



## 2021 Benefit Summary for Canadian Employees

CARFAX offers a robust collection of rewards, including compensation and the many benefits employees take advantage of every day. This overview highlights the main plans and policies of the CARFAX package offered to permanent Canadian employees scheduled to work 20 hours or more per week. These benefits are effective on your date of hire.

### DEFINITIONS

#### Full Time

Full time employees are permanent employees who work Monday – Friday, 7.5 hours per day, or 37.5 hours per week.

#### Part Time

Part time employees are permanent employees who work a minimum of 20 hours per week.

#### Fixed Term

Fixed term employees are employed by CARFAX, not contracted through a 3rd party, but they have a fixed-term position. For example: an employee may be hired fixed term to cover a maternity leave. They are employees of CARFAX but their role has an end date.

#### Intern/Co-op

Internship and Co-operative education positions are one or multi-work term agreements with an institution. Co-ops are full-time, paid positions.

#### Contractor

Independent contractors are not eligible for benefits.

### FOR YOUR HEALTH & WEALTH

#### Medical, Dental & Vision Care

**Eligibility:** All regular employees and dependents.

CARFAX offers a flex benefits plan through Sun Life. Each employee is given annual “credit dollars” to spend to purchase Flex Benefits (Health, Dental, Spending Accounts, and Group RRSP). Benefit plan details and costs can be found by logging into the Sun Life site ([mysunlife.ca](http://mysunlife.ca)), in the [Group Benefits folder](#) on BambooHR and on the Canada Benefits & Guidelines section on [FoxNet](#). Employee cost depends on plan and coverage level selected.

#### Basic Life Insurance & Accidental Death

**Eligibility:** All regular employees under the age of 65.

CARFAX provides basic life and accidental death and dismemberment (AD&D) insurance coverage, each equal to 2x your annual base salary, as well as dependent life insurance (standard offering of \$10,000 for spouse, \$5,000 for child). This coverage is provided at no cost to you. You can also purchase additional life and AD&D insurance coverage for you and your eligible dependents through Sun Life. The cost of additional coverage is based on age and the amount of coverage elected.



### Short-Term Disability (STD)

**Eligibility:** All regular employees under the age of 65.

The STD plan pays benefits (100% of base earnings for weeks 1 to 12 and 75% of base earnings the weeks 13 to 26) if you are unable to work due to certain illnesses, injuries or pregnancy and birth of a child. You are eligible for this benefit on your date of hire. This coverage is provided at no cost to you.

### Long-Term Disability (LTD)

**Eligibility:** All regular employees under the age of 65.

The LTD plan pays benefits 60% of the first \$2,750 of monthly basic earnings, plus 55% of the next \$3,750 and 45% of the balance up to a maximum monthly non-taxable benefit of \$12,000. This coverage is mandatory and employee paid through payroll deductions.

### Critical Illness

**Eligibility:** All regular employees under the age of 65.

Critical Illness insurance provides financial protection by paying a lump sum benefit if you are diagnosed with a covered critical illness. Costs are based on age, gender, smoking status and the amount of coverage elected. Employees have the option to purchase this coverage and pay premiums through payroll deductions.

### Business Travel Benefits

**Eligibility:** All regular employees.

When traveling on company business outside of Canada receive coverage for:

- Travel Assistance (lost or stolen baggage or personal belongings).
- Payment for Emergency Medical Services.
- Payment for Accidental Death and Personal Injury.

CARFAX pays the full cost of the coverage.

## FOR YOUR LIFESTYLE

### Employee Assistance Program

**Eligibility:** All regular employees and member of their household.

Sometimes balancing work, home, family, finances, health and wellbeing can seem challenging, and we want to make sure that you have access to the advice and support that you need. Your ComPsych GuidanceResources program offers someone to talk to and resources to consult whenever and wherever you need them. You and any of your household members have access to free services including confidential emotional support, work-life solutions, legal guidance and financial resources. For more details about the program, go to [www.guidanceresources.com](http://www.guidanceresources.com) , Web ID: **IHSMarkit**

Call: 866.641.3847

TTY: 877.373.4763

Online: [www.guidanceresources.com](http://www.guidanceresources.com)

App: GuidanceResources Now

Web Organization ID: **IHSMarkit**



### Retirement

**Eligibility:** All regular employees. Employees who are new to Canada must file one tax return before becoming eligible to participate.

