New to Canada Benefits Presentation 2025

Agenda

My Flex Benefits

- → Flex benefit options
- → Employee Assistance Program (EAP)
- → Wellness Personal Spending Account (WPSA)

How to Enroll

- → Steps to enroll
- → Considerations
- → Default coverage
- → Life events

My Financial Benefits

- → Retirement and Savings Plan
- → Discounted Stock Purchase Plan (DSPP)

Resources

- → Register with Sun Life
- → How to submit claims
- → Resources

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Provincial Health Care Plans

- → The SLB Flex Benefits group health plan works in conjunction with provincial healthcare
- → You must be registered in the provincial healthcare plan to participate in the SLB Flex Benefits group health plan
- → To apply and obtain a provincial health care card visit Service Canada: https://www.canada.ca/en/health-canada/services/health-cards.html

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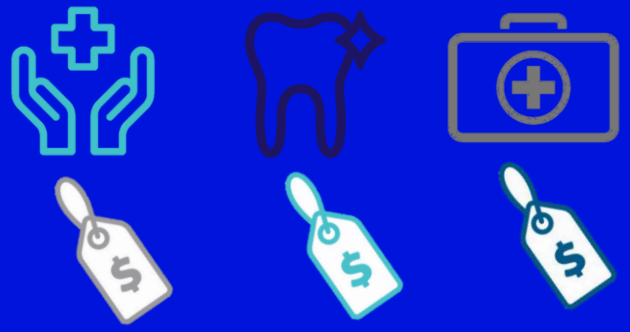
My Flex Benefits

This section will cover

- → Flex benefit options
- → Employee Assistance Program
- → Wellness Personal Spending Account

My Flex Benefits - How Flex Dollars Work

Flex dollars - Your benefit currency



Price tag – each option has a price tag which represents the premium cost of each benefit

Eligible Compensation - the higher of your base salary or admissible compensation and used to determine amount of insured coverage

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My Flex Benefits - Cover Your Dependents

You can cover:

→ Yourself

→ Yourself + one dependent

→ Yourself + two or more dependents

Did you know?

A dependent child is:

→ Under 21 years old

→ Or under 25 years old and attending a college or university full-time) and Unmarried

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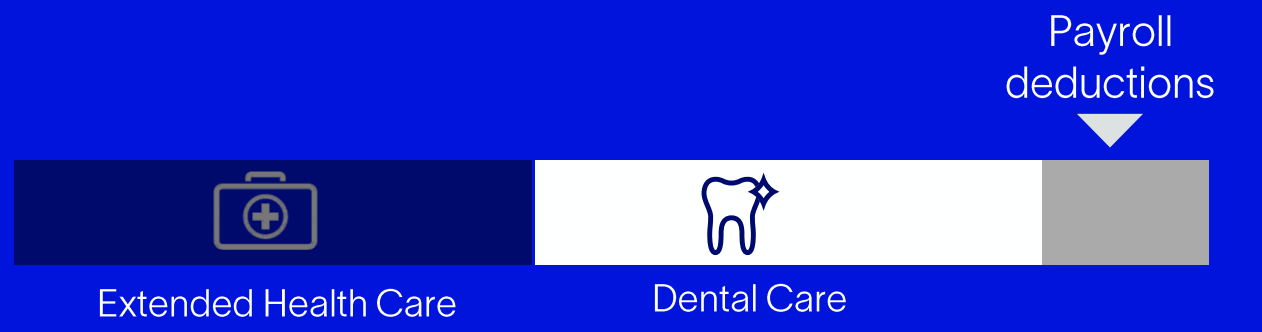
My Flex Benefits – How Flex Dollars Work

- You get enough Flex dollars to cover the cost of Core benefits, Option 1 or 2 for Health and Dental and **$400** additional Flex dollars.

- Selecting lower levels of coverage, will leave you with more left-over flex dollars.

- If you select higher levels of coverage additional and earned Flex dollars are applied against the cost. Selecting higher levels of coverage, may result in a payroll deduction.



Benefits Central: slb-benefits.ca

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My Flex Benefits - Core Flex Benefits

SLB Provided Benefits		
Core Flex (SLB paid)	Basic Employee Life Insurance	2 x eligible compensation
	Dependent Life Insurance	Spouse or Partner $10K, Child $5K
	Basic Accidental Death and Dismemberment (AD&D)	2 x eligible compensation
	Business Travel Accident	4.5 x eligible compensation
	Employee Assistance Program	Included
	Wellness Personal Spending Account	$450 / annum

→ Core Flex Benefits are automatically chosen for you

→ Eligible compensation is the higher of your base salary or admissible compensation*

*Admissible compensation includes multiple earning types such as base pay, overtime, bonuses, commissions and geographical coefficients.

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Benefits Central: slb-benefits.ca

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My Flex Benefits – Core Flex and Optional Benefits

Benefits You Choose			
Core Flex	Extended Health Care (3 Options)	Dental Care (4 Options)	Long-Term Disability (3 Options)
Optional Flex	Life Insurance (Employee, Spouse or Partner and Child)	AD&D Insurance (Employee, Spouse or Partner and Child)	Critical Illness Insurance (Employee, Spouse or Partner and Child)

→ Core Flex benefit options are mandatory and chosen by the employee

→ Optional Flex are additional benefits chosen by the employee

→ View Benefits Central - https://slb-benefits.ca for details on all options

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Extended Health Care

Extended Health	Option 1	Option 2	Option 3
Paying for coverage	Covered by Flex dollars	Covered by Flex dollars	Covered by Flex dollars + a contribution from you
Reimbursement (For all eligible expenses)	60%	90%	100%
Prescription Drugs			
Generic substitution unless physical override	All drugs legally requiring a prescription plus life-sustaining drugs		
Dispensing Fee	Not covered unless dispensed through a Costco pharmacy		
Hospital	Semi-private	Semi-private	Private
Vision Care			
Vision care (Every 24 months)	No Coverage	$300	$500
Eye exams	1 every 24 months		
Other			
Hospital	Semi-private		Private
Hearing aids	$5,000 (every 5 years)		
Foot orthotics	$600 (Every 36 months for adults and every 12 -months for children)		
Fertility drugs (lifetime maximum) Fertility coverage (lifetime maximum)	No Coverage	$5,000 $10,000	$10,000 $20,000
Gender affirmation (Lifetime maximum)	No Coverage	$10,000	$20,000

Extended Health Care – Paramedical Services

Paramedical Services	Option 1	Option 2	Option 3
Reimbursement	60%	90%	100%
Physical services			
Maximum per specialty	$500	$750	$1,250
Annual combined maximum	$1,000	$1,500	$2,500
Holistic services			
Maximum per specialty	$500	$750	$1,250
Annual combined maximum	$1,000	$1,500	$2,500
Psychological services			
Annual maximum	$1,000	$1,500	$2,500

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Extended Health Care – Paramedical Services

Physical Services	Holistic Services	Psychological Services
→ Physiotherapist → Athletic therapist → Kinesiologist → Occupational therapist → Massage therapist → Chiropractor → Podiatrists	→ Naturopath → Acupuncturist → Dieticians → Homeopaths → Speech therapist → Audiologist	→ Clinical counsellor / Clinical therapist → Marriage & Family therapist → Mental health counsellor → Psychiatrist → Psychoanalyst → Psychotherapist → Psychologists → Social workers

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Lumino Health Virtual Care

Lumino Health Virtual Care

→ 24/7 support for general health concerns

→ Average access to care within 60 minutes

→ 70% of our employee conditions were treated virtually

→ Free to you and your eligible dependants

Download the app from Google Play or the App Store on your smartphone. You can also register online on your desktop at luminovc.dialogue.co

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Lumino Search Provider Tool

Lumino Health Provider Search

→ Find health-care providers in your community that are right for you

→ Check out written reviews from clients for top-rated health-care providers to help you with your search

→ mysunlife.ca > Lumino Provider Search

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Dental Care

	Option 1	Option 2	Option 3	Option 4
Paying for Coverage	Covered by Flex dollars	Covered by Flex dollars	Covered by Flex dollars + a contribution from you	No coverage; if you choose this option you are electing to opt out of dental care
Annual combined maximum (basic and major services)	$1,500	$2,500	$3,500	
Basic dental				
Services	60%	90%	100% (Preventive and Basic expenses, the fee guide is adjusted by 20%)	
Recall examinations	Every 6 months			
Periodontics (scaling and root planning)	16 units			
Major dental services				
Services (includes dentures and implants)	50%	70%	80%	
Orthodontia (all ages)				
Services	No coverage	50% (up to a $2,500 lifetime maximum)	50% (up to a $3,500 lifetime maximum)	

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Coordinating Your Benefits (COB)

Maximize your Benefits through coordination

- → Consider access to other coverage. Does your spouse or partner have a benefit plan?
- → Increase benefits coverage up to 100% by coordinating your two plans
- → By choosing a lower option with a less expensive price tag, you'll have more flex dollars to direct elsewhere or deposit into your HSA/PSA

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Travel Insurance – Personal and Business

Out of Country/Province Emergency Travel Medical Insurance – Personal and Business	
Coverage	Emergency medical coverage, includes employee plus dependents
Coverage Duration	Up to 90 days per trip
Maximum	$3,000,000

Travel Life and Accident Insurance - Business travel only		
	You	*Spouse or Partner
Paid for by	SLB	SLB
Mandatory	Yes	Yes
Coverage	4.5 x eligible compensation	$50,000
Maximum	$1,000,000	$50,000

* Spouse or partner is covered only if SLB requested that they travel with you.

