



TO: All Employees of Calm Air
DATE: July 25, 2023
RE: Benefits Provider Transition – effective September 1, 2023

As previously communicated, we are excited about the upcoming changes to our employee benefits program, where we will be changing benefits providers. Effective September 1, 2023, Manulife Financial will become our primary benefits provider, responsible for Life, Short Term Disability, Long Term Disability, Health and Dental coverages. AIG/Allstate will provide coverage for certain select/specialty programs.

Also, effective September 1, 2023, we will be partnering with Effortless Admin to support the ongoing administration of our group benefits program. Effortless Admin is a technology-based administrator of group benefits programs for organizations like ours. They are responsible for managing our data and benefits administration processes.

The change in benefits providers will provide rates that are the same or better than you previously experienced while maintaining or improving certain coverages:

- Short Term Disability, Health and Dental premium rates will be maintained.
- Premium rates for all other mandatory benefits are decreasing approximately between 17% - 30%.
- The current cost share and payroll deduction schedule will be maintained.

Your individual cost is impacted by rates as well as your earnings, benefits class, coverage (including plan changes) and family status. You will be able to see your new individual monthly cost and rates for available voluntary benefits on the Effortless Admin platform in August.

Action Items

Enrolment Information

During the first week of August, you will receive an email from Effortless Admin inviting you to review and confirm/update your personal information such as dependent, contact information, and alternate spousal coverage information, if available. You will need to assign a beneficiary for the applicable benefits. You will also have the opportunity to elect Voluntary Benefit coverage: Optional Life, Voluntary AD&D and/or Voluntary Critical Illness.

To ensure the most up to date and confirmed data is transmitted to Manulife for September 1st, **please complete the Effortless Admin verification process by August 21st.**

Health and Dental Claims Submission

- Claims with a service or purchase date **on or after September 1, 2023**, are to be submitted to Manulife.
- Claims with a service or purchase date **on or before August 31, 2023**, must be submitted and received by Canada Life by September 30, 2023, and will be paid based on the plan design in effect on the date of service/purchase.

More Information

For all the latest information leading up to September 1, please visit the online portal that has been created by our benefits provider, HUB International, at <https://www.hubinternational.com/en-CA/programs-associations/eic/calm-air-international-lp/>

The portal includes access to the following:

- List of Plan Changes
- Frequently Asked Questions (FAQs)
- Manulife online registration instructions
- Effortless Admin Self-Service Guide
- Overview presentation