichever comes first |

| Optional Critical Illness (Employee & Spouse) | |
|---|---|
| Benefit Amount | Multiples of \$10,000 |
| Benefit Maximum | \$250,000 |
| Non-Evidence Maximum | Employee: \$30,000 Spouse: \$20,000 |
| Benefit Termination | Age 65 or retirement, whichever comes first |

Important things to consider



Choice

You may elect Optional Life, Dependent Life and AD&D

Evidence of Insurability (EOI)

If you are electing coverage for the first time you will need to submit an EOI where applicable.



Optional Benefit Rates

Optional Life, Optional Critical Illness and AD&D Plan Cost

| Monthly Costs (varies by age & benefit amount) | |
|--|--|
| Formula | Benefit Amount / \$1,000 * Rate |
| Example | 45 year old, non-smoking male employee purchases \$30,000 of Voluntary Life: $\$30,000 / 1,000 * \$0.203 = \$6.09$ monthly + applicable sales tax |

Rates (excluding applicable Sales Tax)

| Voluntary Life Monthly Rate | | | | |
|--|-------------------|--------------|-------------------|--------------|
| Employee Life & Spouse Life (Cost per \$1,000) | | | | |
| | Male | | Female | |
| Age | Non- Tobacco Rate | Tobacco Rate | Non- Tobacco Rate | Tobacco Rate |
| < 30 | .059 | .092 | .031 | .051 |
| 30 - 34 | .060 | .102 | .031 | .075 |
| 35 - 39 | .078 | .133 | .051 | .092 |
| 40 - 44 | .120 | .224 | .082 | .153 |
| 45 - 49 | .203 | .377 | .133 | .255 |
| 50 - 54 | .346 | .632 | .226 | .408 |
| 55 - 59 | .576 | 1.000 | .357 | .643 |
| 60 - 64 | .888 | 1.510 | .557 | .949 |

| Voluntary AD&D Monthly Rate | |
|-----------------------------|------|
| Employee Cost per \$1,000 | .050 |
| Spouse Cost per \$1,000 | .050 |

| Voluntary Critical Illness (CI) Monthly Rate | | | | |
|--|-------------------|--------------|-------------------|--------------|
| Employee CI & Spouse CI (Cost per \$1,000) | | | | |
| | Male | | Female | |
| Age | Non- Tobacco Rate | Tobacco Rate | Non- Tobacco Rate | Tobacco Rate |
| < 30 | .092 | .108 | .088 | .105 |
| 30 - 34 | .113 | .143 | .126 | .168 |
| 35 - 39 | .131 | .185 | .153 | .238 |
| 40 - 44 | .182 | .302 | .204 | .373 |
| 45 - 49 | .302 | .594 | .285 | .579 |
| 50 - 54 | .489 | 1.095 | .384 | .814 |
| 55 - 59 | .805 | 1.929 | .542 | 1.120 |
| 60 - 64 | 1.372 | 3.224 | .803 | 1.520 |



Sales Tax is only applicable in the provinces of Ontario, Manitoba and Quebec

Ontario - 8%
 Manitoba - 7%
 Quebec - 9%

Health Spending Account

Healthcare Spending Account

What is an HSA?

A healthcare spending account (HSA) allows you to offset eligible medical expenses that your insurance plan may not cover that are covered under Canada Revenue Agency guidelines.

Am I eligible?

If you enroll in either the Lavender or Rose plan, you have access to a Health Spending Account.

How much does the company contribute?

Lush contributes the following to the HSA accounts annually:

- Lavender Plan
 - \$800 for Employee
 - \$1,600 for Employee + Dependents
- Rose Plan
 - \$300 for Employee
 - \$500 for Employee + Dependents

*allocations are funded quarterly

What if I don't spend the money I contribute?

Your funds will roll over each year. Any balance remaining will rollover for one policy year and if unused will be forfeited thereafter.

Grace Period & Rollover

You have until June 30th of the given policy year to spend your HSA funds. Claims for expenses incurred from July 1-June 30th may be submitted up to the end of August of the following policy year.

Administrator

League

Eligible Expenses:

- Medical
- Rx
- Dental
- Vision
- Chiropractor
- Massage
- Physiotherapy



See your coverage at a glance in your digital wallet





Lifestyle Spending Account

Plan Highlights

An account that allows you to take a proactive approach to your health with products and services designed to help you live a healthier life. Fuel your health with the Lifestyle Spending Account (LSA). You can use the funds from this account to purchase a variety of products or services any way you like.

Am I eligible?

If you enroll in either the Lavender or Rose plan, you have access to a Lifestyle Spending Account.

How much does the company contribute?

You can choose to allocate **up to \$250 / year** of the Health Spending Account contributions provided by LUSH. See the Health Spending Account page for allocation details.

Examples of LSA Eligible Expenses

- | | |
|-----------------------------|----------------------------|
| ✓ Art Therapy | ✓ Mental Health |
| ✓ Athletic Therapy | ✓ National Park Fees |
| ✓ Beauty & Body | ✓ Nutritionist |
| ✓ Citizenship & Visas | ✓ Osteopathy |
| ✓ Continuing Education | ✓ OTC Medications |
| ✓ Dog Walker | ✓ Parking Fees |
| ✓ Doula | ✓ Personal Training |
| ✓ Ergonomic Devices | ✓ Personalized Medicine |
| ✓ Gym Memberships | ✓ Pilates |
| ✓ Health Coaching | ✓ Pregnancy Care |
| ✓ Holistic Healing | ✓ Professional Development |
| ✓ Life Coaching | ✓ Professional Protheses |
| ✓ Marriage & Family Therapy | ✓ Spa Services |
| ✓ Massage Therapy | ✓ Travel Fees for Leisure |
| ✓ Meditation & Mindfulness | ✓ Yoga |



Allocation

Up to \$250 per year*



Remember!