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Basic Life & AD&D Insurance

Basic Life Insurance	
Paid for by	SLB
Automatic	Yes
→ Employee	2 x your eligible compensation
→ For your spouse/partner	$10,000
→ For your child(ren)	$5,000

Basic Accidental Death and Dismemberment	
Paid for by	SLB
Automatic	Yes
→ Employee	2 x your eligible compensation
→ For your spouse/partner	N/A
→ For your child(ren)	N/A

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Optional Life and AD&D Insurance

Optional Life and Accidental Death and Dismemberment Insurance	
Paid for by	Employee
Automatic	No
Coverage Options:	
→ Employee	Up to $500,000 in coverage in multiples of $25,000
→ For your spouse/partner	Up to $500,000 in coverage in multiples of $25,000
→ For your child(ren)	Up to $25,000 in coverage in multiples of $5,000

→ Optional life coverage requires evidence of insurability (EOI) / proof of good health

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Optional Critical Illness Insurance

Optional Critical Illness	
Paid for by	Employee
Automatic	No
Coverage Options	
→ Employee	Up to $500,000 in coverage in multiples of $10,000 (starts at $20,000)
→ For your spouse/partner	Up to $500,000 in coverage in multiples of $10,000 (starts at $20,000)
→ For your child(ren)	Up to $10,000 in coverage in multiples of $5,000

→ Premiums are based on age group, gender and smoking status. Model your Critical Insurance cost on My Benefits Portal
→ You can select up to $50,000 in coverage without providing EOI ← For first enrollment only
→ Provides a tax-free lump sum that you can spend how you choose

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Critical Illness Covered Conditions

*Critical Illness insurance will give you a **one-time tax-free payment** if you receive a diagnosis of a covered illness while insured*

Comprehensive 25 illnesses Employees, Spouse/Partner, and Dependent Children (except as noted) are insured for the following conditions:	→ Cancer → Heart attack → Stroke → Aortic surgery → Aplastic anemia → Bacterial meningitis → Benign brain tumour → Blindness → Coma → Coronary artery bypass surgery	→ Deafness → Dementia, including Alzheimer's disease* → Heart valve replacement or repair → Kidney failure → Loss of independent existence* → Loss of limbs → Loss of speech	→ Major organ failure on waiting list → Major organ transplant → Motor neuron disease → Multiple sclerosis → Occupational HIV infection → Paralysis → Parkinson's disease and specified atypical Parkinsonian disorders* → Severe burns
Children only Conditions	→ Cerebral palsy → Cystic fibrosis	→ Type 1 diabetes → Congenital heart disease	→ Muscular dystrophy → Down's syndrome

*not available to dependent children

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Short-term Disability (STD)

Employee Status	Onset of STD to 26 weeks (max. 6 months)	27 weeks to 52 weeks (max. 12 months)
All Employees	100% of Base Salary	80% of Base Salary
Legacy SLB Field Direct Employees	130% of Base Salary	110% of Base Salary

- → The STD benefit continues your pay for a period of time, if you become ill or injured (non-work related) and are unable to work
- → The STD benefit is fully paid for by SLB
- → STD intake is through HumanaCare, your advocate while on disability. They provide you guidance and support throughout the duration of your claim.
- → Sun Life is the third party that reviews initial and continued eligibility for the STD benefit

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Long-Term Disability (LTD)

	Option 1	Option 2	Option 3
Formula (based on eligible compensation)	45% of first $5.5K, 32% of remainder	55% of first $4K, 42% of remainder	65% of first $2K, 53% of next $5K, 45% of remainder
Compensation replacement	53% - 58%	65% - 68%	73% - 75%
Indexing (COLA) (up to 3%)	No	No	Yes
Maximum benefit	$15,000 per month		
Benefits payable to	Age 65, retirement, recovery, or death (earliest of)		

→ Premiums are paid using after tax dollars ensuring that if the benefit is paid it's non-taxable
→ Volume of insurance is based on eligible compensation
→ Compensation replacement is net pay (after-tax) replacement and not taxable
→ Model your options in the enrollment tool which will reflect both your premium cost and volume of coverage
→ Your LTD is locked in and EOI is required for LTD increases during Annual Enrollment

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Employee Assistance Program (EAP) TELUS Health

Employee Assistance Program (EAP)

→ Get support – mental, physical and financial wellbeing

→ Access professional coaches, consultants, and counselors

→ Services are confidential and available 24/7

→ EAP services are free to you and your eligible dependents

Access EAP Services through **TELUS Health** by phone, web or mobile app. **1–844–880–9142** I **one.telushealth.com**

1. Download the **TELUS Health One** app
2. Enter shared credentials: Username: **slb** Password: **EAP**
3. Create your own account for personalized services

Benefits Central: slb-benefits.ca

Wellness Personal Spending Account (WPSA)

Wellness Personal Spending Account (WPSA) ($450 per employee per annum)	
Eligible expense	→ Fitness / active living → Nutrition → Wellness
Expense eligibility?	→ Full listing is visible in the Flex Guide or Claim form
Funded by	→ Employer funded, core benefit
How to claim	→ Submit via mail or email
Taxable	→ Reimbursement is taxable
Expiration	→ Expires after 1 year (use it or lose it)
Dependents covered	→ Yourself only or family expenses where you are covered

Benefits Central: slb-benefits.ca

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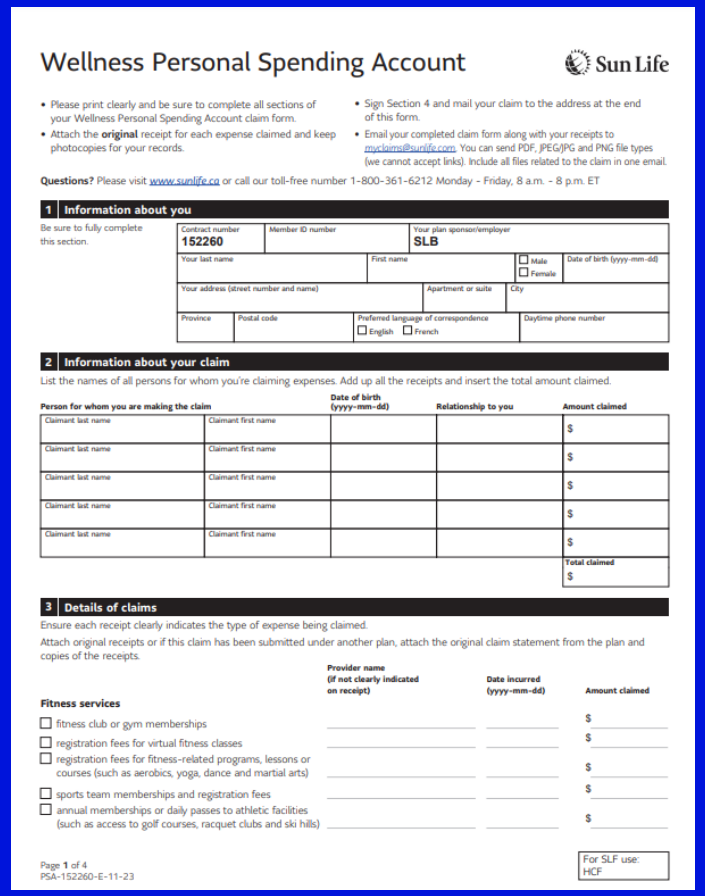
WPSA Eligible Expenses



Wellness Personal Spending Account

Sun Life

- Please print clearly and be sure to complete all sections of your Wellness Personal Spending Account claim form.
- Attach the **original** receipt for each expense claimed and keep photocopies for your records.
- Sign Section 4 and mail your claim to the address at the end of this form.
- Email your completed claim form along with your receipts to myclaims@sunlife.com. You can send PDF, JPEG/JPG and PNG file types (we cannot accept links). Include all files related to the claim in one email.