**Coverage:** The RRSP/DPSP plan for all Canadian employees is managed by Sun Life. The company will match RRSP contributions to the CARFAX DPSP up to 5% of your base salary each pay period.

### FOR YOUR TIME OFF

#### Vacation

CARFAX recognizes that time away from the job is both healthy and necessary. Although vacation is accrued on a daily basis, time is advanced at the beginning of each fiscal year (December 1) based on schedule shown below. Your first year, you will earn a prorated amount of vacation based on your hire date (up to 15 days). The amount of vacation time you earn thereafter depends on your years of service with the company.

Years of Service	Vacation Days/Year
Less than 2	15
2 - < 5	17
5 - < 10	20
10 - < 15	25
15 or more	30

*Vacation allowance will be provided on a fiscal year basis (Dec 1 to Nov 30). Please note, vacation time must be used within the fiscal year it is granted. Vacation time may not be carried over or accumulated from year to year.*

#### Buy Vacation

In order to increase your 2020 vacation, you have the option to purchase extra days. You may choose to buy up to an additional five days of vacation before December 1, 2020 for use during FY2021.

#### Flexible Time Off (FTO)

Employees are provided with nine (9) days of Flexible Time-Off (FTO) per fiscal year for illnesses, appointments, and other reasonable absences each fiscal year. FTO is prorated your first year of employment.

#### Volunteering (VTO)

At CARFAX, we believe in giving back to the communities where our employees live and work through CARFAX-supported volunteer efforts and team-driven community improvement initiatives. In support of this belief, employees are awarded three (3) working days per fiscal year to volunteer for a charitable organization within their community.



### Winter Holiday Hours

CARFAX Canada will offer additional paid Winter Holiday Hours where the office will be shut down between Christmas and New Year’s Eve. Each year, CARFAX Canada will review and communicate which days we will be closed.

### Parental Leave

The parental leave policy gives primary caregivers 26 weeks of paid leave for natural birth, surrogate birth, adoption or foster child placement as well and two weeks paid leave for non-primary caregivers. Please be aware that the Canadian Government has changed the parental and maternity leave rules.

### Bereavement Leave

Employees may take up to five (5) days of paid leave per year for the loss of an immediate family member.

### Statutory Holidays & Winter Holiday Hours

Team CARFAX will receive paid holidays according to Canadian federal and provincial law. IHS Markit 2020 statutory holidays, as well as Winter Break, are listed below.

#### Alberta - British Colombia - Ontario:

New Year's Day	Friday, January 1, 2021
Family Day	Monday, February 15, 2021
Good Friday	Friday, April 2, 2021
Victoria Day	Monday, May 24, 2021
Canada Day	Thursday, July 1, 2021
Civic Holiday	Monday, August 2, 2021
Labour Day	Monday, September 6, 2021
Thanksgiving Day	Monday, October 11, 2021
Remembrance Day	Thursday, November 11, 2021
Christmas Day	Monday, December 27, 2021
Boxing Day	Tuesday, December 28, 2021
Winter Break	Wednesday, December 29, 30, 31, 2021

#### Quebec:

New Year’s Day	Friday, January 1, 2021
Easter Monday	Monday, April 5, 2021
Victoria Day	Monday, May 24, 2021
St. Jean Baptiste Day	Thursday, June 24, 2021
Canada Day	Thursday, July 1, 2021



Labour Day	Monday, September 6, 2021
Thanksgiving Day	Monday, October 11, 2021
Remembrance Day	Thursday, November 11, 2021
Christmas Day	Monday, December 27, 2021
Boxing Day	Tuesday, December 28, 2021
Winter Break	Wednesday, December 29, 30, 31, 2021

*All benefits are discretionary and may be changed from time to time. If there are any specific questions regarding personal circumstances or if further details are required, please contact Sunlife Admin Plus.*

*This summary document is for informational purposes only. In each case, the official plan document and underlying contract governs the terms and conditions of each plan. In the event of a discrepancy between information in this document and the original plan documents and/or contracts, the plan document and contract will govern. Additional eligibility requirements may apply for each benefit. In some instances, the availability of benefits is subject to approval within an employee's individual department. Receipt of this document does not guarantee employment, nor does it guarantee rights or privileges. CARFAX reserves the right to modify or terminate any benefit plan or program at any time in its sole discretion.*