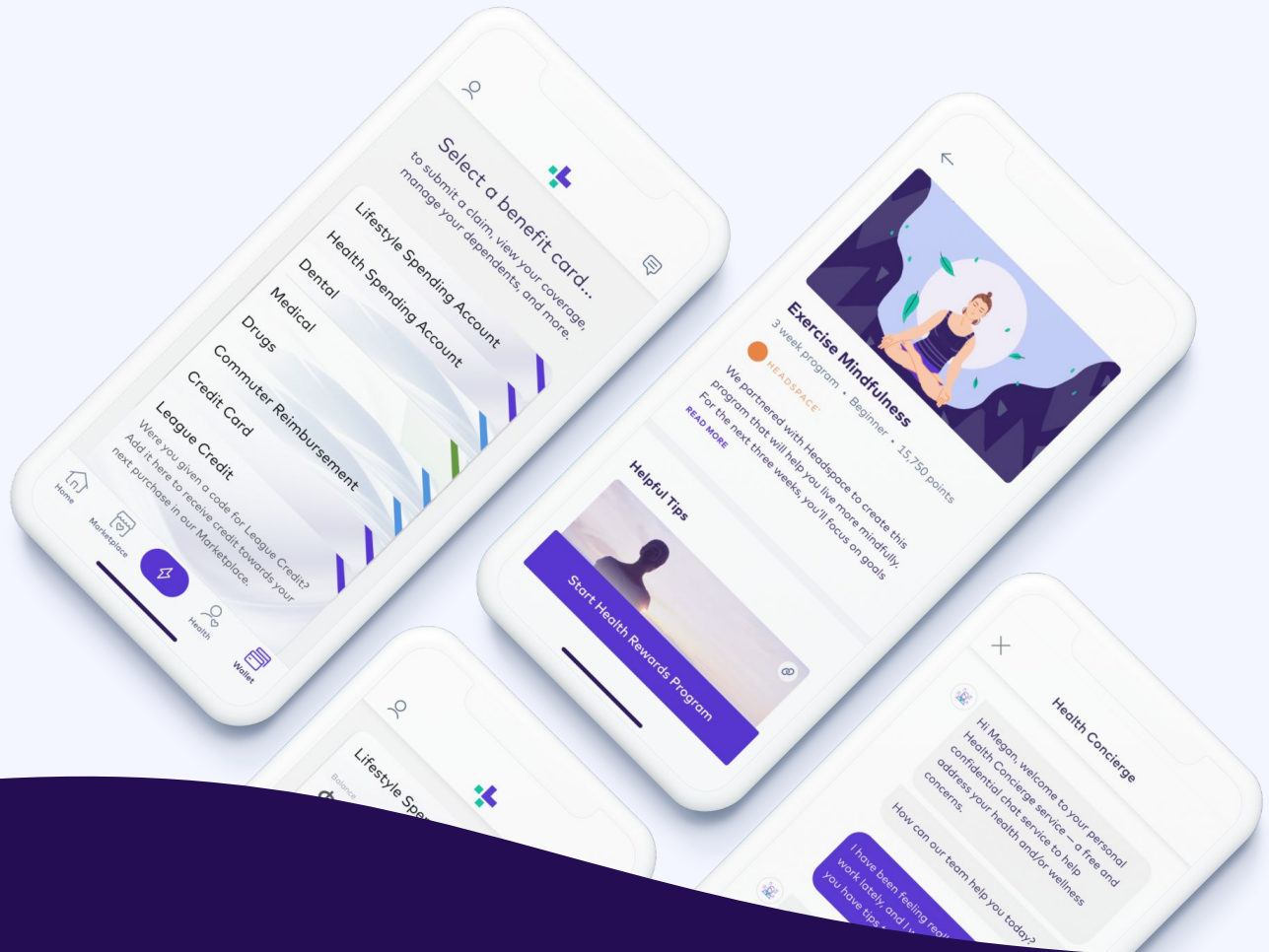




LUSH FRESH
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2023–2024 Benefits Guide

Part-Time Canadian Employees

Table of Contents

Your 2023 - 2024 Benefits Guide	3
How to Enroll	5
Lifestyle Spending Account	6
Optional Life & Critical Illness	7
Optional Benefit Rates	8
Employee Assistance Program	9
Pet Insurance Program	10
PocketPills	11
Your League Experience	12

Welcome to Your Benefits Guide!



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



New and Rehire Enrollment

Welcome to our team! As a new Part Time employee working between 20-29 hours per week, you are eligible for coverage 6 months after your hire date. You must enroll in benefits within 30 days of being eligible. If you are a rehired employee, you will have 30 days to enroll.



Open Enrollment

Part Time employees can enroll at any time during the year. However, annual Open Enrollment is a yearly opportunity to review your Part Time benefits and make benefit changes for the upcoming plan year. During annual Open Enrollment, you can enroll into any of the voluntary benefits being offered. You can add your spouse or child where applicable.



Changing Your Benefits

Once you make your elections, you can make changes outside of Open Enrollment. Examples of what might prompt a change in benefits include experiencing 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, ineligibility due to age)
- **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 a qualifying life event, to make your change. Proof of the qualifying event is required within 30 days of the event. Learn more about [qualifying life events](#).

Benefits Eligibility

Covering Yourself

You may enroll in the benefits program if you are a Part Time employee.

Covering Your Family Members

Eligible dependents generally include your legally married spouse or domestic partner and children up to age 25. Some age limitations may apply to certain insurance programs. Children may include natural, adopted, step-children, or children by court-appointed legal guardianship.

Please be prepared to share dependent eligibility information during enrollment including date of birth and Social Security Number. Other documentation is required depending on your benefit elections or qualifying life event.



How to Enroll

Make elections through **League** when you receive your invite in your email. 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.

Our Benefit Offerings



Lifestyle Spending Account

League



Optional Life

Desjardins



Optional Critical Illness Insurance

Desjardins



Employee Assistance Program

Homewood Health



Pet Insurance

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 plans 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



Remember: this is the only time during the year that you can make changes to your benefits unless you experience a qualifying life event. Make sure you print and look over your benefits confirmation statement for accuracy.

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.

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 |



Lush Contribution

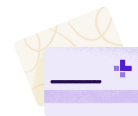
\$100 per year



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



Optional Life & Critical Illness Insurance

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

Note: Premiums are Employee-paid.

Optional Life 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 and Optional Critical Illness

Evidence of Insurability (EOI)

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

Optional Life and Optional Critical Illness 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


Rates

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 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

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 superior protection at an unbeatable price.



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>

[Find more information on Desjardin's website here](https://www.desjardinsgeneralinsurance.com/pet-insurance)

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 4am-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 the 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.