Questions? Please visit www.sunlife.ca or call our toll-free number 1-800-361-6212 Monday - Friday, 8 a.m. - 8 p.m. ET

1 Information about you

Be sure to fully complete this section.

Contract number	Member ID number	Your plan sponsor/employer
152260		SLB

Your last name	First name	☐ Male ☐ Female	Date of birth (yyyy-mm-dd)

Your address (street number and name)	Apartment or suite	City

Province	Postal code	Preferred language of correspondence ☐ English ☐ French	Daytime phone number

2 Information about your claim

List the names of all persons for whom you're claiming expenses. Add up all the receipts and insert the total amount claimed.

Person for whom you are making the claim		Date of birth (yyyy-mm-dd)	Relationship to you	Amount claimed
Claimant last name	Claimant first name			$
Claimant last name	Claimant first name			$
Claimant last name	Claimant first name			$
Claimant last name	Claimant first name			$
Claimant last name	Claimant first name			$
			Total claimed	$

3 Details of claims

Ensure each receipt clearly indicates the type of expense being claimed.

Attach original receipts or if this claim has been submitted under another plan, attach the original claim statement from the plan and copies of the receipts.

Fitness services	Provider name (if not clearly indicated on receipt)	Date incurred (yyyy-mm-dd)	Amount claimed
☐ fitness club or gym memberships			$
☐ registration fees for virtual fitness classes			$
☐ registration fees for fitness-related programs, lessons or courses (such as aerobics, yoga, dance and martial arts)			$
☐ sports team memberships and registration fees			$
☐ annual memberships or daily passes to athletic facilities (such as access to golf courses, racquet clubs and ski hills)			$

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For SLF use: HCF

Health products and services

→ fitness consoles, accessories, and downloadable work-out videos

→ weight management programs

→ nutrition programs and counselling

Fitness services

→ fitness club or gym memberships

→ registration fees for fitness-related programs or lessons

→ hunting and fishing licenses

Fitness equipment

→ purchase or rental of exercise equipment

→ specialized sports equipment (i.e., skates, bikes, rackets)

→ fitness tracking tools (including watches) and heart-rate monitors

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How to Enroll

This section will cover

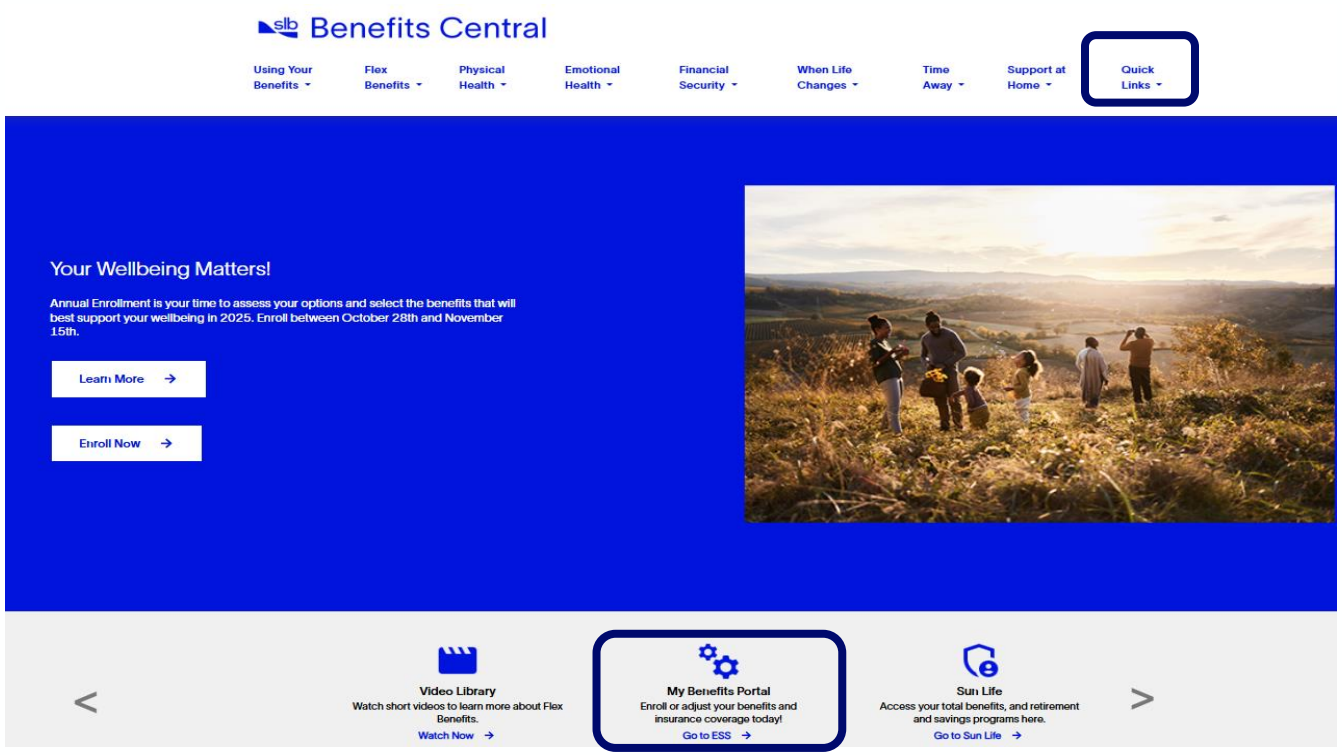
- → Steps to enroll
- → Considerations
- → Default coverage
- → Life events

How to Enroll - Go to My Benefits Portal

Did you know Benefits Central:

- → is your one stop shop for SLB Canada Benefits
- → Is updated quarterly
- → has a search function to easily find information

Access **My Benefits Portal** via Benefits Central (slb-benefits.ca)



Access the My Benefits Portal

- → SLB Computer: Single Sign On
- → External Computer: LDAP email & password

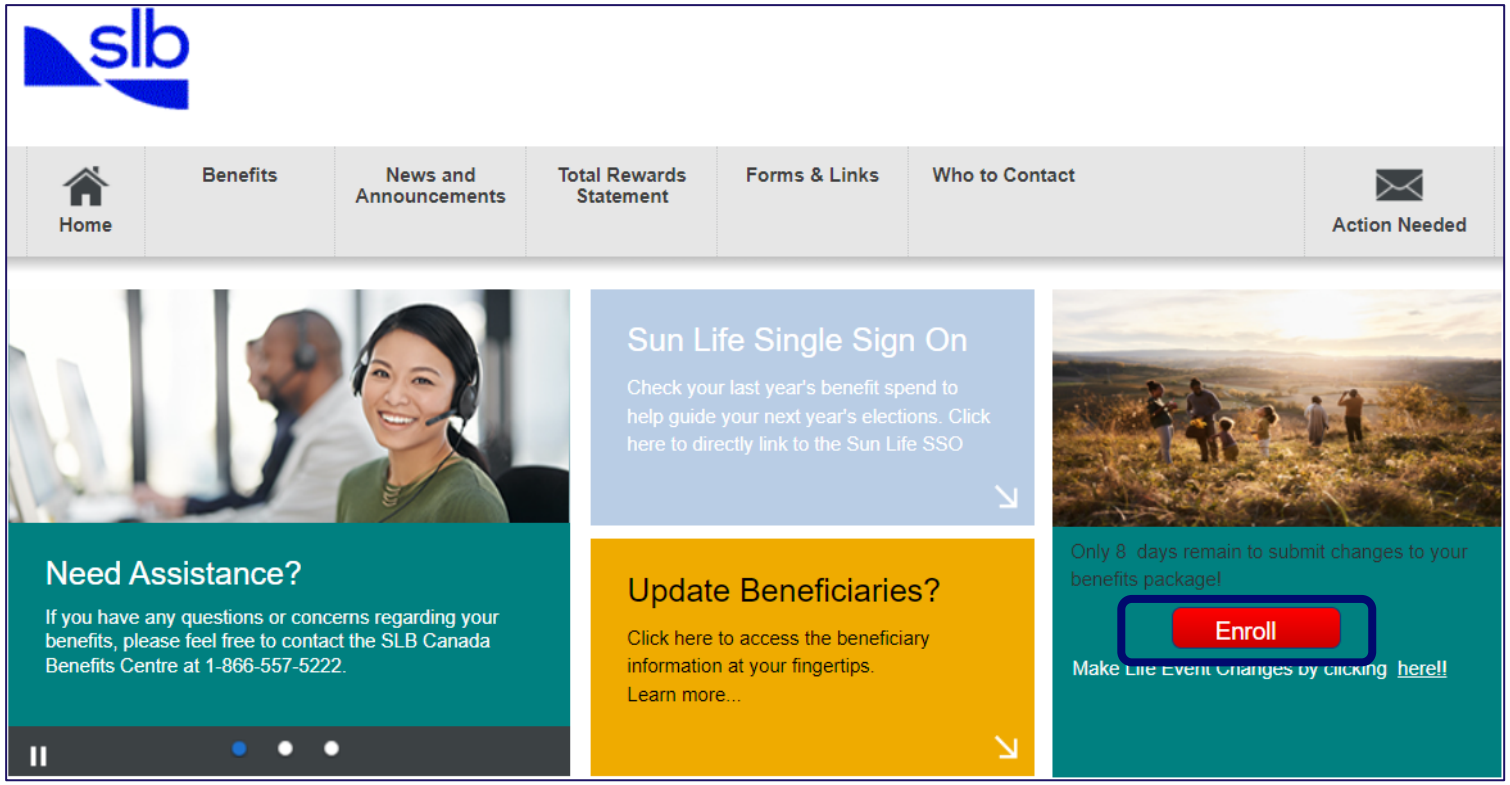
Benefits Central: slb-benefits.ca

How to Enroll - Let's get started

Did you know?