The LSA is a **taxable** benefit

League Benefits



Submit claims and get reimbursed in no time

View your LSA card in your League digital wallet for a full list of eligible expenses, and to submit claims.



Help Center

Learn how to submit an LSA claim

*Allocations are taken from the Health Spending Account contributions for Lavender and Rose

Plan Highlights

Through Desjardins Extended Health Coverage, you are covered for services related to Gender Affirmation up to a maximum of **\$10,000 per lifetime**. Eligibility conditions apply.

Eligibility Criteria:

- Pre-approved for the Gender Affirmation program from their province of residence
- Have Extended Health Care (EHC) coverage
- Expenses must be performed in Canada
- Dependents are eligible if they are covered under the plan member's EHC plan

Exclusion Criteria:

- Expenses related to the reversal of gender affirmation treatments
- All other exclusions applicable to EHC

Eligible Expenses

Covers professional fees and surgical procedures that are not covered by the provincial or territorial plans, including:

- ✓ Genital surgeries
- ✓ Voice surgery
- ✓ Chondroplasty of the thyroid (Adam's apple)
- ✓ Breast / chest surgeries
- ✓ Electrolysis or laser hair removal
- ✓ Nose surgery
- ✓ Face lift
- ✓ Hair transplants
- ✓ Facial bone adjustments



See your coverage at a glance in your digital wallet



Plan Highlights

The disability benefits available to you work together to help you pay your household expenses if you become disabled and cannot work. These benefits also work with other sources of coverage to replace a certain percentage of your earnings. Benefits are calculated as a percentage of your earnings based on the coverage, and maximums listed below:

Short-Term Disability (STD)

| Benefits are adjudicated by Desjardins and paid by LUSH | |
|---|---|
| Gross Weekly Benefit | 70% of gross weekly earnings |
| Maximum Weekly Benefit | \$2,500 |
| Maximum Benefit Period | 17 weeks |
| Benefit Termination | Age 70 or retirement, whichever comes first |
| Benefit Waiting Period | 7 calendar days for illness 0 days for accident or hospitalization |
| Premium | LUSH paid |
| Taxability | Taxable |


Long-Term Disability (LTD)

| Benefits are adjudicated and paid by Desjardins | | |
|---|---|--|
| | Core | Enhanced |
| Gross Monthly Benefit | 60% of 1st \$2,250, 45% of the balance of monthly earnings | 66.67% of 1st \$2,250; 50% of the next \$2,500; 45% of the balance of monthly earnings |
| Maximum Gross Monthly Benefit | \$10,000 (non-evidence maximum) \$15,000 (overall maximum) | \$10,000 (non-evidence maximum) \$15,000 (overall maximum) |
| Maximum Benefit Period | Age 65 | Age 65 |
| Benefit Waiting Period | End of the maximum benefit period for STD | End of the maximum benefit period for STD |
| Premium | Employee paid | Employee paid |
| Taxability | Non-Taxable | Non-Taxable |

Employee Assistance Program

Lush partners with Homewood Health to provide an employee assistance program (EAP). It is a confidential program with no additional cost to employees.

Employee Assistance Program (EAP) Details

 **Eligibility: All employees and their dependent(s)**

Program Benefits

Your Employee and Family Assistance Program (EFAP) through Homewood Health provides you with immediate and confidential help for any work, health or life concern. They are available anytime and anywhere.

Confidentiality

There are strict standards of confidentiality in place to protect your privacy.

EAP specialists will confidentially discuss challenges you and your family may be facing and provide you with consultation, information, action plans, and resources within your community.

Homewood Health offers access to experts by telephone, resources and tools online, and face-to-face visits with a consultant for help with a short term problem.

You'll find articles and tutorials, streaming videos, and interactive tools including financial calculators, and budgeting spreadsheets.



Connect Via Phone

You can call **1-800-663-1142** to speak to an expert 24/7/365



Connect Via Website

Log on to www.homeweb.ca

LUSH partners with Desjardins to provide a Voluntary Pet Insurance Program. It is available at any time throughout the year.

Pet Insurance Details



Eligibility: All employees and their dependent(s)

Program Benefits

Coverage is offered to employees and gives your pet protection.



Features

- Choice between three plans: Bronze, Silver, and Gold
- Coverage for accident, illness, dental care, and alternative and behavioural therapy and medical devices.
- You pay one deductible per year, regardless of how many claims you submit throughout the year. If you have no claims that year, you will not pay any deductible.
- Plan covers 80% of pet care costs, less your annual deductible. This reimbursement applies for all pet insurance coverage plans.



Connect Via Phone

Call **1-855-343-9393** to speak to a licensed insurance advisor to get a quote.



Connect Via Website (link in the League wallet)

Log on to <https://www.desjardinsgeneralinsurance.com/pet-insurance>

Program Highlights

Health is Cool 360

Desjardins is here to help with your health and wellness, below are the resources available through their Health is Cool 360 program.

