

Benefits Overview | 2020



At Intact Insurance, we offer a full range of benefits and programs to meet the needs of today's workforce. Our focus on choice and wellness, together with opportunities for professional development and a competitive financial package, provides something for everyone.*

Questions?

Contact the Benefits Team:

Benefits@intactinsurance.com

* This publication provides highlights of the Intact benefit programs. Complete details about these plans can be found in the official plan documents. If there are any discrepancies in the information contained herein and the plan documents, the plan documents will always rule. Intact reserves the right to change or terminate these plans at any time.

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Medical Plan Options

We offer two Consumer Driven Health Plans; one medical plan with a Health Reimbursement Account (HRA) and the other medical plan with a Health Savings Account (HSA). Both plans are administered by Blue Cross Blue Shield (BCBS) of MN. You also have the opportunity to enroll your eligible dependents in the plan you choose.

For more information regarding eligible dependents, see the “Eligibility and Cost” section of this document.

There are many similarities between the two plans:

- Both offer free preventive screenings.
- Both offer in and out-of-network coverage, allowing you to choose the provider you want and still receive coverage.
- Both medical plans allow employees and their covered spouse the ability to earn \$300 each in incentive rewards for completing a preventive care exam and online health assessment.

	Health Reimbursement Account (HRA)	Health Savings Account (HSA)
	In Network/Out-of-Network	
Plan Similarities		
Employer Incentive Funding	Employees and their covered spouses are eligible to receive \$300 in incentive rewards into their HRA or HSA for completing a preventive care exam and online health assessment. This process is optional, but highly encouraged in order to receive the incentive funding contribution.	
Preventive Services	Free / 50% coinsurance after deductible	
Plan Deductible and Out-Of-Pocket Administration	After an individual family member meets their individual plan deductible, the plan <u>will</u> pay claims for that person, less any coinsurance. After they reach the individual out-of-pocket maximum, the plan will pay 100%.	
Office Visits <ul style="list-style-type: none"> • Primary Care (non-preventive) • Specialist • Mental Health and Substance Abuse Services • Retail Clinic (e.g. Minute Clinic) 	20% coinsurance after deductible / 50% coinsurance after deductible	
Inpatient / Outpatient Services	20% coinsurance after deductible / 50% coinsurance after deductible	
Emergency and Urgent Care Services	20% coinsurance after deductible / 50% coinsurance after deductible	
Pharmacy Coinsurance (Retail)	Generic 30% (subject to a maximum of \$50) Preferred Brand 30% (subject to a maximum of \$150) Non Preferred Brand 30% (subject to a maximum of \$250) Certain preventive drugs are not subject to the deductible, and are covered at coinsurance amount.	

	Health Reimbursement Account (HRA)	Health Savings Account (HSA)
	In Network/Out-of-Network	
Plan Differences		
Plan Deductible (combined medical / pharmacy)	Per Person: \$900 / \$1,800 Family: \$1,800 / \$3,600	Per Person: \$2,800 / \$4,000 Family: \$5,600 / \$8,000
Out-Of-Pocket Maximum	Per Person: \$4,000 / \$8,000 Family: \$8,000 / \$16,000	Per Person: \$5,000 / \$8,000 Family: \$10,000 / \$16,000
Generic Medications	Plan deductible waived for generic medications	Plan deductible applies (except those on the preventive drug list)
Employer Funding (in addition to Incentive Funding)	N/A	Employee Only: \$20 per pay period All Other Tiers: \$30 per pay period
Employee Contributions	Not allowed into the HRA	Pretax contributions into HSA allowed, up to federal limits. Contributions grow tax free and may be used for eligible health care expenses tax-free. 2020 Limits: <ul style="list-style-type: none"> Employee Only - \$3,550 All Other Tiers - \$7,100 *Individuals 55 and older are eligible to contribute an additional \$1,000.
Health Care Flexible Spending Account (HCFSA) Participation	HCFSA allowed for all eligible expenses as defined by the IRS.	HCFSA allowed for dental and vision claims only until the deductible has been met, at which point may also be used for medical expenses.
Employee Payroll Contributions	Higher than the Health Savings Account Plan	Lower than the Health Reimbursement Account Plan

Pharmacy

The pharmacy program is an integral part of our medical plan offerings. Our pharmacy program provides you with informational tools available to research the most cost-effective medication available for your condition, and give you the option of a lower cost alternate medication if available. The pharmacy program provides different levels of coverage based on the “tier” of medication that you are receiving.

There are three tiers of coverage:

- Generics
- Preferred Brand
- Non Preferred Brand

The formulary listing is developed by BCBS. Each year the complete formulary listing is available on www.bluecrossmnonline.com in the pharmacy section.

There are certain situations where the pharmacy program requires you to take specific actions to obtain the same benefit level. These apply to individuals receiving maintenance medications or requiring specialty injectables. BCBS will provide personalized reminder notices to participants impacted by these programs.