→ You can access your Sun Life account from My Benefits Portal through the Sun Life Single Sign On

Enroll through My Benefits Portal



Select **Enroll** to begin enrollment

Benefits Central: slb-benefits.ca

How to Enroll - Update your personal information

Did you know?

→ Your Address can only be updated in **People Connect** for SLB employees and through **My Services** for Cameron .

→ Address updates can take 1 – 2 weeks to show in the My Benefits Portal and then the Sun Life system.

Update your phone, email and dependents if required

Personal

Employee No:	Last Name:
First Name:	Birth Date:
Middle Name:	Gender:

Contact Edit

Home Address Line 1:	Personal Phone:
Home Address Line 2:	Personal Email:
Town/City:	Work Phone:
Country:	Work Email:
Postal Code:	Mobile :

Work

Date of Hire:	Eligible Compensation:
Job Status:	Frequency:

Dependents Add dependent

Name: Edit

Name: Edit

For employees with more than one year of service, eligible compensation is defined as the greater of the last full year of admissible compensation at Annual Enrollment, or this year's base salary. For employees with less than one year of service, your eligible compensation is your base salary only. Admissible compensation includes base pay, overtime, bonuses, commissions and geographical coefficients

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How to Enroll – The enrollment page

Your Flex dollars

→ Core flex dollars

→ Earned flex dollars

→ Additional flex dollars

Make Benefit Selections

→ Extended Health Care

→ Dental Care

→ Optional benefits

→ Long-term disability

Payroll Deductions

→ Annual

→ Per pay costs

Your Flex Dollar

Core Benefit Flex Dollars	$5,706.97
Earned Flex Dollars	$0.00
Additional Flex Dollars	$400.00
Total Flex Dollars	**$6,106.97**

Your Benefits

Coverage Effective Dates :

Start : January 01, 2025 **End :** December 31, 2025

Benefit	Coverage Level	Annual Price Tag	Annual Flex Dollars Spent	Payroll Deductions Annual	Payroll Deductions Per Pay
Extended Health Care Employee+1	Option 3 100% Medical, Vision, Prescription Drug Reimbursement	$3,931.00	$3,931.00	$0.00	$0.00
Dental Care Employee+1	Option 2 Major 70% & Basic 90% Reimbursement	$1,794.00	$1,610.00	$184.00	$7.67
Basic Employee Life Insurance	Option 1 $187,000.00	$412.90	$412.90	$0.00	$0.00
Dependent Life Insurance Employee+1	Option 1	$33.12	$33.12	$0.00	$0.00
Optional Employee Life Insurance	Option 1 $0.00	$0.00	$0.00	$0.00	$0.00
Optional Spouse Life Insurance	Option 1 $0.00	$0.00	$0.00	$0.00	$0.00
Accidental Death and Dismemberment Insurance Employee	Option 1 $187,000.00	$63.95	$63.95	$0.00	$0.00
Optional Employee Accidental Death and Dismemberment Employee	Option 1 $0.00	$0.00	$0.00	$0.00	$0.00
Spouse Accidental Death and Dismemberment Employee	Option 1 $0.00	$0.00	$0.00	$0.00	$0.00
Employee Critical Illness Insurance	No Coverage $0.00	$0.00	$0.00	$0.00	$0.00
Spouse Critical Illness Insurance	No Coverage $0.00	$0.00	$0.00	$0.00	$0.00
Long Term Disability	Option 1	$1,206.10	$0.00	$1,206.10	$50.25

How to Enroll - Consider the coverage you need

You have the choice of

→ 3 extended health care options, and

→ 4 dental care options

Extended Health and Dental Care

→ Review last year's claims

→ Chronic conditions, upcoming dental work

→ Spouse/partner coverage

Think about it?

→ Consider what you will need for the next year

→ Consider other coverage you have access too

Benefits Central: slb-benefits.ca

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How to Enroll - Consider the coverage you need

You can add the following optional insurances to increase your financial protection

- → Life Insurance
- → Accidental Death and Dismemberment
- → Critical Illness

Life, Accident and Critical Illness Insurance

- → Current financial obligations
- → Future income needs
- → Consider what you would need if injured or ill or what your family would need

Think about it?

- → Consider other coverage you have access too
- → Other insurance coverage and spouse/partner income

Benefits Central: slb-benefits.ca

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How to Enroll - Consider the coverage you need

You have the choice of

→ 3 LTD options

Long Term Disability Insurance (LTD)

→ Consider your personal budget and planned expenses

→ Consider how your expenses would change if on disability – increasing or decreasing

→ Other sources of income

Think about it:

→ Your income is your largest asset

→ What level of protection do you need?

Benefits Central: slb-benefits.ca

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How to Enroll - Make your changes

Review and make changes to the following Benefits

- → Extended Health Care
- → Dental Care
- → Optional Life*
- → Optional AD&D*
- → Optional Critical Illness*
- → Long-Term Disability*

Your Flex Dollar

Core Benefit Flex Dollars	$5,706.97
Earned Flex Dollars	$0.00
Additional Flex Dollars	$400.00
Total Flex Dollars	**$6,106.97**

Your Benefits

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Optional Spouse Life Insurance	Option 1 $0.00	$0.00	$0.00	$0.00	$0.00
Accidental Death and Dismemberment Insurance Employee	Option 1 $187,000.00	$63.95	$63.95	$0.00	$0.00
Optional Employee Accidental Death and Dismemberment Employee	Option 1 $0.00	$0.00	$0.00	$0.00	$0.00
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Spouse Critical Illness Insurance	No Coverage $0.00	$0.00	$0.00	$0.00	$0.00
Long Term Disability	Option 1	$1,206.10	$0.00	$1,206.10	$50.25

*Insured benefits paid out are non-taxable. As such flex dollars cannot be applied to the cost and must be paid using after-tax dollars.

Benefits Central: slb-benefits.ca

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How to Enroll – Add dependents to coverage

Choose the dependents you want to cover under your extended health and dental choice. This can reduce the cost of higher levels of coverage.

Your Flex Dollar

Core Benefit Flex Dollars	$5,706.97
Earned Flex Dollars	$0.00
Additional Flex Dollars	$400.00
Total Flex Dollars	**$6,106.97**

Your Benefits

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Death and Dismemberment	Option 1 $187,000.00	$63.95	$63.95	$0.00	$0.00
nployee Accidental Death and ment	Option 1 $0.00	$0.00	$0.00	$0.00	$0.00
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Spouse Critical Illness Insurance	No Coverage $0.00	$0.00	$0.00	$0.00	$0.00
Long Term Disability	Option 1	$1,206.10	$0.00	$1,206.10	$50.25

Your dependents

Category : Employee+2 or more Annual Cost : $4,481.00 Flex Dollars : $4,481.00

Dependant	Covered Under Your Plan	Covered Under Another Plan
	☑	☐
	☑	☐
	☑	☐
	☑	☐

Please select the dependents you want to cover under your plan. Save Cancel

Benefits Central: slb-benefits.ca

How to Enroll – Excess Flex dollars

Assign Excess Flex Dollars

- → Health Spending Account (HSA)
- → Personal Spending Account (PSA)
- → Registered Retirement Savings Plan (only available during Annual Benefits Enrollment in the fall)

Assign Flex Dollars

You have **$1,450.00** in excess Flex Dollars.You need to assign all of these dollars before you can complete your enrollment.

*If you are directing Flex dollars to the Registered Retirement Savings Plan (RRSP) and have not already enrolled in the group RRSP, please go to mysunlife.ca and enroll before the end of the year. If you do not enroll by the end of the year, you are consenting to be Auto Enrolled in the RRSP with Sun Life, including the use, disclosure, and storage of personal information. Please see the RRSP Auto Enrollment Consent for more information.

