

Bed Bath & Beyond Canada Canada Benefits | Frequently Asked Questions (FAQ) | February 2023

Please reference the below FAQ for additional information about benefits for Associates in Canada.

Extended Medical (Rx & Vision) and Dental Coverage

When will my Extended Medical with Rx & Vision and/or Dental coverage end?

If you are enrolled in the Extended Medical plan and/or the Dental plan through Green Shield, your coverage will end on your last day of employment.

Can I continue my Extended Medical with Rx & Vision and/or Dental plan(s) with Green Shield? Your coverage will end on your last day of employment. However, Green Shield provides individual plans through SureHealth with varying levels of coverage for prescription, extended medical, dental, and vision. You can contact SureHealth Information Centre at 1.844.850.7873 or visit their website at www.surehealth.ca. You can also reach SureHealth via the Green Shield customer service centre at 1.888.711.1119.

You must apply within 90 days of your benefit end date for your SureHealth application to be accepted (if under 80 years of age and a Canadian resident) without a medical questionnaire or exam.

We strongly encourage you to obtain such replacement coverage as you deem appropriate once your employment ends.

Can I still submit Extended Medical with Rx & Vision and Dental claims for reimbursement to Green Shield?

Yes. You can submit any extended medical, dental, and/or vision claims incurred through your last day of employment. Follow the same claim submission process as you do today.

How do I contact Green Shield?

You can contact a Green Shield Customer Service Representative at 1.888.711.1119 (Monday through Friday 8:30 a.m. to 8:30 p.m. ET) or by emailing customer.service@greenshield.ca.

Basic Life with AD&D, Optional Life, and Short- and Long-term Disability Coverage

When will my Basic Life, Optional Life and/or Disability coverage through Industrial Alliance end?

Your life coverage ends on your last day of employment. However, your life coverage will be honored during the 30-day conversion period after separation.

Any disability plan that you are enrolled in will end on your last day of employment and is not convertible.

Can I convert my group Basic Life coverage with Industrial Alliance to an individual plan?

Yes, you can convert your group Basic Life coverage with Industrial Alliance to an individual plan. You have 30 days from when your group coverage ends to speak with an Industrial Alliance Customer Service Representative to discuss the conversion process and pricing. Call Industrial Alliance at 1.877.422.6487 or log onto the Industrial Alliance website at www.ia.ca for further information.

Can I continue my Optional Life coverage with Industrial Alliance?

Yes, your Optional Life coverage can continue directly with Industrial Alliance. You will need to speak with an Industrial Alliance Customer Service Representative for direct payment options and pricing. Call Industrial Alliance at 1.877.422.6487 or log onto the Industrial Alliance website at www.ia.ca for further information.

I am currently receiving Disability benefits from Industrial Alliance; will payment cease when my employment ends?

No, any disability benefits you are currently receiving (or will receive if approved) will continue subject to and in accordance with the terms of the plan documents. Generally, this means that benefits will continue until you are no longer disabled, or you have exhausted benefit payments. Should you have any questions about your claim or a pending claim, contact Industrial Alliance at 1.877.422.6487.

Retirement Plan

- Retirement Savings Plan (RSP): Associate Contributions
- Deferred Profit-Sharing Plan (DPSP): Company Matching Contributions

Will my RSP contribution continue to be deducted from my payroll?

Yes. Your contributions under the RSP will continue to be deducted from your regular pay cheques as long as you have an active deduction/contribution election on file.

If you want to modify your deduction on file, please access the Participant Change Form on mySource.

Will I receive the Company's discretionary match for 2022 or 2023?

Regrettably, the 2022 DPSP matching contribution will not be paid as, under the terms of the plan, such payment is to be made from Company profits. Given the situation, it is not possible for the Company to make this contribution in 2023.

How do I access my account on-line at ManuLife?

You can access your account on-line by logging onto <https://manulifeplan.ca/7356bbb>

Can I withdraw my Retirement Plan account balance after I separate from the Company?

After separating from the Company, you can take one of the following options:

- Leave the money with Manulife and a personal plan account will be created. This will occur within 90 days if no election is made after separation;
- Transfer your account balance to a different plan if you have an individual account elsewhere;
- Purchase a retirement income option. This means converting your account to a Retirement Income Fund or Annuity, and is usually more common for those at/near retirement;
- Take a cash withdrawal. This money would be considered income, so the amount would be taxed at your marginal tax rate. There is a withholding tax when the withdrawal is made, however, final tax is considered when you file your taxes.

You may want to consider discussing these options with a Tax/Financial Advisor to understand any tax/financial implications.

How do I contact Manulife regarding my retirement plan?

Retirement plan questions should be directed to Manulife at 1.888.727.7766 (Mondays - Fridays, 8:00 a.m. to 8:00 p.m. EST) or by logging onto the Manulife website at <https://manulifeplan.ca/7356bbb>.

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General Benefits

Will I continue to have access to the BEYOND WELLNESS – Associate Assistance Program (EAP)?

Yes. You will continue to have access to BEYOND Wellness for 30 days after you separate from the Company. BEYOND Wellness has many free and confidential resources available to help with emotional support, work-life solutions, legal guidance, and financial support, among other services.

You can reach out to BEYOND Wellness by contacting them at 844.300.2925 or accessing their website at guidanceresources.com (WEBID = BBBEAP).