

# Employee Benefits Guide 2026

CANADA



werfen



*Werfen takes pride in providing a comprehensive employee benefits program, and we recognize the important role employee benefits play as a critical component of your overall compensation. We strive to maintain a benefits program that is competitive within our industry.*

# What's inside

---

Eligibility	04
Employee Resources	05
Extended Health Plan Highlights	06
Dental Plan Highlights	07
Group Retirement Savings Plan	08
Company-Paid Benefits	09
Voluntary Benefits	10
Employee Paid Benefits	11

---

# Eligibility

## Who is eligible for benefits?

---

**All full-time and part-time employees who are residents of Canada and work a minimum of 20 hours per week are eligible for benefits. For new hires, most benefits are effective on your date of hire. You must enroll within 31 days of becoming eligible.**

In addition to enrolling yourself, you may also enroll any eligible dependents.

Eligible dependents are defined below:

- Your dependent must be your spouse or your child and a resident of Canada or the United States.
- Your spouse by marriage or under any other formal union recognized by law, or your partner of the opposite sex or of the same sex who is publicly represented as your spouse, is an eligible dependent. You can only cover one spouse at a time.
- Your children and your spouse's children (other than foster children) are eligible dependents if they are not married or in any other formal union recognized by law, and are under age 21.
- A child who is a full-time student attending an educational institution recognized under the Income Tax Act (Canada) is also considered an eligible dependent until the age of 25 as long as the child is entirely dependent on you for financial support.

If a child becomes handicapped before the limiting age, we will continue coverage as long as:

- the child is incapable of financial self-support because of a physical or mental disability, and
- the child depends on you for financial support, and is not married nor in any other formal union recognized by law.

### Change-in-Status Events

Please ensure you update HR of any qualifying life event that impacts your eligibility.

Some examples of qualifying life events are highlighted below:

- Marriage or divorce.
- Change in employment, or employment status for you, your spouse, or your dependent child.
- Birth, adoption, or death.
- Change in coverage under another plan.



Benefit changes must be consistent with your qualifying life event. Changes must be submitted to **Sun Life** within **31 days** of the event; documentation supporting the change will be required.

# Employee Resources

Plan	Phone Number and Website / Email
<b>Extended Health</b> Sun Life	1-800-361-6212 <a href="http://www.mysunlife.ca">www.mysunlife.ca</a>
<b>Dental</b> Sun Life	1-800-361-6212 <a href="http://www.mysunlife.ca">www.mysunlife.ca</a>
<b>Life &amp; Disability</b> Sun Life	1-800-361-6212 <a href="http://www.mysunlife.ca">www.mysunlife.ca</a>
<b>Accidental Death &amp; Dismemberment</b> CHUBB	1-877-772-7797
<b>Critical Illness</b> CHUBB	1-877-772-7797
<b>Employee Assistance Program (EAP)</b> Magellan	1-800-523-5668 <a href="https://member.magellanhealthcare.com/account-selection">https://member.magellanhealthcare.com/account-selection</a>

## There's an app for that!

- ✎ **Sun Life** has a mobile app that provides personalized access to your benefits when and where you need it! There are also a variety of FREE health and fitness related apps available. Browse and download apps to your smartphone or tablet from the App Store or Google Play.



# Extended Health Plan Highlights

Plan Features	Coverage
Coinsurance	100%
Deductibles	\$5 each Rx or refill
Overall Maximum	Unlimited
Vision Care	\$200 every 24 months (12 months for children under 18)
<b>Paramedical Practitioners</b> Massage therapists, speech therapists, physiotherapists, naturopaths, acupuncturists, audiologists, dieticians, occupational therapists, osteopaths, chiropractors, pediatric, psychologists, psychotherapists, social workers, or clinical counselors	\$500/licensed practitioner/year
<b>PRESCRIPTION DRUGS</b>	
Deductible	\$5 for each prescription or refill Reimbursement Level: 100% after the deductible that applies to Prescription drugs
Drug Card Pan	<b>Included</b> Charges in excess of the lowest priced equivalent drug are not covered unless specifically approved by Sun Life. To assess the medical necessity of a higher priced drug, Sun Life will require the covered person and the attending doctor to complete and submit an exception form