The following is the cost of prescription based on the classification of the drug:

Type of Prescription Drug	Retail Pharmacy Coinsurance (up to a 30-day supply)	Mail Order or Retail Pharmacy Coinsurance (up to a 90-day supply)
Generic drug	30% (maximum \$50)	30% (maximum \$125)
Preferred Brand drug	30% (maximum \$150)	30% (maximum \$375)
Non Preferred Brand drug	30% (maximum \$250)	30% (maximum \$625)

Specialty Medications

There is one additional, very specific category of medications—specialty medications. These medications include injectables and oral or inhaled drugs used to treat chronic diseases which may cost hundreds or even thousands of dollars per month. The BCBS specialty drug program gives you a convenient and cost-effective way to order specialty drugs for delivery to your home. Specialty drugs must be filled through BCBS’s Specialty Pharmacy Network.

Specialty prescription drugs	Specialty Pharmacy Coinsurance (30-day maximum supply)
Generic drug	30% (maximum \$125)
Preferred Brand-name drug	30% (maximum \$375)
Non-Preferred Brand-name drug	30% (maximum \$625)

Step Therapy

The Step Therapy Program is designed for people who are diagnosed with certain conditions, such as arthritis or high blood pressure, which require them to take medications regularly.

The Step Therapy program is designed to work with your physician to encourage the use of a clinically appropriate and cost-effective drug for your condition first before “stepping up” to drugs that cost more. This helps you get a medication that’s proven safe and effective for your condition at the lowest possible cost. In Step Therapy you may need to try an alternative, often generic, drug first before others will be covered by the Plan.

90 Day Prescription

If you have a prescription filled regularly, you may be required to get a three-month supply, which will actually save you money. With the 90 Prescription program, you decide how to get your drugs—delivered to your home via mail, or filled at a participating neighborhood pharmacy.

If you are taking a maintenance medication that is filled regularly, you will be allowed two 30-day fills at a retail pharmacy before being required to fill a 90-day supply. The pharmacy will typically work with your physician to update the prescription on file

Over-The-Counter Medications

Medications that have over-the-counter (OTC) equivalents such as ibuprofen and hydrocortisone creams, as well as non-sedating antihistamines, are not covered by the Intact pharmacy program.

Account Funding

In exchange for completing a preventive care visit and the online Health Assessment, employees and enrolled spouses are eligible to receive \$300 each in incentive funding (up to a maximum of \$600). This employer funding will go into your HRA or HSA after the claim for your Preventive Care exam has been processed by BCBS and your Health Assessment has been completed. Both criteria must be completed between January 1 and November 30 to receive the 2020 funding. **Please note:** funding is processed by the 15th of each month for the prior month's activity. You can check on the status of your incentive funding by emailing Intact.Healthy.Incentives@bluecrossmn.com. They will respond within 48 hours of your inquiry.

Preventive Care Visit

We believe our employees should manage their health in conjunction with their physician. By establishing an ongoing relationship with your physician, you can partner together on what's best for your health. Therefore, we encourage employees and spouses to complete an annual preventive care exam with their physician.

You will receive credit for your preventative exam once your claim for the exam has been processed by BCBS.

Health Assessment

No matter how old the calendar says you are, your body can tell a different story. Depending on your lifestyle, your body may be older (or younger!) than you think. RealAge[®] can tell you—and help you take steps to lower it.

Learning Your RealAge Is Easy

Answer a few questions online and you'll get the answer immediately. Afterward, you'll get a customized timeline with quick and actionable health tips to help you lower your RealAge. In addition, you'll have access to tools and resources to help keep you motivated like:

- Personalized health tips based on your assessment
- Daily trackers to measure your progress
- Access to coaching and other Blue Cross member-exclusive programs
- Topics you can follow to help lower your number

RealAge is based in science and can help you start on the path to improving your wellbeing. Better yet? It's available at no additional cost to you.

Dental

Intact offers you a choice for your dental needs with the Basic Dental and Enhanced Dental plans. Each has differing levels of coverage so you can choose depending on the needs of you and your family. Both dental plans are administered by Delta Dental of MN.

The dental plans offer both in and out-of-network benefits, so you can go to the dentist of your choice for all services. However, when using an in-network provider, your out-of-pocket expenses will typically be much lower than when using an out-of-network provider and claims will automatically be submitted for you.

Benefit	Basic Dental In Network/Out-of-Network	Enhanced Dental In Network/Out-of-Network
Annual deductible (Individual/Family)	\$50/\$150	\$25/\$75
Coinsurance for preventive services	Plan pays 100%	Plan pays 100%
Coinsurance for basic restorative services	Plan pays 50%	Plan pays 80%
Coinsurance for major restorative services	Plan pays 50%	Plan pays 50%
Annual plan maximum	\$1,500	\$2,500
Orthodontia coinsurance	Not covered	Plan pays 80%
Orthodontia lifetime maximum	Not covered	\$1,500

The orthodontia benefit pays up to 80% with a maximum payment of \$500 at each of the start of treatment, six months into treatment, and one year after the start of treatment. Based on this payment schedule, you will be required to enroll in the enhanced dental plan for multiple years in order to receive the full maximum benefit of \$1,500.

