



# 2026

# Benefits Guide

Standard Employees & Long Service



# Canadian Benefit Guide

Independence Pet Group benefits program is an integral part of your total rewards package. We are proud to be able to offer a comprehensive set of benefits that will deliver care, protection and support for you and your covered family members. This guide will serve to provide some details about our medical, dental, vision, life pieces and ancillary benefit options.



## Table of contents

Extended Health -----	3
Dental -----	4
Vision -----	4
Lumino Health Virtual Care -----	4
Critical Illness Insurance -----	4
Optional Critical Illness (Employee, Spouse, Child(ren))-----	5
Basic Life Insurance-----	5
Optional Life Insurance for Employee, Spouse and Dependent -----	6
Basic Accidental Death & Dismemberment -----	6
Optional AD&D Insurance for Employee and Dependent -----	7
Disability Insurance -----	7
Short-Term Disability (Salary Continuance) -----	7
Long-Term Disability -----	7
Employee Assistance Program (EAP) -----	8
Valuable Extras -----	8

## Eligibility & When Coverage Begins

Employees are eligible for benefits if they are working 30 hours or more on a weekly basis.

For new hires, they are eligible to enroll into our benefits program following 90 days of continuous employment. Any period during which you do not meet the eligibility requirements cannot be counted as part of the waiting period.

New Hires must complete the enrollment forms as part of the new hire paperwork process or within 30 days of your eligibility date. If you are unsure when your benefit effective date is, please email [benefits@ipgpnet.com](mailto:benefits@ipgpnet.com) for assistance.

Employees and dependents are eligible for coverage under the Independence Pet Holdings employee benefits with Sun Life. Dependent meaning your spouse (legal or common law) and any unmarried child under the age of 21 or 25 if they are enrolled in a post-secondary school. Dependent student status is subject to audit.

## Extended Health

Employees must opt for medical health coverage unless they are able to provide proof of coverage from another provider. Medical is paid 100% by the employer.

Extended Health	Standard Service	Long Service
Deductible	None	None
Prescription Drugs	80% Drugs covered under this plan must have a Drug Identification Number and be approved.  Full list available In Sunlife Booklet.  Eligible expenses for the dispensing fee ore limited to \$8 for each prescription or refill, and are covered at 100%	90% Drugs covered under this plan must have a Drug Identification Number and be approved.  Full list available in Sunlife Booklet.  Eligible expenses for the dispensing fee are limited to \$12 for each prescription or refill, and are covered at 100%
Out of Province emergency services	100% Emergency Travel included Lifetime max: \$3,000,000 per person	100% Emergency Travel included Lifetime max: \$3,000,000 per person
Out of Province referred services	80%	80%
Medical services and Equipment	80%	80%
Paramedical Services	Mental Health Practitioners: 80% up to a combined maximum of \$1,000 per person per benefit year for qualified Mental Health Practitioners (see list of qualified practitioners)  80% up to a maximum of \$500 per benefit per specialty but no more than an overall combined maximum of \$1,500 per person per benefit year (see list of qualified practitioners)	Mental Health Practitioners: 100% up to a combined maximum of \$1,000 per person per benefit year for qualified Mental Health Practitioners (see list of qualified practitioners)  100% up to maximum of \$500 per benefit per specialty but no more than an overall combined maximum of \$2,500 per person per benefit year (see list of qualified practitioners)
Termination	When you retire or reach age 70, whichever is earlier	When you retire or reach age 70, whichever is earlier

### Paramedical Services Include:

- ✓ Massage Therapists
- ✓ Speech Therapists
- ✓ Physiotherapists
- ✓ Naturopaths
- ✓ Acupuncturists
- ✓ Audiologists
- ✓ Dieticians
- ✓ Occupational Therapists
- ✓ Osteopaths or Osteopathic Practitioners
- ✓ Chiropractors
- ✓ Podiatrists or Chiropodists

### Mental Health practitioners:

- ✓ Psychologists
- ✓ Social Workers
- ✓ Psychotherapists
- ✓ Marriage and Family Therapists
- ✓ Clinical Counselors

Additional information is available on the Employee Benefits Hub [Canada Benefits - Independence Pet Holdings](#).

Please note that while this guide provides you with an overview of the benefits we offer at Independence Pet Group the information in this summary should in no way be construed as a promise of employment. Every effort has been made to ensure the accuracy of the information provided. If there is a conflict between this summary and the official plan documents, the plan documents will always govern. Independence Pet Group reserves the right to amend, modify, suspend, or terminate any plan at any time for any reason.

## Dental

### Employer Paid Benefit

Our dental benefit is covered by the employer at 100%. Each individual covered is eligible for one complete oral exam every 36 months under this plan. Regular visits are covered once every nine months.