Excess Flex Dollars Remaining	$ 0.00
Deposit to Health Spending Account (HSA)	$ 1450.00
Deposit to Personal Spending Account (PSA)	$ 0.00
*Registered Retirement Savings Plan (RRSP) $25 Minimum Required	$ 0.00
Total	$ 1450.00

Back | Next: Review Choices

SLB-Private

How to Enroll – Excess Flex Dollars – HSA, PSA, RRSP

	Health Spending Account (HSA)	Personal Spending Account (PSA)	Registered Retirement Savings Plan (RRSP)
Eligible expense	→ Extended health care or dental expenses not covered by our core plan → Anything claimable as a medical expense by the CRA → Contact Sun Life for queries	→ Optional Life and Critical Illness insurance premiums → Paid Long-term Disability premiums → Fitness / nutrition → Education → Electronic devices → Full Listing visible in the Flex Guide or on Claim form	→ $25 Minimum contribution → Enroll on mysunlife.ca, if not enrolled by Dec 31 auto-enrolled → Ensure you have RRSP contribution room → Contact Sun Life for queries
Funded by	→ EE directs excess flex dollars		
How to claim	→ On-line / App / Paper form	→ Paper form only	→ Enroll online mysunlife.ca
Taxable	→ Reimbursement is non-taxable	→ Reimbursement is taxable	→ Taxable benefit, tax deductible
Timeline	→ Expires after 2 years (use it or lose it)		→ Deposited in January 2025
Dependents covered	→ Yourself and eligible dependents and any person you may claim as a dependent under the Income Tax Act	→ Yourself and eligible dependents	→ Employee only

SLB-Private

How to Enroll – Excess Flex Dollars – HSA, PSA, RRSP

	Health Spending Account (HSA)	Personal Spending Account (PSA)	Registered Retirement Savings Plan (RRSP)
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SLB-Private

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Benefits Central: slb-benefits.ca

SLB-Private

How to Enroll – Excess Flex Dollars – HSA, PSA, RRSP

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SLB-Private

How to Enroll – Excess Flex Dollars – HSA, PSA, RRSP

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SLB-Private

How to Enroll – Adding a beneficiary is important. Pick your person.

Did you know?

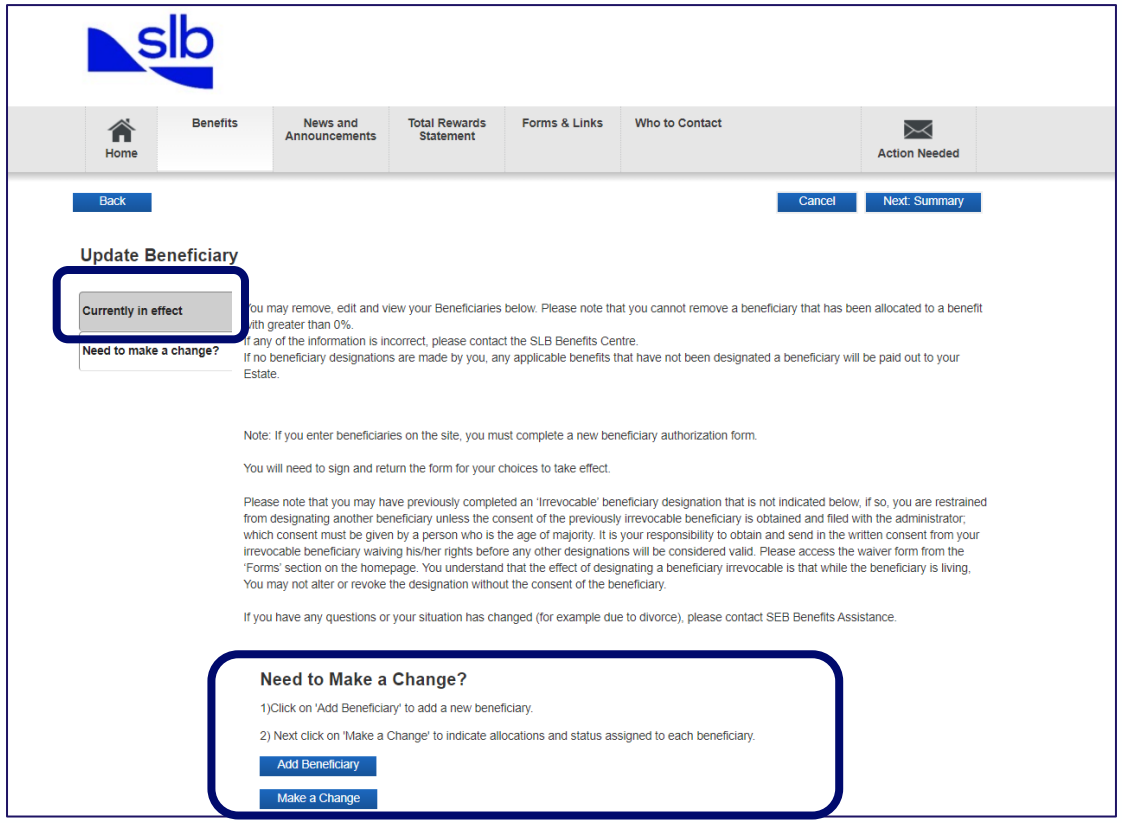
→ If you don't have a signed beneficiary on file, funds will be paid to your estate. The funds may then be subject to additional probate fees and taxes.

Review Beneficiaries

→ Basic and Optional Life, AD&D & CI

→ New forms required if you are making a change

→ Print, sign & mail the form to the address provided



SLB-Private

How to Enroll - Adding a beneficiary is important. Pick your person.

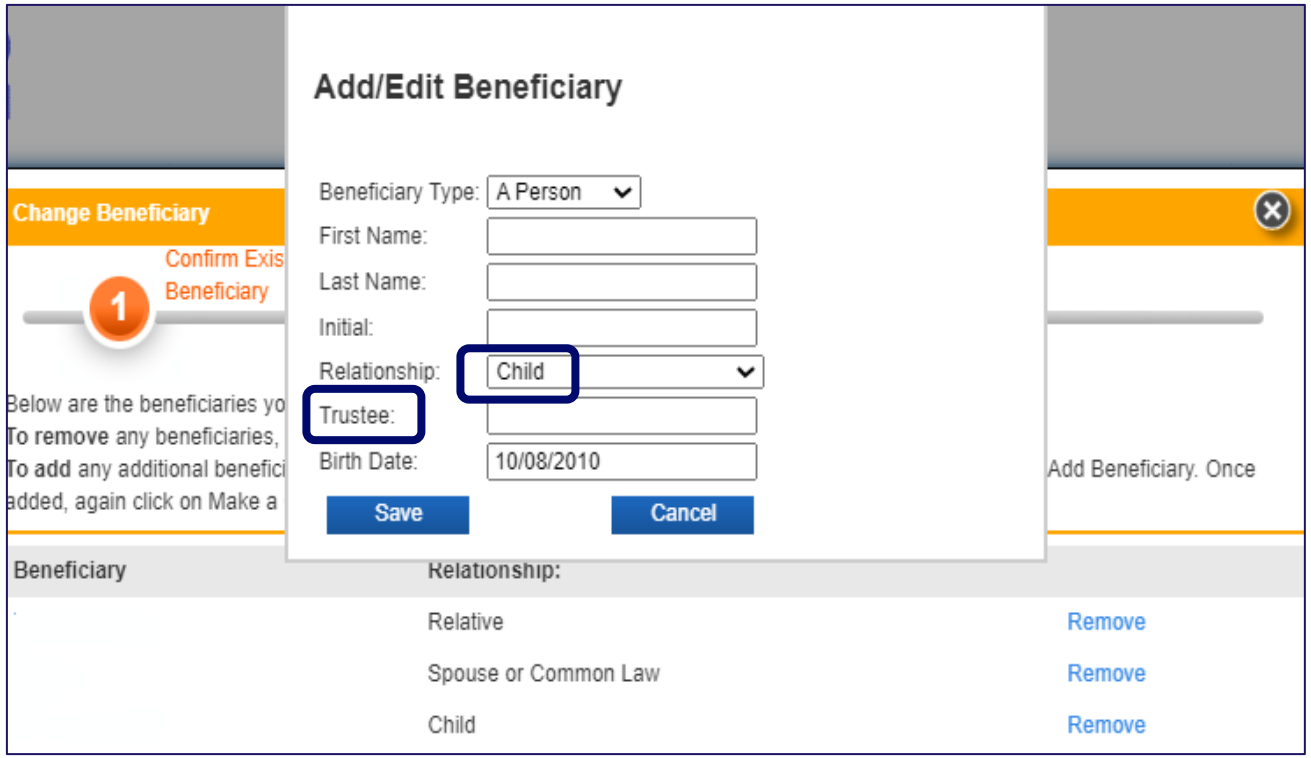
Did you know?