Vision Care Coverage

If you have regular ongoing vision care expenses, consider the EyeMed plan. The following chart summarizes the EyeMed vision benefits.

Vision Care Services	In-Network Member Cost	Out-of-Network Allowance
Exam with dilation as necessary	\$10 co-pay	Up to \$70
Frames		
Any available frame at provider location	\$180 allowance, 20% off balance over \$180	Up to \$100
Standard Plastic Lenses		
Single vision	\$10 co-pay	Up to \$80

Vision Care Services	In-Network Member Cost	Out-of-Network Allowance
Bifocal	\$10 co-pay	Up to \$110
Trifocal	\$10 co-pay	Up to \$150
Lens Options		
UV coating	\$15	N/A
Tint (solid and gradient)	\$15	N/A
Standard scratch-resistance	\$15	N/A
Standard polycarbonate	\$0	Up to \$26
Standard anti-reflective coating	\$45	N/A
Other add-ons and services	20% off retail price	N/A
Contact Lenses (Contact lens allowance includes fit, follow-up and materials)		
Conventional	\$130 allowance, 15% off balance over \$130	Up to \$100
Disposable	\$130 allowance, plus balance over \$130	Up to \$100
Medically necessary	Paid-in-full	Up to \$200
Laser Vision Correction		
Lasik or PRK	15% off retail price or 5% off promotional price	N/A
Frequency		
Examination	Once every 12 months	Once every 12 months
Frame	Once every 12 months	Once every 12 months
Lenses or contact lenses	Once every 12 months	Once every 12 months

Personal financial health practices affect individual financial well-being as well as health status, so at Intact we are determined to help our employees keep the promises they've made to themselves about their financial future. Through our Retirement Savings Plan, and other programs, you can take steps to meet your personal financial goals with Intact's support.

401(k) Savings Plan

The Intact USA Retirement Savings Plan administered by Vanguard offers tax advantages, savings incentives and investment options to help you achieve your financial goals.

Eligibility, Enrollment and Employee Contributions

Employees are immediately eligible upon hire. New hires that do not enroll within the first 60 days are automatically enrolled in pre-tax contributions at 6% of pay, with an automatic 1% increase each April. The default for these investments is the age-appropriate Target Retirement Trust. Employees may elect to contribute on a pre-tax, after-tax or Roth basis up to 40% of salary. Employees age 50 or older are also eligible for pre-tax and Roth catch-up contributions (IRS limits apply to maximum contribution amounts.)

Your Contributions

For 2020, the maximum annual contribution that the IRS permits to your 401(k) account is \$19,500 on a pre-tax (or Roth) basis. Additionally, if you will be age 50 or over in 2020, you may defer an additional \$6,500 pre-tax (or Roth) during the year, under the IRS "catch-up" provision, for a total combined pre-tax and Roth contribution amount of \$26,000.

ONE-STEP

Through the Vanguard One-Step program you can automatically increase your pre-tax payroll savings contribution by whatever percentage you elect and on the date you prefer each year. It's a simple and convenient way to remember to increase your retirement savings!

Bi-Weekly Company Contributions

All employees (excluding interns and co-ops) receive a bi-weekly company contribution of 3% of eligible earnings.

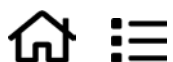
Annual Company Contributions

All employees (excluding interns and co-ops) are automatically eligible for annual contributions when they are hired. Employees must be actively employed by a participating company on the last business day of the year to receive a contribution for that year. All annual contributions are made by the company. There are potentially two types of annual contributions: a fixed contribution and an additional variable contribution.

Fixed contribution – 3% of eligible compensation up to the Social Security wage base (\$137,700 for 2020)

Variable contribution – 0% to 6% of eligible compensation up to the IRS defined compensation limit (\$285,000 for 2020)

Typically, both the fixed and variable contributions (if applicable) are made during the first quarter of the year following the calendar year for which a contribution is made. The variable contribution is based on to what extent the company has achieved its annual financial goals.



All employees (excluding interns and co-ops) are eligible for the fixed contribution. Employees who participate in the most recently granted long-term incentive plan are not eligible to receive a variable contribution.

Intact 2020 Annual Contribution Goals

In 2020, we expect to continue with the current design encompassing a 3% fixed payment to employees and a 3% at-target variable payment to those employees not receiving a 2020-2022 LTIP award. Overall performance and the corresponding payment will be assessed against a 0-6% continuum. Investment of all company contributions will follow the investment elections that you have on file for your own Plan contributions. If you do not have an investment election on file, these contributions will be invested in the age-appropriate Target Retirement Trust fund, which is the default fund for our Plan.

Investment Options

You can invest in your choice of 27 funds inclusive of Target Retirement Trust funds, allowing for broad diversification of your retirement assets.