Dental Care	Standard Service	Long Service
Deductible	None	None
Reimbursement Level:		
Preventative	80%	90%
Basic	80%	80%
Major	50%	50%
Orthodontic	50%	80%
Maximum Benefit	\$2,000 per person	\$4,000 per person
Lifetime Maximum	\$2,000 per person orthodontic	\$2,000 per person orthodontic
Termination	When you retire or reach age 70, whichever is earlier	When you retire or reach age 70, whichever is earlier

## Vision

### Employer Paid Benefit

Vision is covered 100% by the employer. Each individual covered is eligible for an eye exam once every 24 months under this plan.

Vision Care	Standard Service	Long Service
Contact Lenses, Eyeglasses or laser correction surgery:	100% up to a maximum of \$200 per person in any 24-month period	100% up to a maximum of \$500 per person in any 24-month period
Services of ophthalmologist or licensed optometrist	100% up to a maximum of one examination per person in any 24-month period.	100% up to a maximum of one examination per person in any 24-month period.
Termination	When you retire or reach age 70, whichever is earlier	When you retire or reach age 70, whichever is earlier

## Lumino Health Virtual Care

### Employer Paid Benefit

You will have access to Lumino Health Virtual Care powered by Dialogue. This service is included as part of your group benefits plan. It gives you and your immediate family free, confidential and unlimited access to medical video consultations with doctors or nurses, anywhere in Canada.

You can sign up for this virtual care service by downloading the app on either Google Play or the Apple Store. Search for: Lumino Health Virtual Care app.

## Critical Illness Insurance

### Optional Benefit - Employee Paid

Critical illness insurance is a living benefit insurance policy that pays out a tax-free lump sum if you develop a specified illness, experience a major health event or undergo treatment while under this form of coverage. This benefit is an optional benefit and is paid for entirely by the employee. This insurance covers an array of conditions and if you want to learn more about which conditions are covered, pre-existing conditions and waiting periods, please contact SunLife directly.

You can use [SunLife's Critical Insurance Calculator](#) to understand potential costs to your household where you become critically ill and see if this insurance coverage would be beneficial for you and your covered dependents.

## Optional Critical Illness (Employee, Spouse, Child(ren))

Age Band	Male		Female	
	Smoker	Non-Smoker	Smoker	Non-Smoker
Under25	\$1.40	\$1.17	\$1.31	\$1.09
25-29	\$1.40	\$1.17	\$1.31	\$1.09
30-34	\$2.30	\$1.62	\$2.68	\$1.96
35-39	\$2.99	\$2.02	\$3.89	\$2.46
40-44	\$5.41	\$3.13	\$7.04	\$3.75
45-49	\$10.90	\$5.38	\$10.55	\$5.05
50-54	\$19.79	\$8.58	\$16.96	\$7.76
55-59	\$31.80	\$12.94	\$19.99	\$9.46
60-64	\$50.93	\$21.34	\$25.82	\$13.52

### Monthly cost

For employee/spouse based on age, gender, smoking status at a cost per unit of \$10,000.

Cost to cover child(ren) is fixed at \$2.35 per \$5,000.

### Employee Optional Critical Illness

#### Maximum Amount

You can choose coverage in units of \$10,000 up to \$200,000

#### Proof of Good Health

Approval required for initial optional amount of coverage except the first \$30,000, if request for coverage is made within 31 days of eligibility, and any increase requested

#### Termination

When you retire or reach age 65, whichever is earlier, coverage will end on the date a critical illness benefit is paid for a covered condition sustained

### Spouse Optional Critical Illness

#### Maximum Amount

You can choose coverage in units of \$10,000 up to \$200,000

#### Proof of Good Health

Approval required for initial optional amount of coverage except the first \$20,000, if request for coverage is made within 31 days of eligibility, and any increase requested

#### Termination

When you retire or reach age 65, whichever is earlier, coverage will end on the date a critical illness benefit is paid for a covered condition sustained

### Child Optional Critical Illness

#### Maximum Amount

You can choose coverage in units of \$5,000 up to \$20,000

#### Proof of Good Health

Approval required for initial optional amount of coverage except, if request for coverage is made within 31 days of eligibility, and any increase requested

#### Termination

When you retire or reach age 65, whichever is earlier, coverage when on the date a critical illness benefit is paid for a covered condition sustained

## Basic Life Insurance

### Employee Paid Benefit

Life insurance provides your named beneficiary(ies) or estate with a benefit in the event of your death. This is a required benefit paid 100% by the employee. Your monthly cost for this benefit is based on your salary amount.

Employee Basic	Standard & Long Service
Amount	2x Annual Basic earnings with max of \$500,000
Reduction	Coverage reduced to 50% when reach age 65
Termination	Termed when retire or reach 70, whichever is earlier

## Optional Life Insurance for Employee, Spouse and Dependent

### Optional Benefit - Employee Paid

You can opt to pay for additional employee life insurance as well as cover your spouse and dependents with life insurance. The cost for all optional life insurance is paid entirely by the employee. Premiums are paid via payroll deductions.