1. **Personal Health Evaluation Tool** - Find out how healthy you are, where you might be at risk and how to improve your health and sense of well-being.
2. **Screening & Prevention** - Early screening and preventive measures can save your life. Learn what tests are out there and when you should be screened.
3. **Community Organizations, Support and Services** - Find out what health and wellness support services are available in your area.
4. **Personal Support Service** - Designed to help you manage your health condition.
5. **Guide to Canada's Healthcare System** - This guide will help you navigate the healthcare system.
6. **Directory of Doctors & Institutions**
7. **Illness & Medication Reference Library** - Get information about specific illness or medication, possible side-effects of medications.
8. **Travel Health Centre** - Check for recommended vaccines.



Visit Online

[Login to your Desjardins account](#)



1 (877) 455-3561

Program Highlights

Health PACT

Health PACT is a Prevention, Assistance and Counselling by Telephone program that helps if you are experiencing symptoms or have health problems related to:

- Stress and anxiety
- Depression
- Muscle and joint conditions

To access the Health PACT program, you will simply have to fill out the online self-assessment available on the Health is Cool 360° platform, or contact a Health Information Specialist.

The self-assessment results determine whether you're at risk based on the health problem you select.



Visit Online

[Login to your Desjardins account](#)



1 (877) 455-3561

Program Highlights

PocketPills

PocketPills is Canada's best online pharmacy that allows you to conveniently order online, refill, or consult with an online pharmacist and offers free delivery anywhere in Canada

Additional great features for this service:

- **Discreet Packaging** - Medications are sent to your front door inside a plain delivery box so no one will know what's inside
- **Personalized PocketPacks** - PocketPills will sort your medication into clearly labeled, individual packs so you can be sure you're taking the right dose at the right time
- **Automatic Refills** - They manage your refills and get in touch with your doctors for prescription renewals, so that you always have the medication you need.

Getting started is an EASY 3-step process

1. Sign up online with your phone, tablet, or computer
2. Kick back and relax while they sort out the details
3. Do whatever you like. Seriously, you're already done



Visit Online

<https://www.pocketpills.com/>



1 (855) 950-7225

Your League Experience



Personalized Home feed

Our personalized home feed is where you can **see urgent notifications** and **your daily Health Program goals**.

You'll also discover **weekly wellness tips** and **product spotlight offers**.

As you scroll, you can explore member-exclusive content in the Lifemarket, and browse blog articles to get inspired and debunk common myths



Health Concierge

Get speedy answers, support, and resources for your health-related questions and concerns. **Use the Quick Nav button** or the chat icon to launch a live and confidential chat session with one of our health professionals. They can also help you find local healthcare providers. Chat live 7 days a week **Mon-Fri 9am-9pm ET / Sat-Sun 9am-6pm ET**



Real-Time Customer Care

Email help@league.com anytime

Our team of Customer Care experts will answer your email quickly and confidentially.

Chat live seven days a week

Mon-Fri 9am-9pm ET / Sat-Sun 9am-6pm ET

Use the Quick Nav button or the chat icon to launch a live and confidential chat session with our Customer Care team. Leave a message at all other times and they'll reply as soon as they're online.

Your League Experience



Health Programs

Get rewarded for learning healthy new habits and behaviours

Health Programs are broken down into **daily or weekly** activities that help you work towards a goal. When you finish an activity, you **earn points** that are redeemable in our Lifemarket for products and services.



Lifemarket

Handpicked products and services

Browse Lifemarket to find local providers and the products and services you need to live a healthier, happier life.

Lifemarket is tailored to your unique lifestyle—with exclusive content, offers and events you won't find anywhere else.



Digital Wallet

Making benefits easier to understand and use

Your digital wallet is a simple way to **manage your health and benefits**. Scroll through your cards to check coverage and find policy numbers. In just a few taps, submit claims, see dependent eligibility, download benefit booklets or add a credit card for outstanding balances.