## Extended Health Employee Contributions

Tier	Bi-Weekly	Semi-Monthly
Employee Only	\$3.77	\$4.08
Family	\$12.32	\$13.34

# Dental Plan Highlights

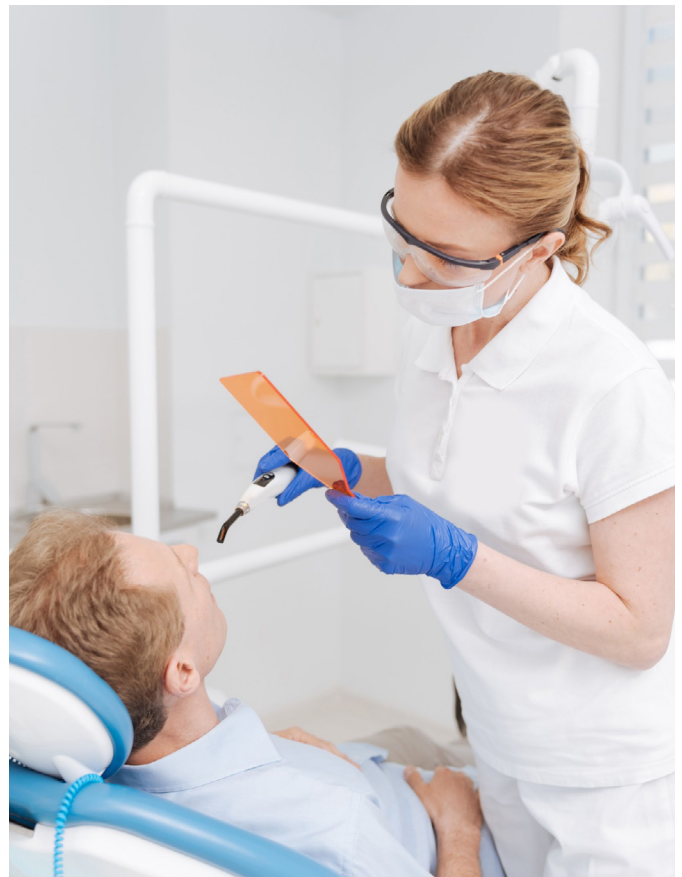
Werfen offers dental coverage through **Sun Life**. Dental Coverage pays for eligible expenses that you incur for dental procedures provided by a licensed dentist, denturist, dental hygienist, and anaesthetist while covered under the plan. Reasonable and customary charges as stated in the Dental Association Fee Guide will apply for each dental procedure.

The features of your dental plan are highlighted in the table below. Please refer to your plan description for full details.

Annual Benefit Maximum	Coverage
<b>Annual Benefit Maximum</b> Maximum amount the plan will pay per year	Plan pays up to \$1,500 per person, per calendar year for all dental services (except Orthodontia)
<b>Preventive and Basic Services</b>	Plan Pays 100%
<b>Major Services</b>	Plan Pays 70%
<b>Orthodontia</b>	Plan pays 50% up to \$1,500 lifetime per person; includes children up to age 19

## Dental Employee Contributions

Tier	Bi-Weekly	Semi-Monthly
Employee Only	\$2.10	\$2.28
Family	\$5.43	\$5.88



# Group Retirement Savings Plan

Build your financial future with the Company's Group RRSP, offered through Sun Life Assurance Company of Canada.

## Why Participate?

- Save for retirement through convenient pre-tax payroll deductions.
- Receive Company matching contributions.
- Benefit from tax-deferred investment growth.

## Eligibility & Enrollment

**Eligible:** Immediately upon hire.

**Participation:** Voluntary.

**How to enroll:** Enroll online through Sun Life.

## Your Contributions

- You set your basic contribution amount, subject to a maximum of 6% of your earnings. Earnings means your base compensation plus commissions.
- You also have the option to increase your savings by making contributions over and above the basic or minimum required contribution.
- Change your contribution rate at any time.

## Company Contributions

- The Company matches your regular payroll-deducted contributions up to 6% of your earnings.
- Employer contributions are taxable but offset by an RRSP tax receipt.

## Tax Advantages

Contributions are tax-deductible (within CRA limits). Investment earnings grow tax-free while in the plan. Withdrawals are taxed as income.

## Contribution Limits

Annual limits are set by the Income Tax Act (Canada). Generally the lesser of:

- 18% of prior year earnings, or
- The annual RRSP dollar limit.

Unused contribution room can be carried forward.

## Spousal RRSP Option

Contributions made to a Spousal RRSP do not qualify for Company matching contributions. Contribute to a spousal RRSP to split retirement income. Contributions count toward your personal limit.