→ If funds become payable and you didn't appoint a trustee for a beneficiary that is under the age of 18, the court will.

Review Beneficiaries

→ Child under 18 years old

→ Add a Trustee



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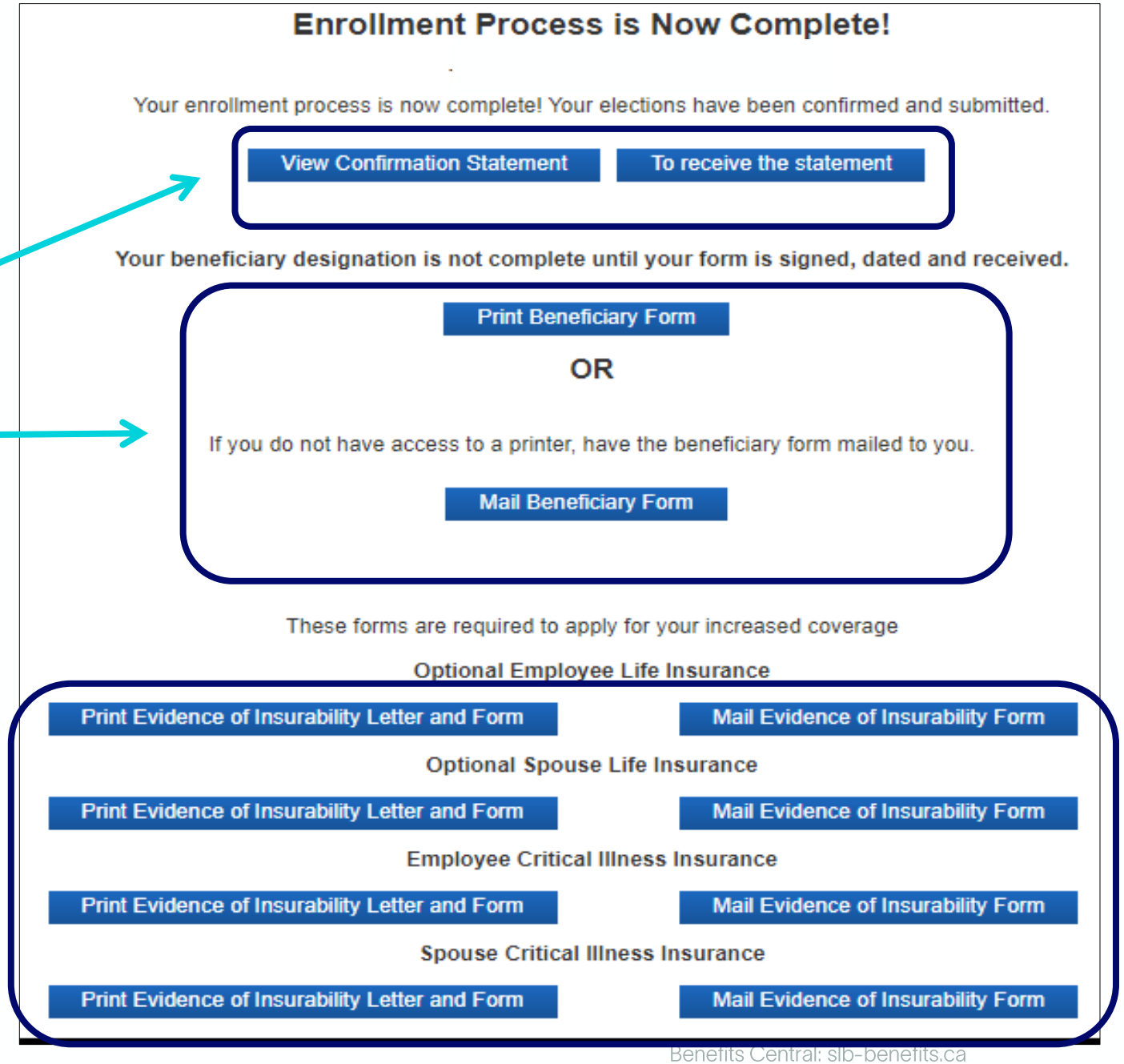
How to Enroll – You're done!

Enrollment Complete

- → Enrollment Confirmation
- → Submit Beneficiary forms
- → Evidence of Insurability (EOI) forms



Benefits Central: slb-benefits.ca

What Happens if You Don't Enroll?

Default coverage for you and dependents on file

Default Coverage	
Extended Health Care	Option 1
Dental Care	Option 1
Employee Life Insurance	2 x eligible compensation
Spouse or Partner Life Insurance	$10,000
Child Life Insurance	$5,000
Employee Accidental Death and Dismemberment Insurance (AD&D)	2 x eligible compensation
Long-term disability	Option 1
Excess Flex dollars	Deposited to Personal Spending Account (PSA)

SLB-Private

Life Events - When you can update your benefits

Life Events

- → Make your change within **30** days of the life event
- → Via My Benefits Portal: **https://slb.seb-admin.com/home**
- → If you miss the 30-day window you can make your update during the next Annual Benefits Enrollment

What's a qualified life event?

- → Marriage, civil union, or a common-law relationship of six months or more
- → Divorce, separation, or end of a common-law relationship
- → Addition of an eligible dependent child
- → Loss of a child's status as a dependent (marriage, age limit, leaves school, etc.)
- → Your spouse or partner gains or loses benefits coverage
- → Death of a spouse or partner or child

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My Financial Benefits

This section will cover

- → **Retirement and Savings Plan**
- → **Discounted Stock Purchase Plan (DSPP)**

Retirement and Savings Plan - Products & Contribution Room

	Defined Contribution Pension Plan (DCPP)	Registered Retirement Savings Plan (RRSP)	Tax Free Savings Account (TFSA)	Non-Registered Account (NREG)
Your Contribution Room	2025 limit = Lesser of 18% of current year's earned income or $33,810	2025 limit = Lesser of 18% of previous year's earned income or $32,490 (You must have prior year income)	2025 limit = $7,000 TFSA contributions are after-tax (Past contribution room is carried forward)	No limit
Your Personal Contribution Limits	SLB keeps track of the limit for you. Once your annual DCPP limit is reached, SLB will automatically redirect ('spill') your contributions to the NREG	It's your responsibility to ensure your contributions don't exceed your personal RRSP contribution limit each year	It's your responsibility to ensure your contributions don't exceed your personal TFSA contribution limit each year	There is no contribution limit

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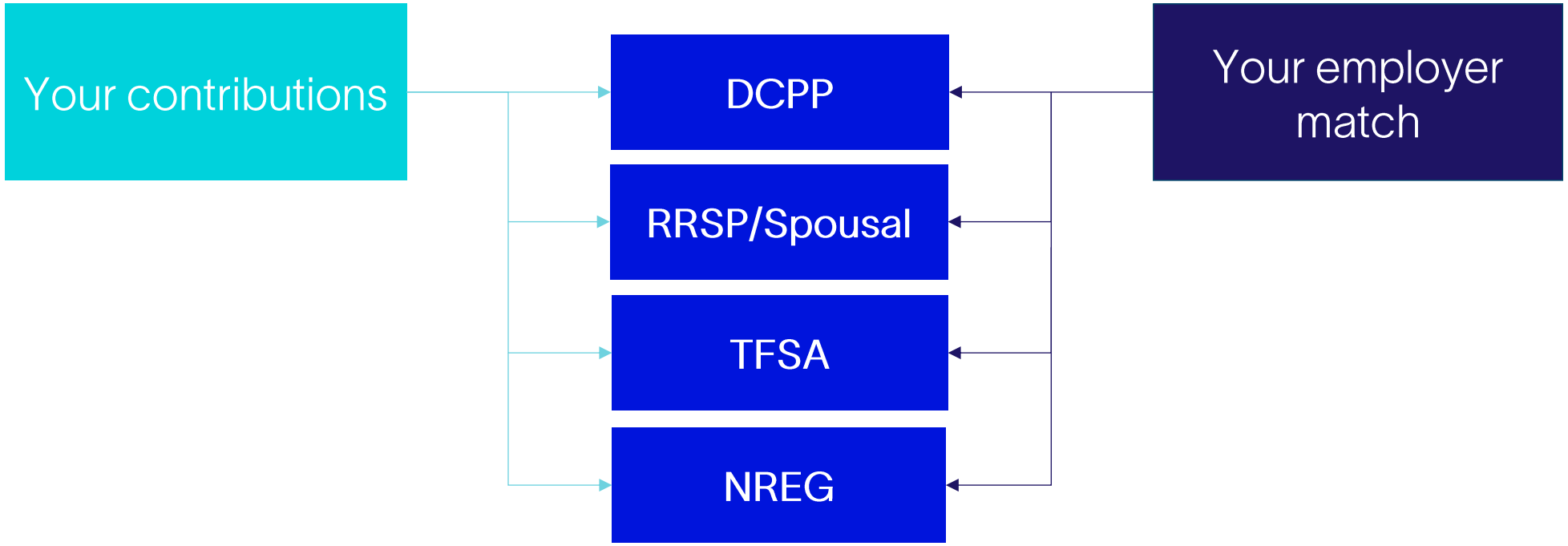
Retirement and Savings Plan - How the Plan Works