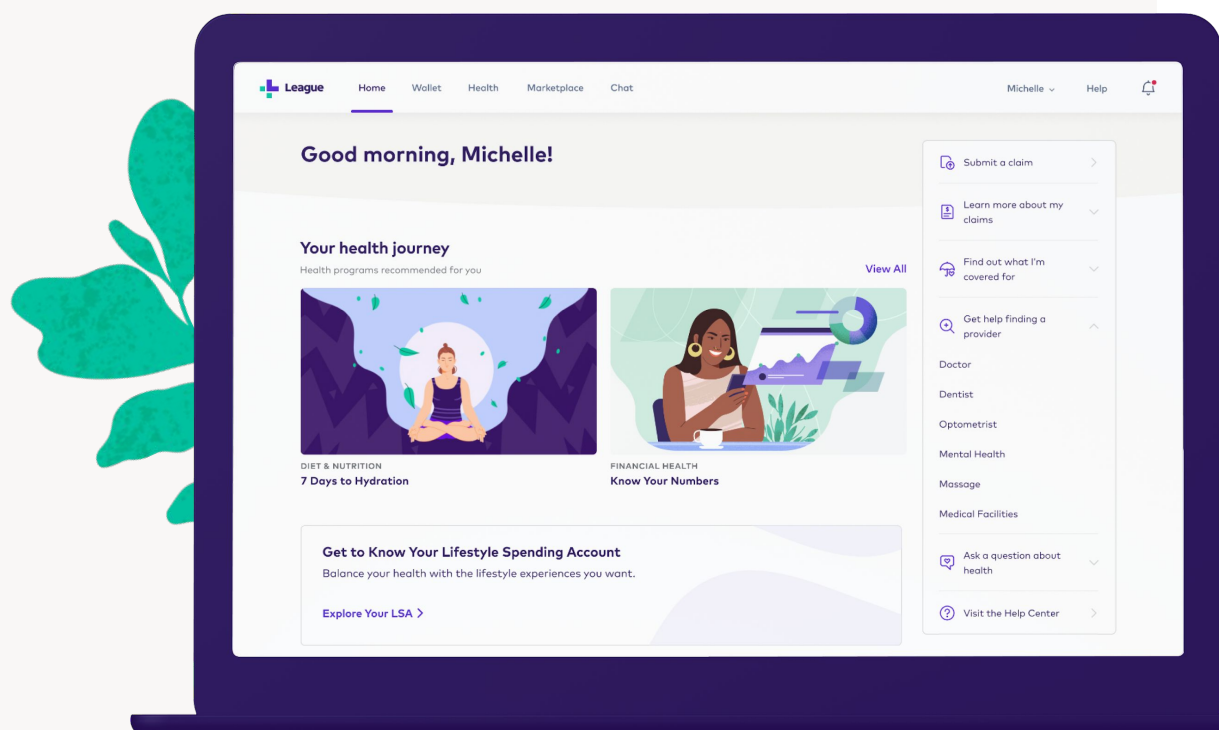
Your League Experience

Web Access

Use League without the mobile app

Get started at app.league.com

If you'd like, you can manage your League account online. Do everything you can do with the app: browse for healthcare providers, explore Health Programs, check coverage, submit a claim, and get support.



Appendix- Detailed Plan Summary

| LUSH FRESH HANDMADE COSMETICS | Lavender  Desjardins | Rose  Desjardins | Neroli  Desjardins |
|--------------------------------------|---|---|--|
| Monthly Plan Cost* | Single EHC: \$11.24 Single Dental: \$6.01 Family EHC: \$22.49 Family Dental: \$18.02 *Dependent coverage must be the same for both plans. Applicable taxes may apply. | Single EHC: \$21.26 Single Dental: \$8.64 Family EHC: \$42.52 Family Dental: \$25.91 *Dependent coverage must be the same for both plans. Applicable taxes may apply. | Single EHC: \$33.92 Single Dental: \$13.52 Family EHC: \$67.85 Family Dental: \$40.55 *Dependent coverage must be the same for both plans. Applicable taxes may apply. |
| EXTENDED HEALTHCARE | | | |
| Paramedical | League Spending Account | 80% \$400 per practitioner / policy year | 100% \$500 per practitioner / policy year |
| Mental Health | 80% \$1,500 combined / policy year | 80% \$1,500 combined / policy year | 100% \$1,500 combined / policy year |
| Hospital Care | 100% Semi-Private Room Reasonable and customary charges to a maximum of 180 days per period of confinement | | |
| Private Duty Nursing | 80% \$25,000 / 3 policy years | 80% \$25,000 / 3 policy years | 100% \$25,000 / 3 policy years |
| Hearing Aids | 80% \$500 / 3 policy years | 80% \$500 / 3 policy years | 100% \$500 / 3 policy years |
| Orthotics | 80% \$350 / policy year | 80% \$350 / policy year | 100% \$350 / policy year |
| Orthopedic Shoes | 80% \$1,000 / policy year | 80% \$1,000 / policy year | 100% \$1,000 / policy year |
| Travel | 100% Maximum of \$5,000,000 / lifetime 60 consecutive days from date of departure | | |
| Trans Health Benefits | \$10,000 / lifetime | | |

Appendix- Detailed Plan Summary

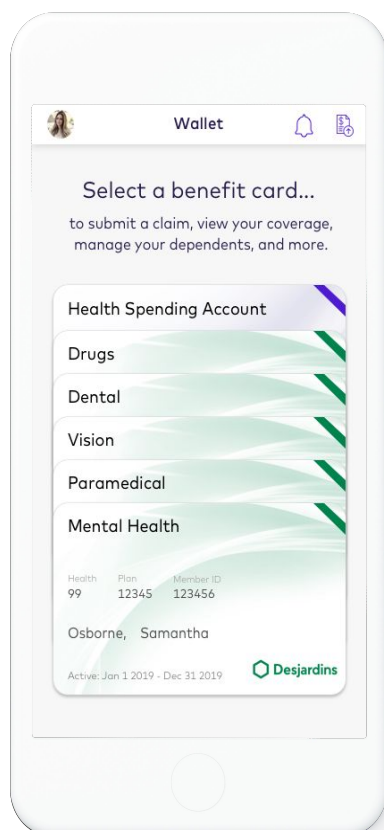
| | | | |
|--|--|---|--|
| Vision Care | League Spending Account | 100% \$500 / 24 Months | 100% \$500 / 24 Months |
| Eye Exams Frequency | League Spending Account | Adult: 1 Exam / 24 months Child: 1 Exam / 12 months | Adult: 1 Exam / 24 months Child: 1 Exam / 12 months |
| Accidental Dental | 100% up to reasonable and customary changes | | |
| DRUG | | | |
| Reimbursement | 80% | 80% | 100% |
| Dispensing fee Cap | No coverage | \$7 | \$10 |
| Formulary (refer to note below) | Mandatory Generic Substitution | | |
| Note: Your plan will reimburse the cost of the lowest-equivalent drug (usually the generic). This means that even when a doctor writes “no substitution” on your prescription, you will be reimbursed for the lowest price equivalent. You can still purchase the higher-priced (usually a brand name) drug, but your reimbursement will be cut back to the generic cost. | | | |
| Fertility Drugs | \$2,400 / lifetime (prior carrier claims will apply) | | |
| Smoking Cessation | \$500 / lifetime (prior carrier claims will apply) | | |
| DENTAL | | | |
| Dental Amount | \$1,000 / policy year for basic and preventative | \$1,500 / policy year for basic, preventative and major | \$1,500 / policy year for basis, preventative major |
| Basic | 80% | 80% | 100% |
| Preventative | 80% | 80% | 100% |
| Major | League Spending Account | 50% | 50% |
| Recall | 1 every 9 months | | |
| Scaling Units | 12 units / year | | |
| FLEXIBLE SPENDING ACCOUNTS (Choose to split between HSA/LSA) | | | |
| Benefit Amount | Single: \$800 per year Family: \$1,600 per year | Single: \$300 per year Family: \$500 per year | None |
| Note: The maximum allocation for the Lifestyle Spending Account is \$250 / policy year | | | |