# Company-Paid Benefits

---

## Basic Life

Life insurance helps protect your family from financial risk and sudden loss of income in the event of your death. Coverage is provided through **Sun Life**.

- Werfen provides you with basic life insurance in the amount of 2x your annual salary up to \$500,000.
- Evidence of good health is not required.
- Benefits reduces by 50% at age 65.
- Coverage Ends at age 70.

## Spouse Life

- Spouse benefit is \$20,000
- Coverage ends when you retire or reach age 70.

## Dependent Life

- \$10,000 benefit
- Coverage ends when you retire or reach age 70.

---

## Critical Illness Insurance

Employer paid Critical Illness coverage is a \$10,000 benefit administered through **CHUBB**. Survival period is 30 days.

### Insured Conditions:

Alzheimer's Disease, Aorta Surgery, Benign Brain Tumour, Blindness, Cancer, Coma, Coronary Artery Bypass Surgery, Deafness, Dismemberment, Heart Attack, Heart Valve Replacement, Loss of Independence, Loss of Speech, Major Organ Failure, Major Organ Transplant, Motor Neuron Disease, Multiple Sclerosis, Occupational HIV Infection, Paralysis, Parkinson's Disease, Severe Burns, Stroke.

- Coverage until age 65.

---

## Short-Term Disability Insurance

Coverage is provided by **Sun Life**.

### 100% Employer-Paid Short-Term Disability (STD)

STD coverage is intended to provide income during short-term disabilities beyond usual sick time but less than 17 weeks. After a 7-day elimination period, benefits payable on day 8, short-term disability pays 60% of earnings up to a maximum of \$1,750 per week.

- Benefit is taxable at the time of claim.
- 7-Day elimination period is waived if disability is due to an accident.
- Short-term Disability terminates at age 65.

---

## Accidental Death & Dismemberment Insurance

Employer paid AD&D coverage is 200% of annual basic earnings to a max of 500,000. If you die as a result of an accident, your beneficiary will receive an additional benefit equal to the basic life insurance. AD&D coverage provides an additional benefit if you lose your life, sight, hearing, speech, or limbs in an accident. Coverage is provided through **CHUBB**.

(reduces 50% at age 65)

---

## Employee Assistance Program (EAP)

Everyone experiences stress and challenges in life from time to time. Whether your concerns are big or small, the Employee Assistance Program (EAP) can help.

This service is completely confidential and is available to all employees and immediate family members—**at no cost to you** offered through **Magellan**.

### The EAP can assist with issues such as the below:

- Stress management
- Family problems
- Child care/parenting
- Legal/financial concerns
- Grief/loss
- Work-related issues
- Substance abuse

Visit [www.magellanhealth.com/member](http://www.magellanhealth.com/member) or call **1-800-523-5668**.

# Voluntary Benefits

---

## Voluntary Life and AD&D Insurance

You may also elect additional coverage for yourself, your spouse, or your dependent children (up to age 26).

Participation is voluntary. Proof of good health approval is required on the initial Optional Life Coverage amount and any increase in the coverage requested by the participant.

## Employee Life and AD&D Insurance

- Elect coverage in units of \$10,000 up to to \$250,000
- Coverage ends when you retire or reach age 65



# Employee Paid Benefits

## Disability Insurance administered through Sun Life

Disability insurance is a very important benefit that can provide you with income if you are sick, injured or having a baby and unable to work. You pay the full cost of Long-Term Disability coverage. Proof of good health is required for coverage in excess of \$7,400, and any increase in that coverage of 25% or more or \$500, whichever is greater.

### Long-Term Disability (LTD)

LTD is intended to provide partial income replacement for extended disabilities over a longer period of time.

After a 17 week elimination period (during which you would be eligible for short-term disability benefits), pending approval, the long-term disability plan would pay 66.67% of the first \$3,500 of your monthly basic earnings, plus 45% of the balance of your monthly earnings, up to a maximum benefit of \$10,000.

### Monthly Disability Rates

Tier	
Long-Term Disability	Per \$100 monthly earnings - \$1.649

## LTD Pre-existing condition limitations may apply

A pre-existing condition is a sickness or an injury for which you received medical treatment, advice or consultation, care or services including diagnostic measures, or took prescribed drugs or medications prior to your effective date of coverage.

If you suffer from a disability caused by, contributed to, or resulting from a pre-existing condition, your disability may not be covered.

LTD coverage terminates at age 65.



**Werfen**  
180 Hartwell Road  
Bedford, MA, 01730  
United States

[werfen.com](http://werfen.com)