Target Retirement Trusts

Each trust is a portfolio in itself, so choose the date-specific fund that's closest to the year you expect to retire and the fund will automatically decrease in risk as you approach retirement.

Vesting and Diversification

Employees become 100% vested after three years of employment. Participants may diversify their balance into any of the funds offered in the Plan.

Investor Questionnaire

Results, based on your answers, suggest an asset allocation mix based on your goal, time horizon, risk tolerance and investment experience.

Personal Online Advisor, powered by Financial Engines

This online program provides an unbiased evaluation of your chances of reaching your financial goals, and investment advice specific to your personal investments.

Vanguard Managed Accounts

A designated financial planner will work with you on your retirement plan. They will check your account quarterly to make sure it is on track based on the plan you created. You can work with your financial planner at any time to update your retirement plan as changes in your financial life occur.

Vanguard Financial Planning Services

A Vanguard financial planner develops a customized financial plan for all of your household assets with specific investment recommendations for your goals. This service is available free of charge to plan participants age 55 or older.

Flexible Spending Accounts

It's a fact: we're all spending more on health care, dependent care and other everyday wellness needs than ever before. That's what makes the flexible spending account (FSA) program so valuable – it's an easy, convenient way to help stretch your health and dependent-care dollars. Through your FSA, you set aside money from your pay before taxes are deducted. That money is still yours to spend, but no taxes are taken out of it—ever!

How does that add up? It depends on how much you spend on health care and dependent care expenses each year. But for every \$100 set aside through the FSA, most people can save up to \$30 on their total payroll taxes including:

- Federal income tax
- FICA (Social Security) taxes
- State income tax (in most states)

Intact Insurance offers both health care and dependent care spending accounts which are administered by FURTHER (formerly known as SelectAccount). You can choose to enroll in either the health care or dependent care flexible spending account or both.

You must use the funds by December 31st or you will lose them, so it's important to estimate carefully.

Health Care Flexible Spending Account (HCFSA)

A health care spending account can help you save on many products and services like:

- Medical, dental or vision deductibles and coinsurance payments
- Eyeglasses, contact lenses and contact lens supplies
- Laser eye surgery (including LASIK)
- Orthodontia
- Prescription drugs

If you enroll in the medical plan with the HRA, or are not enrolled in a Intact Medical plan, you may enroll in the HCFSA and use your funds to pay for any eligible expenses as defined by the IRS at any time during the year.

If you are enrolled in the medical plan with the Health Savings Account (HSA) you have the option to use your HCFSA for dental and vision claims at any time, and then additionally for medical expenses after your health plan deductible has been met.

How does it work?

Within 30 days of hire, or during Open Enrollment, you elect the amount you want to contribute to your health care spending account. You may defer up to \$2,750 annually into a HCFSA. Intact will then deduct the election amount in equal payments each pay period throughout the calendar year. When you incur eligible expenses, you will be reimbursed the full amount of the expense up to the annual election amount you have chosen.

When using your debit card to pay for expenses incurred under your medical, pharmacy, dental or vision plans, they will automatically be adjudicated with FURTHER. For eligible expenses outside of the company plans, you will need to submit documentation for your eligible expenses to FURTHER.

With your HCFSA, you can submit claims for eligible family members' expenses—even if they aren't enrolled in the Intact health plans. If you enroll in a HCFSA (unless you are enrolled in the HRA medical plan), you will receive a debit card for your FSA from FURTHER. You can use it at the doctor's office or the pharmacy to pay for prescription drugs, deductibles, etc. In all cases, be sure to save your receipts in case you are asked to substantiate what you have debited from your account.

Dependent Care Flexible Spending Account (DCFSA)

Working families often need help with child and elder-care expenses. A Dependent Care Flexible Spending Account allows you to use pre-tax dollars to pay for your dependent care expenses. FURTHER administers the DCFSA for Intact. Some examples of the expenses covered by the DCFSA include:

- Child daycare
- Senior daycare
- Before-and-after school programs
- Sick childcare services while you're at work

Since it is a flexible spending account, you save taxes on the funds you set aside. However, like all FSAs, you must use the funds by year-end or you will lose them, so it's important to estimate your covered expenses carefully. You can contribute up to \$5,000 in the dependent care spending account; however there are some additional restrictions dependent upon your compensation, marital status and tax filing status.

How does it work?

Within 30 days of hire, or during annual Open Enrollment, you elect the amount you want to contribute to your DCFSA. We will then deduct the election amount in equal payments each pay period throughout the calendar year. When you incur eligible expenses and submit them to Further you will be reimbursed up to the amount you have contributed to date.

Special Note for Highly Compensated Employees:

Dependent Care Flexible Spending accounts are subject to annual non-discrimination testing. If our participation results do not satisfy the non-discrimination threshold, highly compensated employees (as defined by the IRS) may have their contributions reduced to a level that will allow for compliance. If applicable, you will be notified following open enrollment each year.