Appendix- How to register with Desjardins (1 of 3)

You will need to register with Desjardins before you can submit your Extended Healthcare Claims. Follow the steps below:

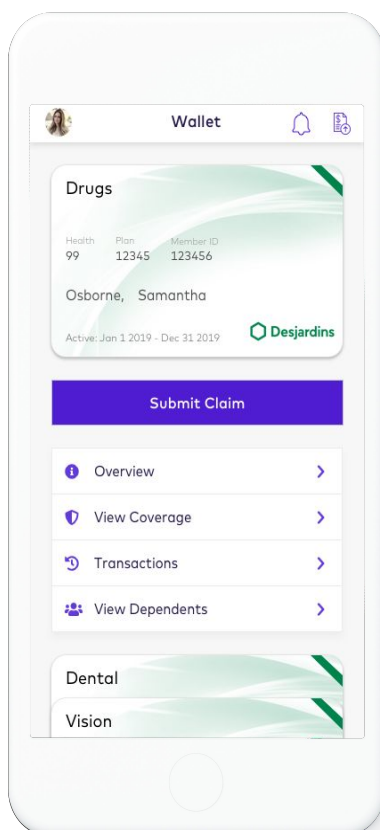
Go to your Wallet

Access all the cards in your wallet



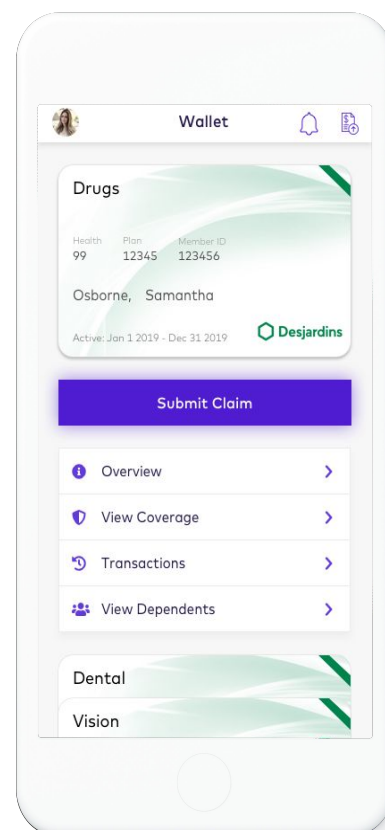
Select a Benefit Card

Choose which card you would like to submit a claim for



Connect to Desjardins

Once a benefits card is selected, select "Submit Claim" to get directed to register.

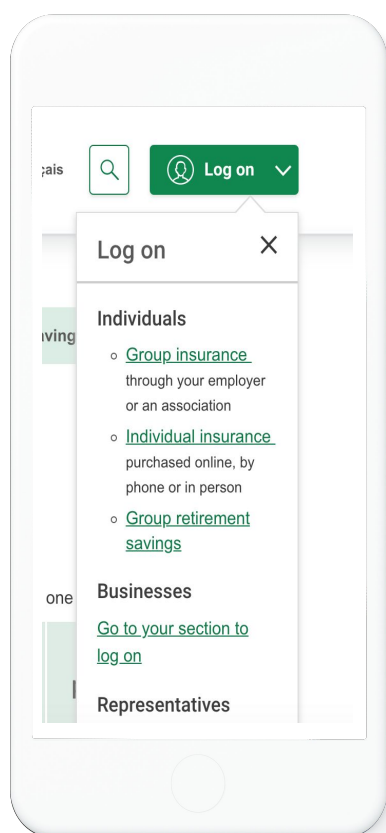


Appendix- How to register with Desjardins (2 of 3)

Complete Registration

You will be directed to the Desjardins website.