Employee Optional	
Amount	Coverage in units of \$10,000 with max of \$500,000
Proof of Good Health	Approval required on initial optional amount and any future increase requested
Termination	When you retire or reach 70, whichever is earlier
Spouse Optional	
Amount	Coverage in units of \$10,000 with max of \$500,000
Proof of Good Health	Approval required on initial optional amount and any future increase requested
Termination	When you retire or reach 70, whichever is earlier
Child Optional	
Amount	Coverage in units of \$5,000 with max of \$20,000
Proof of Good Health	Approval required on initial optional amount, unless enrollment is made within 31 days of eligibility date and any increase requested by employee
Dependent	
Amount	Spouse - \$20,000 Child - \$10,000
Termination	When you retire or reach 70, whichever is earlier

## Basic Accidental Death & Dismemberment

### Employee Paid Benefit

Accidental Death and Dismemberment (AD&D) provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment. This is a required benefit paid 100% by the employee. Your monthly cost for this benefit is based on your salary amount.

Employee Basic	Standard & Long Service
Amount	Equal to Employee Basic Life coverage
Termination	Termed when retire or reach 70, whichever is earlier

## Optional AD&D Insurance for Employee and Dependent

Optional Benefit - Employee Paid

Employee Optional	
Amount	Equal to Employee Basic Life coverage
Termination	Termed when retire or reach 70, whichever is earlier
Dependent	
Amount	Spouse- 50% if no children are covered, or 40% if children are covered. Child- 10% if no spouse covered or 5% if spouse is covered
Termination	When you retire or reach 70, whichever is earlier

## Disability Insurance

### Short-Term Disability (Salary Continuance)

Employer Paid Benefit

Short-Term Disability (STD) insurance is available to you through Independence Pet Group. This program provides a benefit to replace part of your lost income up to 70% of basic salary should you become unable to work due to a covered injury or illness. The benefit starts after day seven (7) of any covered leave and runs through the elimination period of 119 days.

If you need to take a STD leave you must first work with the benefits administrator to ensure eligibility and the proper submission of initial claim.

Short-Term Disability	
Maximum Amount	70% of base salary
Elimination Period	7 Days
Maximum Benefit Duration	Maximum of seventeen (17) weeks

### Long-Term Disability

Employee Paid Benefit

Long-term (LTD) Disability insurance is available to you through SunLife. This insurance provides a benefit to replace part of your lost income should you become unable to work due to a covered injury or illness.

This benefit is at full cost employee so benefit payments are not taxable income. Should you need to access any of these benefits, please contact [benefits@ipgp.com](mailto:benefits@ipgp.com) for more information.

Long-Term Disability	
Maximum Amount	66.7% of the first \$2,250 of monthly basic earnings plus 50% balance of monthly earnings up to \$10,000
Proof of Good Health	Approval required for coverage in excess of \$7,500 and any increase of 25% or more of \$500, whichever is greater
Elimination Period	119 Days
Maximum Benefit Duration	The period ending on the last day of the month in which you reach age 65

## Employee Assistance Program (EAP)

*Employer Paid Benefit*

Life is full of challenges and sometimes balancing them is difficult. Independence Pet Group is proud to provide a confidential program dedicated to supporting the emotional health and well-being of our team members and their families. The 24/7 EAP is provided at no cost to you through Kii Health and can assist with Health & Wellness Advising, Life Coaching, Financial, and Legal assistance. Contact information for Kii Health's EAP can be found on [Canada Benefits - Independence Pet Holdings](#).

We encourage you to register for your account directly with [Kii Health](#) by visiting their website and entering the Access Code: **PTZ0625**. You may need to supply them with your work email and create a unique username to continue to access your online account.

## Emergency Travel Assistance Plan

*Employer Paid Benefit*

Embedded in our SunLife Plan is an Emergency Travel Assistance Plan. If you need help with emergencies while traveling you can reach out to Allianz Global Assistance to notify them that a medical emergency exists. Travel Assistance can help you avoid and confidently maneuver through bumps in the road anywhere in the world. Plan details can be found on [Canada Benefits - Independence Pet Holdings](#).

## Valuable Extras

Independence Pet Group also offers the following ancillary benefits. You may select one of the following:

<p><b>Independence Pet Group Supplemental Unemployment Benefit</b></p> <ul style="list-style-type: none"><li>☛ New Parents are covered under this plan</li><li>☛ 12 weeks top up in addition to the Employment</li><li>☛ Insurance Benefit</li><li>☛ This is a taxable benefit</li></ul>	<p><b>Pet Insurance &amp; Microchip Membership</b></p> <ul style="list-style-type: none"><li>☛ 1st animal is 100% covered by company</li><li>☛ 2nd animal is 50% covered by company</li><li>☛ Pay for additional pets' insurance via payroll deductions</li><li>☛ Enrollment form is available online</li><li>☛ This is a taxable benefit</li></ul>
<p><b>Goodlife Corporate Membership</b></p> <ul style="list-style-type: none"><li>☛ 25% discounted rate to employees</li></ul>	

Questions?

Eligibility, inquiries and accessing the Canadian benefit resources can be found on [Canada Benefits - Independence Pet Holdings](#) or by contacting [benefits@ipgp.com](mailto:benefits@ipgp.com).