Life Insurance

We provide basic life insurance for you and you may purchase supplemental life insurance for yourself and your dependents. Life insurance coverage is provided by VOYA.

The basic life insurance benefit of one times your salary (to a maximum of \$500,000) is provided to you by the company. Supplemental life insurance can be purchased in multiples of your salary, from 1X to 6X your salary. Supplemental life insurance rates are determined by your age and tobacco use status. Life insurance benefits are provided based on your base pay as of October. If your pay increases during the year, your life insurance coverage is not adjusted until the following year.

Intact uses smoker and non-smoker rates for supplemental life insurance. By indicating you are a non-smoker during enrollment, you certify that you have not used a tobacco product (cigarettes, cigars, pipes, and chewing tobacco) in the last 12 months.

Dependent life insurance

You may purchase \$25,000, \$50,000 or \$100,000 of coverage for your spouse, and \$5,000, \$10,000 or \$15,000 for children up to age 26.

New hires may elect life insurance within 30 days of hire. During each annual Open Enrollment, depending on the amount of supplemental life insurance coverage you choose, you may need to provide satisfactory Evidence of Insurability (EOI).

Important Note:

Employees earning more than \$50,000 have imputed income on the value of the employer-provided life insurance. That means that in each biweekly pay, an amount equal to the value of the benefit in excess of \$50k will be added as earnings and a deduction. This will appear on your bi-weekly paycheck as Group Term Life. You will then be taxed on this amount.

Optional Accidental Death & Dismemberment Insurance (AD&D)

The Accidental Death and Dismemberment (AD&D) Insurance provides financial protection if you are injured or die in an accident while covered by the plan. If you become injured, the plan pays benefits according to a schedule, depending on the nature of your injury. When you enroll in AD&D coverage, you also have the opportunity to purchase coverage for your family.

Accidental Death and Dismemberment is insured by the Intact Accident and Health Group. You can elect one time to six times your salary, to a maximum of \$500,000 for AD&D coverage.

Disability

All employees who work at least 20 hours per week are eligible for short-term disability (STD) and long-term disability (LTD). Disability benefits protect your income in the event you are absent from work due to illness or non-occupational injury. Disability coverage is provided by Liberty Mutual.

Short Term Disability

After satisfying your elimination period, benefits will be paid at 100% of basic weekly earnings for up to three weeks, and at 66.67 % of your base pay for up to 22 weeks thereafter, for a total of 25 weeks of medically approved disability. STD benefits are paid directly by Intact according to the regular payroll schedule. After 25 weeks, you may transition to long-term disability (LTD).

Long Term Disability

Long-term disability (LTD) will automatically begin if you are medically disabled longer than 25 weeks (six months). The Basic LTD plan provides a 60% benefit and the cost is shared by you and Intact. You also have the opportunity to participate in a Supplemental LTD program which increases your income replacement to 70%. You bear the full cost of this additional benefit. Both LTD plans cover your monthly earnings (including target bonus for participants in an annual incentive plan). You may elect supplemental LTD coverage within 30 days of hire or during the annual Open Enrollment period.

Teledoc Medical Experts

Intact believes that taking an active role in managing your health is important to securing quality medical care and controlling costs. That is why we have Teledoc Medical Experts, a service available to all regular (non-temporary) Intact employees- with all expense for the program paid by Intact.

Teledoc Medical Experts is a free service that we encourage you to use when you are uncertain or have questions about the diagnosis or treatment of a health condition. Your questions and medical situation will be evaluated by world-renowned expert physicians who will conduct a thorough analysis of your case based on your medical records, full history and tests. After the review, you will receive a comprehensive, easy-to-understand report summarizing the Teledoc Medical Experts findings that can be used with your primary doctor to take the right next steps.

Teledoc Medical Experts can help you make the right decisions about your treatment and improve the quality of care you receive. And, by getting you on the right path without wasting time, energy and money often associated with an inappropriate or ineffective treatment plan. This is a confidential voluntary service available to all employees, spouses, children, parents and parents-in-law.

College Savings

Intact recognizes that saving for college is complicated. The Vanguard 529 College Savings Plan allows for tax-advantaged savings.

The 529 College Savings Plan is an investment program designed to help you save for educational expenses at almost any college or other accredited educational institution with significant tax advantages. Some of the tax benefits include:

- Investments grow tax-deferred
- Qualified distributions are tax-free when used for education expenses
- Contributions may be tax-deductible in some states

You may establish an account on behalf of yourself, your child, niece, nephew, grandchild or family friend. Generally, anyone can be named as a beneficiary of a 529 account. For specific questions regarding beneficiaries for 529 accounts please contact Vanguard. The money in your account grows free from federal taxes so potential earnings accumulate faster. The program is offered through Vanguard and a portfolio of 15 funds is available.

The Vanguard 529 College Savings Plan also offers Upromise® Rewards, a free service that gives back a percentage of what you spend at hundreds of America's leading companies. That money can also be transferred automatically to your account (subject to minimum transfer amount of \$50).