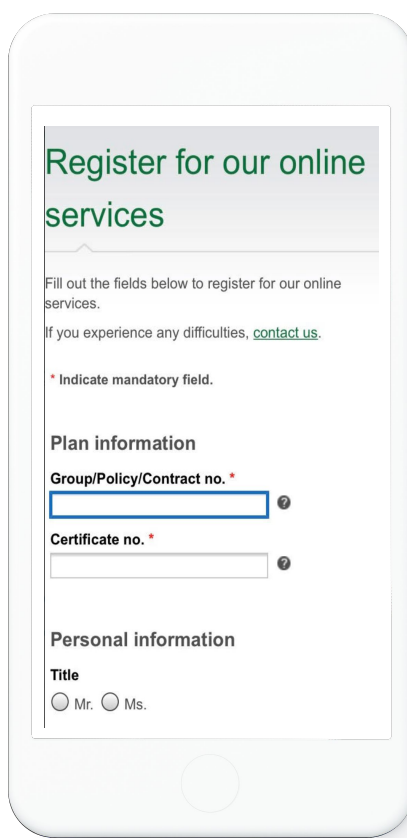
Click “**Log On**” in the top right corner. Then “Group Insurance”. As this is your first visit to the site, click “**Register now**” and follow the prompts.



Enter your plan details

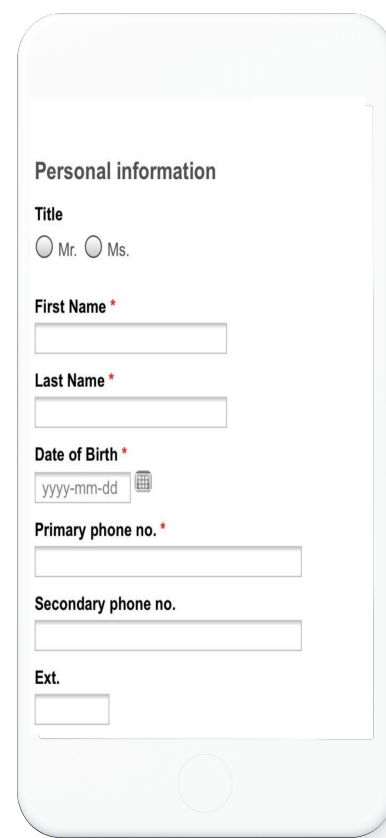
You will be prompted for your **Group/Policy/Contract no:** which is your **Plan Number** on your League Wallet Card.

Your **certificate no.** is your League **Member ID** shown on your wallet card.



Enter your personal information

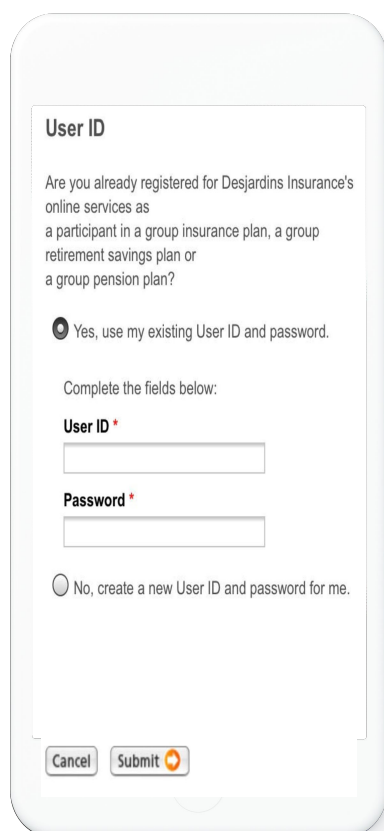
Enter your personal information to set up your profile.



Appendix- How to register with Desjardins (3 of 3)

Create your User ID

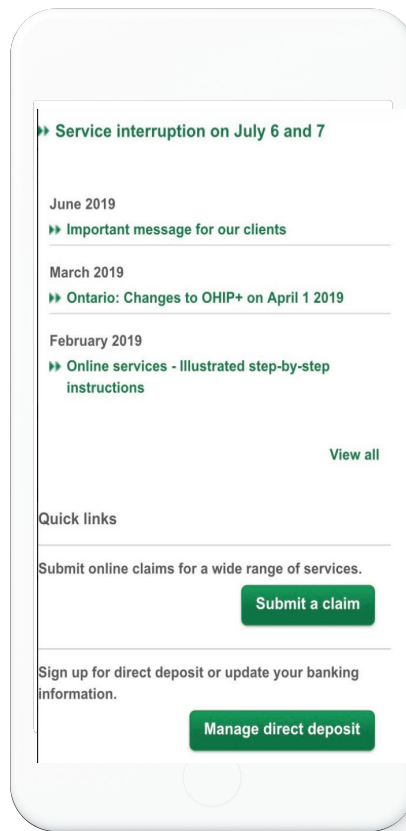
If you are already registered with Desjardins under a retirement savings plan (RRSP) select **“Yes, use my existing User ID and password”** in order to link your group benefits profile.



*if you have not set up a user ID and password you will be prompted to create one.

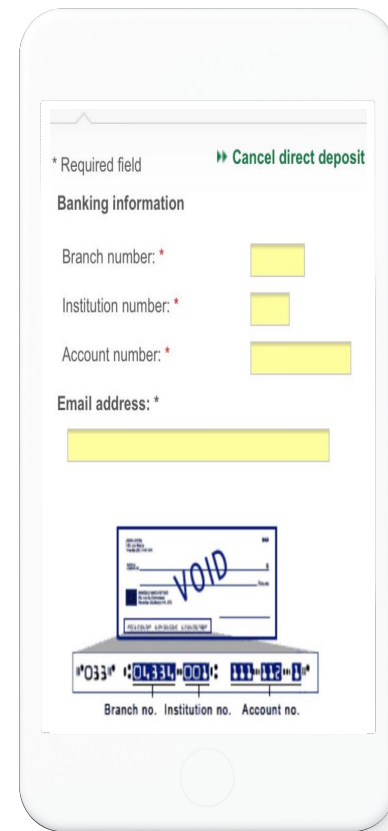
Enter Banking Information

Manage direct deposit information through Desjardins to get setup for claim payment.



