



2022 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

Permanent employees who work Monday – Friday, 7.5 hours per day, or 37.5 hours per week.

Part Time

Permanent employees who work a minimum of 20 hours per week.

Contractor

These individuals are not eligible for benefits.

Fixed Term

Employed by CARFAX, their role has an end date (e.g., cover a maternity leave). Benefits eligible.

Intern/Co-op

One or multi-work term agreements with an institution. Co-ops are full-time, paid positions.

FOR YOUR HEALTH & WEALTH

Medical, Dental & Vision Care

Eligibility: All regular employees and dependents.

CARFAX offers a flex benefits plan through Industrial Alliance (iA). 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 iA system (www.ia.ca/myaccount), 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 iA. 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.

Medical Second Opinion Service

Eligibility: All regular employees.

With Medical Second Opinion, you benefit from the initial consultation service, which allows you to get a medical second opinion in Canada. When a critical illness or condition is diagnosed, this service allows you to quickly get a second opinion from top specialists affiliated with leading Canadian medical teaching institutions. CARFAX pays the full cost of this benefit.

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 Lifeworks 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 <https://spglobal.lifeworks.com/>.

Call: 800.253.5264

TTY: 866.833.7690

Online: <https://spglobal.lifeworks.com/>

Username: **SPGca**

Password: **lifeworks**

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 iA Financial. The company will match RRSP contributions to the CARFAX DPSP up to 5% of your base salary each pay period.

Home Office Allowance

We think having a home office that rocks is important for productivity. Full-time, permanent employees receive a one-time, \$625.00 CAD allowance for home office amenities. Funds are paid following the start date but must be paid back if an employee departs within the first 12 months of employment.

FOR YOUR TIME OFF

Vacation

CARFAX recognizes that time away from the job is both healthy and necessary. Although vacation is accrued daily, time is advanced at the beginning of each fiscal year 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 days
2 years but less than 5	17 days
5 years but less than 10	20 days
10 years but less than 15	25 days
15 years or more	30 days

**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 2022 vacation, you have the option to purchase extra days during annual open enrollment period. You may choose to buy up to an additional five days of vacation before December 1, 2021, for use during FY2022.

Flexible Time Off (FTO)

Employees are provided with **four (4)** 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 (or 24 hours) 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. Holidays are listed below in accordance with the time off that will be observed based on your province of residence:

Alberta – British Columbia – Ontario

New Year's Day	Saturday, January 1 / Observed: Monday, Jan 3, 2022
Family Day	Monday, February 21, 2022
Good Friday	Friday, April 15, 2022
Victoria Day	Monday, May 23, 2022
Canada Day	Friday, July 1, 2022
Civic Holiday	Monday, August 1, 2022
Labour Day	Monday, September 5, 2022
Thanksgiving Day	Monday, October 10, 2022
Remembrance Day*	Friday, November 11, 2022
Christmas Day	Sunday, December 25 / Observed: Monday, Dec 26, 2022
Boxing Day	Monday, December 26 / Observed: Tuesday, Dec 27, 2022
Winter Break*	Wednesday, December 28, 29, 30, 2022

Quebec

New Year's Day	Saturday, January 1 / Observed: Monday, Jan 3, 2022
Easter Monday	Monday, April 18, 2022
Victoria Day	Monday, May 23, 2022
St. Jean Baptiste Day	Friday, June 24, 2022
Canada Day	Friday, July 1, 2022
Labour Day	Monday, September 5, 2022
Thanksgiving Day	Monday, October 10, 2022
Remembrance Day*	Friday, November 11, 2022
Christmas Day	Sunday, December 25 / Observed: Monday, Dec 26, 2022
Boxing Day	Monday, December 26 / Observed: Tuesday, Dec 27, 2022
Winter Break*	Wednesday, December 28, 29, 30, 2022

Nova Scotia

New Year's Day	Saturday, January 1 / Observed: Monday, Jan 3, 2022
Heritage Day	Monday, February 21, 2022
Good Friday	Friday, April 15, 2022
Canada Day	Friday, July 1, 2022
Labour Day	Monday, September 5, 2022
Thanksgiving Day	Monday, October 10, 2022
Remembrance Day*	Friday, November 11, 2022
Christmas Day	Sunday, December 25 / Observed: Monday, Dec 26, 2022
Boxing Day	Monday, December 26 / Observed: Tuesday, Dec 27, 2022
Winter Break*	Wednesday, December 28, 29, 30, 2022

Manitoba

New Year's Day	Saturday, January 1 / Observed: Monday, Jan 3, 2022
Louis Riel Day	Monday, February 21, 2022
Good Friday	Friday, April 15, 2022
Victoria Day	Monday, May 23, 2022
Canada Day	Friday, July 1, 2022
Labour Day	Monday, September 5, 2022
Thanksgiving Day	Monday, October 10, 2022
Remembrance Day*	Friday, November 11, 2022
Christmas Day	Sunday, December 25 / Observed: Monday, Dec 26, 2022
Boxing Day	Monday, December 26 / Observed: Tuesday, Dec 27, 2022
Winter Break*	Wednesday, December 28, 29, 30, 2022

*CARFAX designated holiday

Summer Four Day Work Week Pilot (2022)

This year CARFAX is piloting a four-day work week between June 1 and September 5, 2022. You will be paid regular wages for only working four days a week over the summer! The following is a list of scheduled Fridays off for CARFAX Four Day Work Week by province.

**This is a test program and not guaranteed in future years.*

Alberta – British Columbia – Ontario

JUNE	JULY	AUGUST	SEPTEMBER
Friday, June 3, 2022	Friday, July 8, 2022	Friday, August 12, 2022	Friday, Sept 2, 2022
Friday, June 10, 2022	Friday, July 15, 2022	Friday, August 19, 2022	
Friday, June 17, 2022	Friday, July 22, 2022	Friday, August 26, 2022	
Friday, June 24, 2022	Friday, July 29, 2022		

Manitoba – Nova Scotia

JUNE	JULY	AUGUST	SEPTEMBER
Friday, June 3, 2022	Friday, July 8, 2022	Friday, August 5, 2022	Friday, Sept 2, 2022
Friday, June 10, 2022	Friday, July 15, 2022	Friday, August 12, 2022	
Friday, June 17, 2022	Friday, July 22, 2022	Friday, August 19, 2022	
Friday, June 24, 2022	Friday, July 29, 2022	Friday, August 26, 2022	

Quebec

JUNE	JULY	AUGUST	SEPTEMBER
Friday, June 3, 2022	Friday, July 8, 2022	Friday, August 5, 2022	Friday, Sept 2, 2022
Friday, June 10, 2022	Friday, July 15, 2022	Friday, August 12, 2022	
Friday, June 17, 2022	Friday, July 22, 2022	Friday, August 19, 2022	
	Friday, July 29, 2022	Friday, August 26, 2022	

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 Industrial Alliance's benefits administrator, TELUS Benefits Helpdesk and their Flexit360 online enrollment tool.

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.