Paid Time Off

All regular, non-exempt, full and part-time employees who work 20 hours or more per week are eligible for Paid Time Off. For new hires Paid Time Off days in their first year are prorated from their employment date. All exempt employees participate in Self-Managed Time Off.

The Paid Time Off program offers a competitive allotment based on length of service.

PTO Plan

Years of Service	PTO Days
<1	16
2	17
3	18
4	19
5	20
6	21
7	22
8	23
9	24
10	25
11+	26

Preventative Screening Day

In addition, all employees are eligible for an additional 8 hours of Paid Time Off as a “Preventive Screening Day”. This time should be used to schedule annual physicals, preventive screenings such as mammograms, colonoscopy, dental checkups, etc.

Holidays

The 2020 holiday schedule is as follows:

- New Year's Day, Wednesday, January 1
- President’s Day, Monday, February 17
- Memorial Day, Monday, May 25
- Independence Day, Friday, July 3
- Labor Day, Monday, September 7
- Thanksgiving, Thursday, November 26 and Friday, November 27
- Christmas, Thursday, December 24 and Friday, December 25
- New Year’s Eve, Thursday, December 31

We observe a 2-hour early closing for full-time employees on the Wednesday before Thanksgiving.

Similar early closings for part-time employees should be addressed at a local level.



Business Travel Accident

Business Travel Accident insurance is provided to all employees free of charge in the event that you are injured while traveling for business purposes. This benefit provides five times your base salary up to a maximum of \$1,750,000 to your beneficiary in the event of your death while traveling on business. Intact provides business travel accident insurance to you automatically—you do not have to enroll in this coverage.

Employee Assistance Program

Provided by BCBS, the Employee Assistance Program (EAP) is a free, confidential round-the-clock service that helps you and your family balance the demands of work, life and personal issues.

Just a call away, the EAP can confidentially discuss your situation and help you find resources and information on issues including:

- Mental health and well-being
- Personal and professional relationships
- Substance abuse
- Family life
- Daily stress

The EAP covers 1-3 face-to-face sessions. It also offers resources and referral services for child and elder-care needs, budget counseling, and legal consultation and referrals.

Commuter (Transportation) Benefit

Intact's commuter program makes it easy for you to save money on your commuting costs. If you take public transportation, ride in a vanpool or pay to park, this plan helps you use pre-tax dollars and save on your commuting costs! Your pre-tax payroll deductions will be taken automatically from your last paycheck of the month. For 2020, the IRS allows up to \$270 per month in pre-tax contributions towards qualified parking expenses and up to \$270 towards public transportation (bus, train, subway, ferry, etc.). If your expenses exceed the pre-tax limits, the balance will be taken from your paycheck on an after-tax basis. For example, if your train pass is \$300 per month, \$270 will be deducted pre-tax and \$30 on an after-tax basis.

You have the option to have your transportation passes mailed directly to your home. For parking expenses, you can choose to pay the provider directly, which works like bill pay and can be recurring. You may also request a voucher that is made out to the transit authority and is valid for 13 months. The voucher is primarily designed for those with inconsistent transit commuting expenses because it can be issued in multiple quantities and denominations.

All employees are eligible to participate in the commuter program.

Legal Insurance

The legal insurance through ARAG provides access to legal services that might otherwise be very costly. Legal counsel and representation is provided at a discounted group rate. Telephonic legal advisory, online tools and reduced fee services are all resources provided through the group legal insurance plan. You must enroll within 30 days of hire or during the annual Open Enrollment period. Some legal services covered under the legal benefit include:

- Will writing
- Powers of attorney
- Legal name change
- Consumer protection/debt collection
- Traffic violations
- Real estate issues
- Identity theft protection
- Audit protection

Professional Development

Your career should be more than a paycheck. It should be an ongoing opportunity to challenge yourself, learn new skills, succeed and grow. Learning is a priority – and fundamental to our success. Our training and development programs extend to all employees, in all locations.

Educational Opportunities

Increase your work-related education through tuition assistance (subject to manager's approval).

Our Human Resources team offers technical and professional development programs designed to increase job skill through a range of classes, resources and opportunities. Our professional development offerings guide employees in managing their career growth. Employees may choose to strengthen their technical and computer knowledge, improve their public-speaking ability or develop job-specific skills through programs such as the Claims Adjuster Certification Program or the Underwriting Associate Certification Program.

Lighthouse Learning, our online learning program powered by Brainshark, provides easy access to targeted coursework to maximize your learning and knowledge retention in a dynamic and engaging way.

Our management courses are designed to create consistent management qualities and practices across our different work settings, locations and environments. We encourage our managers to think differently in order to lead, motivate and inspire their teams and to take responsibility for the success of our organization.

Community Engagement

The Intact Community Giving Program enables the company to give back to the communities where our employees live through a combination of charitable donations and employee volunteer efforts.

The Intact Charitable Trust USA awards annual scholarships to the children of our employees; matches the United Way campaign donations; and supports many employees' personal efforts to support nonprofits large and small. The Trust also supports the educational matching gift program.