Key in all banking information

Entering your banking information will allow you to submit electronic claims!

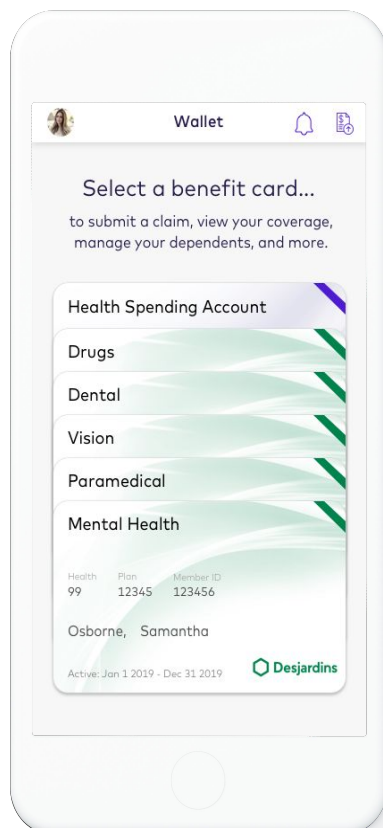


Appendix- How to submit an Extended Health Claim (1 of 2)

Follow the steps below to submit a claim!

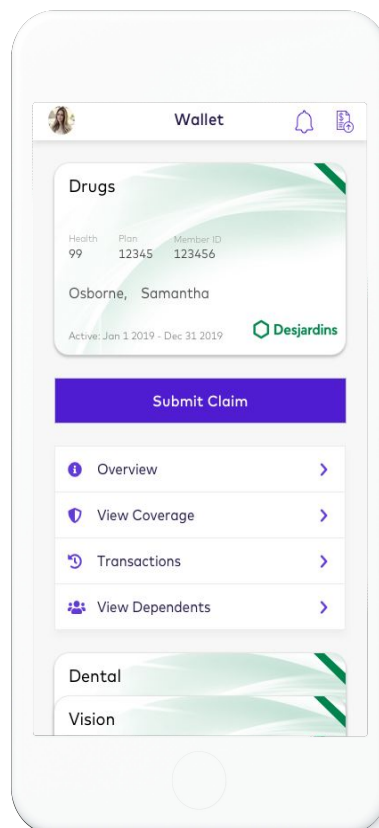
Go to your Wallet

Access all the cards in your wallet



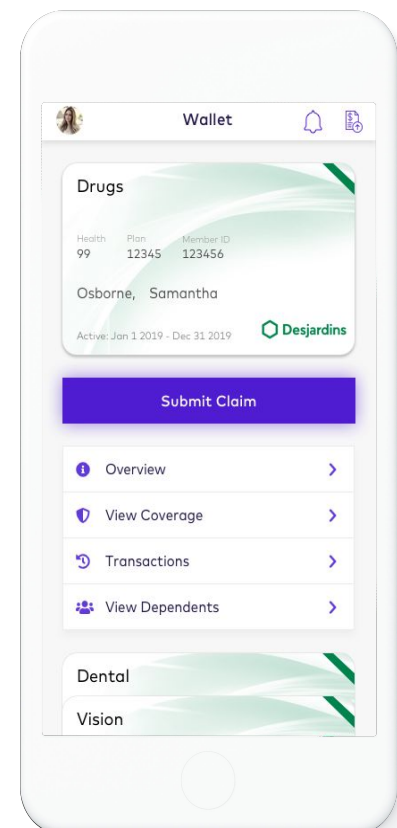
Select a Benefit Card

Choose which card you would like to submit a claim for



Connect to Desjardins

Once a benefits card is selected, select "Submit Claim" to get directed to register.

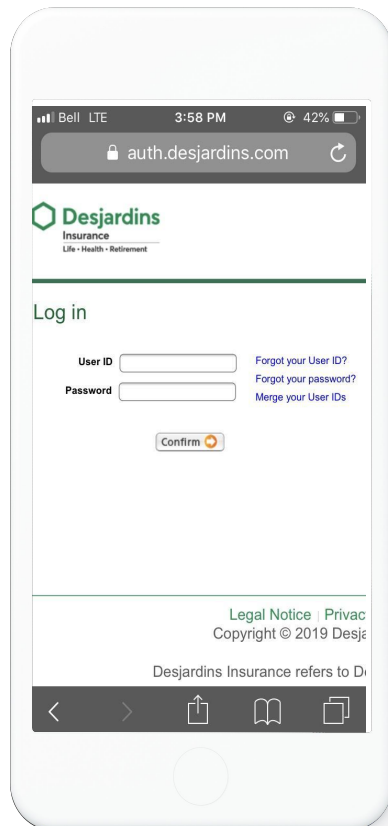


Appendix- How to submit an Extended Health Claim (2 of 2)

Once registered, League's single sign-on experience connects you directly into Desjardins plan member portal after logging in just one time.