Employer base contributions

6% to DCPP

Your contributions and 100% Employer match up to 4%



Retirement and Savings Plan - How the Plan Works

Product	Defined Contribution Pension Plan (DCPP)	Registered Retirement Savings Plan (RRSP)	Tax Free Savings Account (TFSA)	Non-Registered Account (NREG)
Participation	Mandatory	Voluntary	Voluntary	Mandatory for DCPP spill
Eligibility	Immediate	Immediate	Immediate	Immediate
Contributions	Employer base: 6% Employer will match up to 4% of your earnings that you make either to the DCPP, RRSP, TFSA or NREG	Employer will match up to 4% of your earnings that you make either to the DCPP, RRSP, TFSA or NREG	Employer will match up to 4% of your earnings that you make either to the DCPP, RRSP, TFSA or NREG	Employer match up to 4% of your earnings that you make either to the DCPP, RRSP, TFSA or NREG Once your annual DCPP limit is reached, SLB will automatically redirect ('spill') your contributions to the NREG

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Retirement and Savings Plan - How Much You Can Save

Employer base contribution	Your contribution*	Employer matching contribution	How much you can save
6%	0%	0%	6%
6%	1%	1%	8%
6%	2%	2%	10%
6%	3%	3%	12%
6%	**4%**	**4%**	**14%**
6%	5%	4%	15%
6%	6%	4%	16%

Full employer match

*Contribution maximums – You may contribute up to 8% of your earnings to the DCPP and 50% of your earnings to each of the RRSP, TFSA and NREG (Collectively, your contributions to the plan are limited to a maximum of 70% of your earnings).

slb

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Retirement and Savings Plan - How SLB Match Works

Depending on your contributions, SLB match will be directed in the following order: DCPP, RRSP, TFSA, & NREG.

Example 1: You contribute 4% of your earnings to your RRSP. Here's how the SLB match would look:

	DCPP	RRSP	TFSA	NREG
Your contributions	0%	4%	0%	0%
Employer match	N/A	4%	N/A	N/A

Example 2: You contribute 8% of your earnings and spread it across several different products (the DCPP, RRSP & TFSA). Here's how the SLB match would look:

	DCPP	RRSP	TFSA	NREG
Your contributions	2%	2%	4%	0%
Employer match	2%	2%	N/A	N/A

SLB-Private

Retirement and Savings Plan – Auto-enrollment

We don't want you to miss out!

You will be auto enrolled in the Retirement and Savings Plan. This includes:

- → A base 6% Employer contribution to your DCPP
- → A 4% Employee contribution to the DCPP, ensuring you get the full 4% Employer match
- → Your Investment will be the target date fund closest to your 65th birthday
- → Your beneficiary will be your estate

You can update your contributions, investment choice and beneficiary at any time through Sun Life.

SLB-Private

Retirement and Savings Plan – Updating your choices

Steps you need to take

1. Register on Mysunlife.ca
2. Add a beneficiary* to your DCPP
3. Review your DCPP investment options
4. Review and/or enroll in other savings products

Contact Sun Life directly for investment advice and support with setting up your choices.

A beneficiary is the person or entity that you legally designate to receive your retirement and savings assets.

SLB-Private

Discount Stock Purchase Plan (DSPP)

The SLB Discounted Stock Purchase Plan (DSPP) lets you buy shares of SLB stock at a reduced price!

How you can participate

→ You enroll in either June or December – watch for the email invitation

→ You can invest between 1% - 10% of your admissible compensation via payroll deductions

→ Shares are purchased at the discounted rate on your behalf twice per year - June 30 and December 31

How the discount works

→ There are two purchase periods every year: January 1st to June 30th and July 1st to December 31st.

→ The plan looks at the average share price on the first day and the last day only of the purchase periods (and not any day in-between)

→ The price you pay is discounted 15% of the lower of the 2 days average share price.

Resources

This section will cover

→ Register with Sun Life

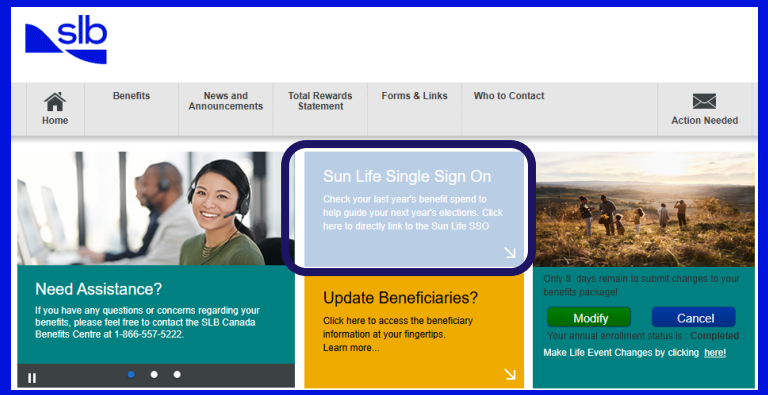
→ How to submit claims

→ Resources

Register with Mysunlife.ca

Did you know?

→ You can access your Sun Life account from My Benefits Portal through the Sun Life Single Sign On



Register On-line

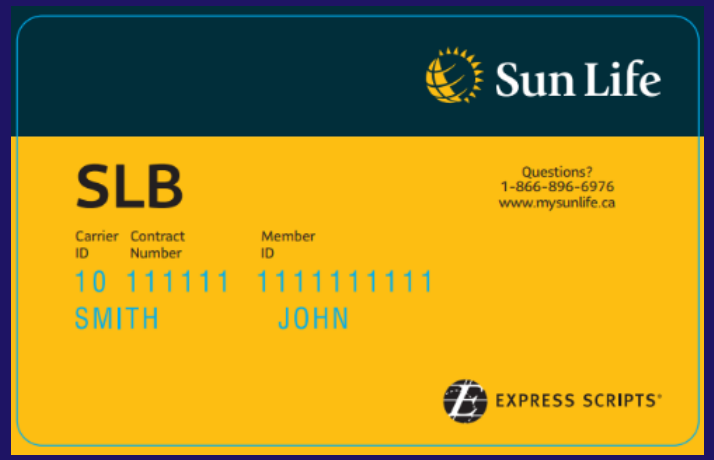
→ Go to www.mysunlife.ca

→ Click "Register now"

→ Group Health 1 – 2 weeks post enrollment

→ Retirement and Savings visible 1 week after first pay

Image of Group Health Card (physical, virtual and printable)



How to Submit Claims

Did you know?

- → You can sign up for direct deposit for quick claims reimbursements
- → You can direct your claims reimbursement directly to your Sun Life group RRSP or TFSA

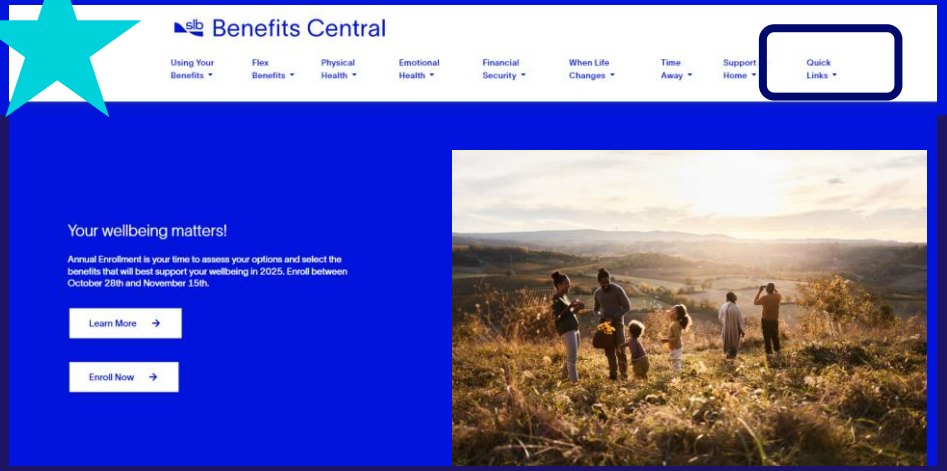
You can submit claims many ways:

- → Online via Sun Life website
- → Mobile App (for iPhone, Android)
- → Automatically with your Assure Card (prescription drugs) at the pharmacy
- → Mail a paper claim

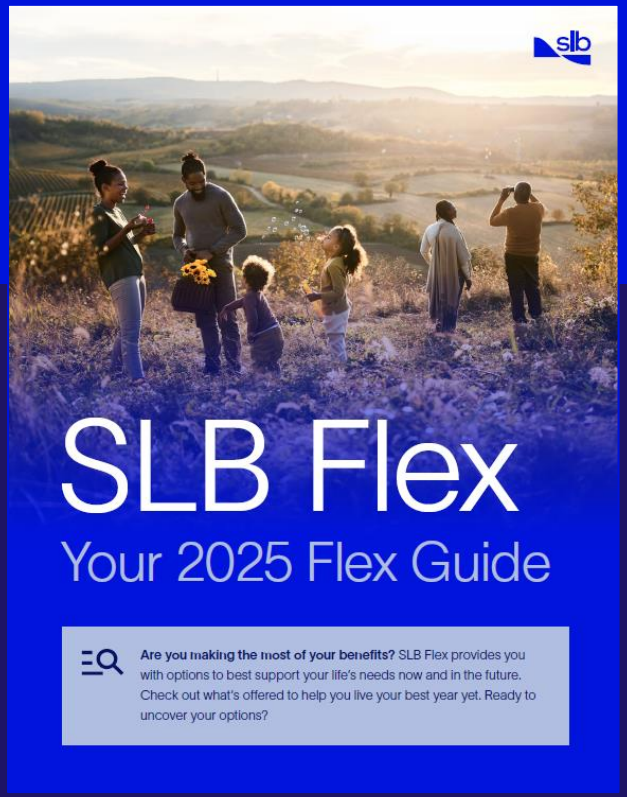
Claims for Personal Spending Account (PSA) and Wellness Personal Spending Account (WPSA):

- → Email completed claim form along with receipts to myclaims@sunlife.com
- → Mail a paper claim

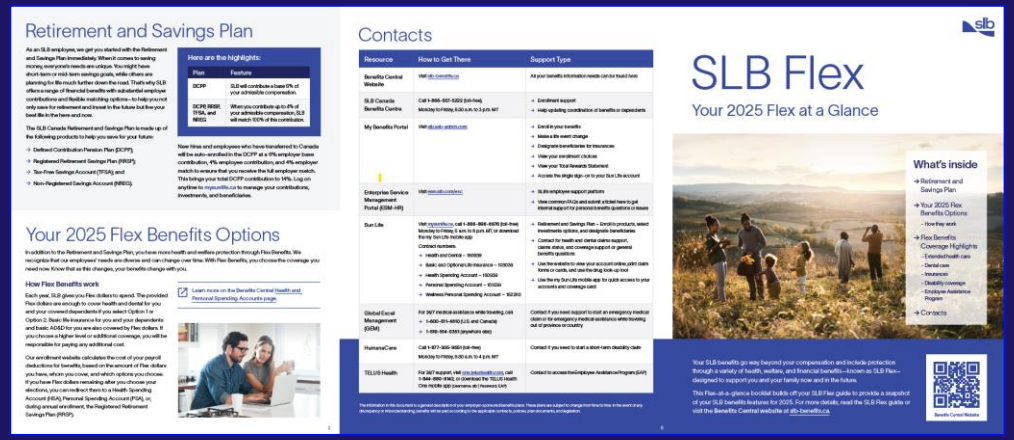
Resources – Benefits Information

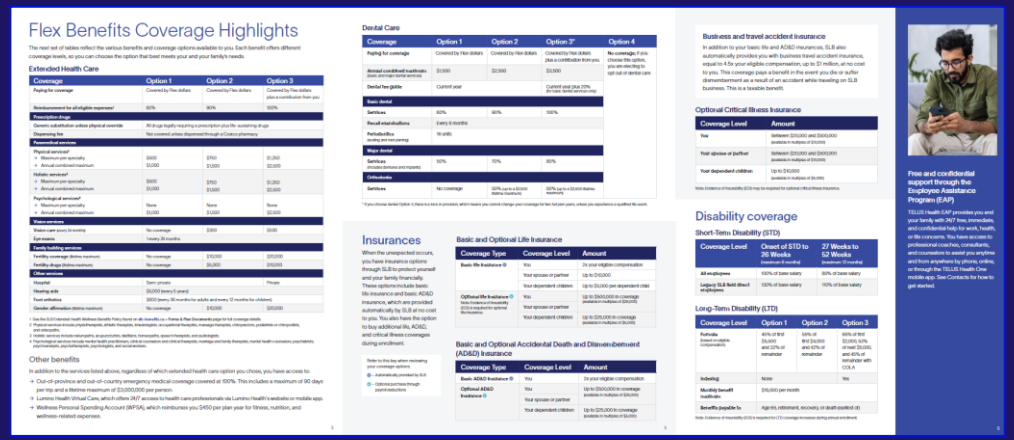


Quick Links / Forms and Plan Documents



2025 Sun Life Policy Manual updated on Benefits Central in the new year.





Resources - Support

Resource	Contact Information	Support Type
Benefits Central Website	http://slb-benefits.ca	A central website for all your benefit information needs.
SLB Canada Benefits Centre	1-866-557-5222 (Toll-free) Mon-Fri 6:30am-3:00pm (6:00am-6:00pm during AE) (Mountain Time)	Contact when you need to connect with a person about enrollment support, general flex benefit questions, updating coordination of benefits or dependents.
My Benefits Portal	https://slb.seb-admin.com/home	The portal where you can enroll in your benefits, make a life event change, designate beneficiaries, view your enrollment choices, view your Total Rewards Statement and access the single sign on to your Sun Life account.
Sun Life	www.mysunlife.ca 1-866-896-6976 (Toll-free) my Sun Life mobile app	Your health and retirement savings plan service provider. Contact for claims support/status, coverage support or general benefit questions. Use mysunlife.ca to view your account on-line, print claim forms/cards and use the drug look-up tool. Use the Sun Life mobile app for quick access.
Enterprise Service Management Portal (ESM)	http://esm.slb.com/esc	SLB employee support platform. View common FAQs and submit a ticket here to get internal support for personal benefit question or issues.

SLB-Private

Questions

How the Plan Works

Product	DCPP Defined Contribution Pension Plan	RRSP/Spousal Registered Retirement Savings Plan	TFSA Tax-Free Savings Account	NREG Non-Registered Spill and Savings Plan
Voluntary contributions	Permitted Transfers in allowed	Permitted Lump sums and transfers in allowed	Permitted Lump sums and transfers in allowed	Permitted Lump sums and transfers in allowed
In-service withdrawals	Not permitted	Permitted except where restrictions apply to past contributions $25 fee per withdrawal	Permitted $25 fee per withdrawal	Permitted for NREG Savings contributions only Restricted on DCPP spill contributions $25 fee per withdrawal
Vesting & locking-in	Immediate	n/a	n/a	n/a

SLB-Private

How the Plan Works

Product	DCPP Defined Contribution Pension Plan	RRSP/Spousal Registered Retirement Savings Plan	TFSA Tax-Free Savings Account	NREG Non-Registered Spill and Savings Plan
Taxation	Tax sheltered. Pay taxes upon withdrawal. Withdrawal amounts included as income when filing your tax return for the year.	Tax sheltered. Pay taxes upon withdrawal. Withdrawal amounts included as income when filing your tax return for the year. Employer contributions are a taxable benefit.	After tax dollars. Investment growth is tax free. No taxes upon withdrawal. Employer contributions are a taxable benefit.	After tax dollars. Investment income and capital gains are taxable each year. Employer contributions are a taxable benefit.
Reporting	Contributions are reported as a pension adjustment on your T4. Withdrawals would be reported on a T4A (and Releve 2 for QC members).	Contributions - RRSP receipts (2 per year) Withdrawals - T4RSP (and Releve 2 in Quebec).	No tax forms are issued for the TFSA but your contributions and withdrawals are reported to CRA each year.	Any investment income earned and capital gains or losses realized during the year are reported to you each year via tax slips.
Options if I leave and/or retire	- Another DCPP - LIRA (Locked in Retirement Account) - LIF (Life Income Fund) /RRIF (Registered Retirement Income Fund) - Annuity	- Another RRSP - RRIF - Annuity - Cash out less taxes	- Another TFSA - Annuity - Cash out - No tax consequences	- Another NREG - Annuity - Cash out - Potential tax consequences