As a general rule, the maximum annual contribution amount honored by the Trust is \$500 for one-time fund raisers that employees and agents may participate in, including but not limited to walks, runs, and cycling events. The maximum annual contribution amount honored by the Trust is \$1,500 for requests to support nonprofits that Intact employees are actively involved with either as volunteers or in leadership roles.

Employee Volunteerism

Remember, we give priority consideration to organizations or activities in which Intact employees act as volunteers or board members. This support includes flexibility in your schedule to attend meetings and events during the workday (with the approval of your manager), plus a charitable gift for every 40 hours of community service you provide (as certified by the charitable organization).

Matching Gift Program

The Matching Gift program provides a dollar-for-dollar match to the secondary school, college or university of your choice, up to a maximum of \$1,500.

Adoption Assistance

Intact's adoption assistance benefits are available to all full-time employees who have completed at least one year of service with the company. You can be reimbursed up to \$5,000 for expenses associated with the adoption of a child—including adoption agency fees, legal fees, transportation and lodging expenses, immigration and translation fees, legal fees and court costs.

Scholarship Opportunities for Your Children

Intact awards \$2,000 college scholarships to eight children of employees each year. The program is open to high school seniors for any area of study. Administered by Scholarship Management Services, a nonprofit scholarship program administrator, the application process takes place in the spring.

Eligibility for Benefits

Intact offers a wide array of benefits to all employees, but the level of benefits depends upon your regularly scheduled hours.

Regularly Scheduled Hours/Week	Benefit Eligibility
All employees (excluding interns & co-ops)	401(k), Annual Contributions, Business Travel Accident, and Commuter
20 or greater	All benefits

You also have the opportunity to enroll your eligible dependents. Dependents can be initially enrolled within 30 days of hire, annually during Open Enrollment, or within 30 days of a qualified change in family status. Eligible dependents include:

- Your spouse
- Your children up to age 26

What will it cost?

Intact uses a salary-based contribution schedule for medical and dental benefits (for employees scheduled to work at least 30 hours per week). The worksheets included in this document detail the associated costs with salary-based contributions.

Medical - 2020 Per Pay Period Contributions

Salary Band	Medical Plan	
1. < \$50,000	HRA	HSA
Employee Only	\$58.43	\$30.23
Employee + Spouse	\$209.14	\$130.82
Employee + Child(ren)	\$113.86	\$54.47
Family	\$264.57	\$146.06
2. \$50,001 - \$100,000	HRA	HSA
Employee Only	\$61.67	\$31.91
Employee + Spouse	\$220.76	\$138.09
Employee + Child(ren)	\$120.18	\$57.50
Family	\$279.27	\$154.18
3. \$100,001 - 150,000	HRA	HSA
Employee Only	\$64.92	\$33.59

ELIGIBILITY AND COST

Salary Band	Medical Plan	
Employee + Spouse	\$232.38	\$145.36
Employee + Child(ren)	\$126.51	\$60.53
Family	\$293.97	\$162.29
4. \$150,001 - 200,000	HRA	HSA
Employee Only	\$69.46	\$35.94
Employee + Spouse	\$248.65	\$155.53
Employee + Child(ren)	\$135.36	\$64.76
Family	\$314.55	\$173.65
5. \$200,001 +	HRA	HSA
Employee Only	\$72.71	\$37.62
Employee + Spouse	\$260.27	\$162.80
Employee + Child(ren)	\$141.69	\$67.79
Family	\$329.25	\$181.77

Note: An additional \$40 “spouse surcharge” will be added per pay period for employees covering spouses who are eligible for fulltime medical coverage through their own employer.

Medical Plan Contributions for employees scheduled to work at least 20 but less than 30 hours/week

Coverage Tier	HRA	HSA
Employee Only	\$129.83	\$67.18
Employee + Spouse	\$464.76	\$290.72
Employee + Child(ren)	\$253.01	\$121.06
Family	\$587.94	\$324.59

Dental - 2020 Per Pay Period Contributions

Salary Band	Dental Plan	
1. < \$50,000	Basic	Enhanced
Employee Only	\$5.62	\$15.06
Employee + Spouse	\$13.91	\$34.21
Employee + Child(ren)	\$10.95	\$29.37
Family	\$18.50	\$47.30
2. \$50,001 - \$100,000	Basic	Enhanced
Employee Only	\$5.93	\$15.89
Employee + Spouse	\$14.68	\$36.11
Employee + Child(ren)	\$11.56	\$31.00
Family	\$19.52	\$49.93
3. \$100,001 - 150,000	Basic	Enhanced
Employee Only	\$6.24	\$16.73
Employee + Spouse	\$15.45	\$38.01
Employee + Child(ren)	\$12.17	\$32.63
Family	\$20.55	\$52.56
4. \$150,001 - 200,000	Basic	Enhanced
Employee Only	\$6.80	\$18.24
Employee + Spouse	\$16.84	\$41.43
Employee + Child(ren)	\$13.27	\$35.57
Family	\$22.40	\$57.29
5. \$200,001 +	Basic	Enhanced
Employee Only	\$7.18	\$19.24
Employee + Spouse	\$17.77	\$43.71
Employee + Child(ren)	\$14.00	\$37.52
Family	\$23.63	\$60.44