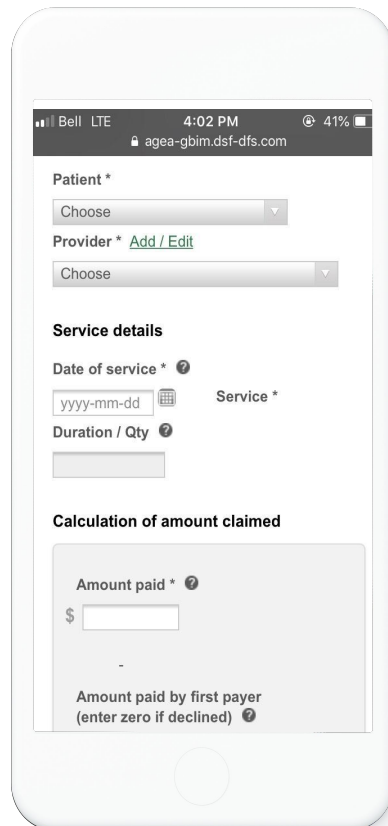
Log in to Desjardins

You will only need to do this one time



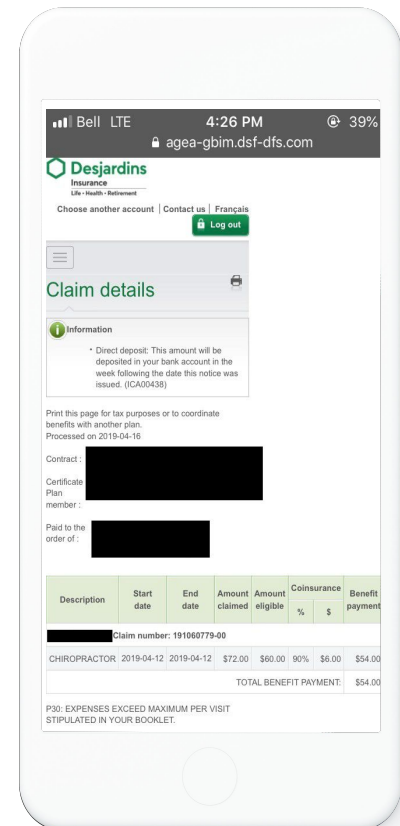
Submit a Claim

Enter the necessary details to submit your claim



View Claims Details

View your claims details after submitting, don't forget to set up direct deposit!



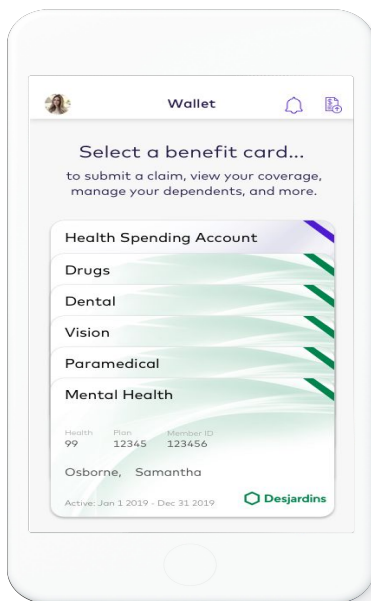
| Description | Start date | End date | Amount claimed | Amount eligible | Coinsurance % | Benefit payment |
|------------------------|------------|------------|----------------|-----------------|---------------|-----------------|
| CHIROPRACTOR | 2019-04-12 | 2019-04-12 | \$72.00 | \$60.00 | 90% | \$54.00 |
| TOTAL BENEFIT PAYMENT: | | | | | | \$54.00 |

Appendix- How to submit an HSA Claim with League

Health Spending Account claims can be submitted on the League platform! Follow these steps to submit your claim:

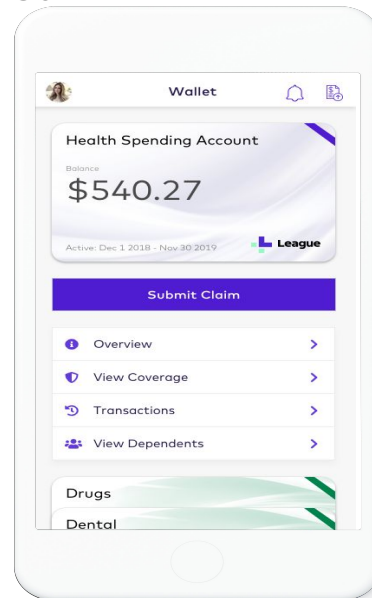
1 Go to your Wallet

Select a benefit card to view coverage or submit a claim



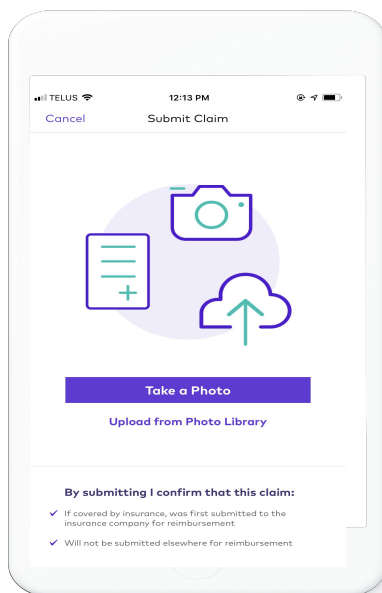
2 Select a Benefit Card

Once a benefits card is selected, select “**Submit Claim**”



3 Upload and add Claim Details

Upload claim documents and add claim details



4 Check Claims Status

View all past claims and see if a claim is approved or rejected