Dental Plan Contributions for employees scheduled to work at least 20 but less than 30 hours/week

Coverage Tier	Basic	Enhanced
Employee Only	\$12.48	\$22.97
Employee + Spouse	\$30.90	\$53.46
Employee + Child(ren)	\$24.34	\$44.80
Family	\$41.10	\$73.10

Vision

Coverage Tier	Contribution Amount
Employee Only	\$4.16
Employee + Spouse	\$8.26
Employee + Child(ren)	\$9.09
Family	\$12.68

Supplemental Employee Life Insurance - Rates per \$1,000 of coverage

Age Band	Non-Smoker Rate	Smoker Rate
<25	\$0.432	\$0.528
25-29	\$0.540	\$0.612
30-34	\$0.696	\$0.876
35-39	\$0.780	\$0.948
40-44	\$0.876	\$1.044
45-49	\$1.380	\$1.740
50-54	\$2.340	\$2.760
55-59	\$4.260	\$5.160
60-64	\$5.724	\$6.864
65-69	\$11.040	\$13.200
70+	\$17.880	\$21.360

Supplemental Spouse Life Insurance - Rates per \$1,000 of coverage

Age Band	Non-Smoker Rate	Smoker Rate
<25	\$0.528	\$0.648
25-29	\$0.636	\$0.744
30-34	\$0.852	\$1.056
35-39	\$0.960	\$1.176
40-44	\$1.056	\$1.272
45-49	\$1.704	\$2.124
50-54	\$2.868	\$3.612
55-59	\$5.208	\$7.008
60-64	\$6.996	\$8.400
65-69	\$13.476	\$16.128
70+	\$21.864	\$26.208

* The definition of a smoker is the use of tobacco products within the past 12 months (cigars, cigarettes, pipes, chewing tobacco)

To estimate your cost or the cost for your spouse: Amount of Coverage/1,000 x rate/ 26 = Biweekly cost

Supplemental child life insurance – covers all eligible dependent children

Coverage Amount	Biweekly Contribution
\$5,000	\$0.33
\$10,000	\$0.66
\$15,000	\$1.00

Optional AD&D – Rates per \$1,000 of coverage

Coverage Level	Rate
Employee Only	\$0.264
Employee + Family	\$0.480

Long Term Disability

Annual Costs – Rates per \$100 of coverage

LTD Plan	Rate/\$100
Basic	\$0.1788
Plus	\$0.290

To estimate your cost:

Basic LTD calculation (for 60%) – $[(\text{Base Salary} + \text{target STIP}) / 100 \times .1788] / 26 =$ Biweekly amount

Supplemental LTD (Plus) calculation (for additional 10%) = $[(\text{Base Salary} + \text{target STIP}) / 100 \times .29 / 26 =$ Biweekly amount (in addition to Basic LTD contribution)

CONTACT INFORMATION

This list provides online and telephone contact information for our 2020 employee benefit vendor partners.

Coverage	Contacts	
Medical / Pharmacy	Blue Cross Blue Shield / Prime Therapeutics	800.531.6676 www.bluecrossmnonline.com
Medical – Second Opinions	Teledoc Medical Experts	800.835.2362 www.teladoc.com/medical-experts/
Dental	Delta Dental	800.448.3815 www.deltadentalmn.org
Vision	EyeMed	866.723.0513 www.eyemedvisioncare.com
Benefitfocus – Health & Welfare Benefits Administration	For inquiries regarding life, AD&D, medical, dental, disability and vision benefits	www.onebeacon.hrntouch.com Benefits Service Center: 855.889.6524 Monday - Friday 7:00 a.m. - 7:00 p.m. CST
HRA, HSA, or FSA	Further	800.859.2144 www.hellofurther.com
Employee Assistance Program	Blue Cross Blue Shield	800.432.5155 www.bluecrossmn.com/wellbeing/health-programs/employee-assistance-program
Disability (Short Term & Long Term)	Lincoln Financial	800.210.0268 www.MyLincolnPortal.com
Life Insurance (Basic and Supplemental)	Voya	800.955.7736
Business Travel Accident and AD&D Coverage	Intact Accident and Health	800.527.1255 x6611
Commuter Benefits (transit and parking)	WageWorks	www.wageworks.com
Group Legal Benefits	ARAG	800.247.4184 www.araglegal.com/plans/learning-center
401(k) Savings Plan/ESOP	Vanguard	800.523.1188 www.vanguard.com
Medical / Pharmacy	Blue Cross Blue Shield / Prime Therapeutics	800.531.6676 www.bluecrossmnonline.com