



New to Canada Benefits Presentation 2026

Agenda

Flex Benefits

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

How to Enroll

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

Financial Benefits

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

Resources

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



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>





Flex Benefits

This section will cover

- Flex Benefits options
- Employee Assistance Program
- Wellness Personal Spending Account

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



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

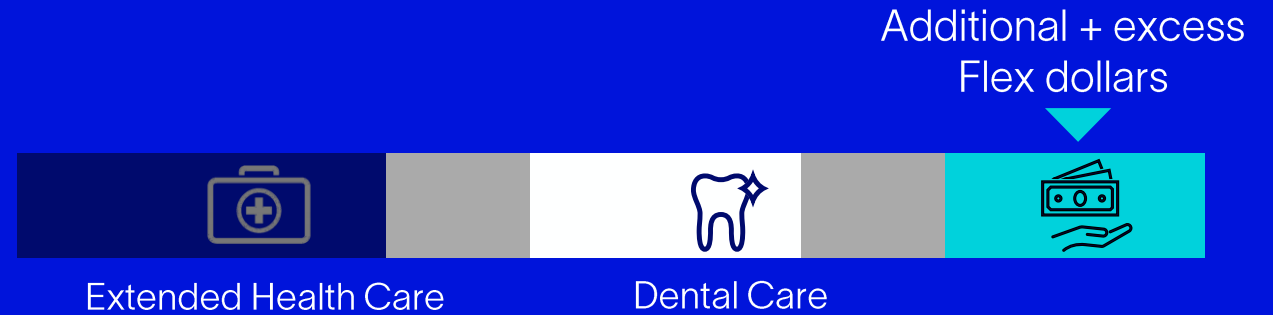


Flex Benefits – How Flex Dollars Work

→ 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 choose higher coverage, Flex dollars will offset the cost, but you may still have a payroll deduction.



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) Insurance	2 x eligible compensation
	Business Travel Accident Insurance	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.



Flex Benefits – Core Flex and Optional Benefits

Benefits You Choose			
Core Flex	Extended Health Care (3 Options)	Dental Care (3 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 Benefits options are mandatory and chosen by the employee
- Optional Flex are additional benefits chosen by the employee
- View Benefits Central or Flex Benefits Enrollment for details on all options



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)	No Coverage	\$5,000	\$10,000
Fertility coverage (lifetime maximum)		\$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



Extended Health Care – Paramedical Services

Physical Services	Holistic Services	Psychological Services
<ul style="list-style-type: none">→ Physiotherapist→ Athletic therapist→ Kinesiologist→ Occupational therapist→ Massage therapist→ Chiropractor→ Podiatrists	<ul style="list-style-type: none">→ Naturopath→ Acupuncturist→ Dieticians→ Homeopaths→ Speech therapist→ Audiologist	<ul style="list-style-type: none">→ Clinical counsellor / Clinical therapist→ Marriage & Family therapist→ Mental health counsellor→ Psychiatrist→ Psychoanalyst→ Psychotherapist→ Psychologists→ Social workers

Sun Life's Lumino Health Virtual Care



Virtual Health 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 or register online at
luminovc.dialogue.co

Dental Care

	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
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)

* Option 3 has a two-year lock-in provision.

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



Travel Insurance – Personal and Business

Out of Country/Province Emergency Medical Travel Coverage – 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.



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



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



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



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

<p>Comprehensive 25 illnesses</p> <p>Employees, Spouse/Partner, and Dependent Children (except as noted) are insured for the following conditions:</p>	<ul style="list-style-type: none"> → Cancer → Heart attack → Stroke → Aortic surgery → Aplastic anemia → Bacterial meningitis → Benign brain tumour → Blindness → Coma → Coronary artery bypass surgery 	<ul style="list-style-type: none"> → Deafness → Dementia, including Alzheimer's disease* → Heart valve replacement or repair → Kidney failure → Loss of independent existence* → Loss of limbs → Loss of speech 	<ul style="list-style-type: none"> → 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
<p>Children only Conditions</p>	<ul style="list-style-type: none"> → Cerebral palsy → Cystic fibrosis 	<ul style="list-style-type: none"> → Type 1 diabetes → Congenital heart disease 	<ul style="list-style-type: none"> → Muscular dystrophy → Down's syndrome

*not available to dependent children



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 Kii Health (formerly 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



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



Employee Assistance Program



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



Your confidential Employee Assistance Program (EAP) that offers resources to support mental, physical and financial wellbeing.

Access your EAP 24/7 by phone, web or mobile app.



1-844-880-9142 | one.telushealth.com

Username: slb Password: EAP

TRUSS277-01-2024-442

Wellness Personal Spending Account




Wellness Personal Spending Account (WPSA) (\$450 per employee per annum)

Eligible expense	→ Fitness / active living → Nutrition → Wellness
Expense eligibility?	→ Full listing is visible on the 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. Family expenses may be eligible only where you are covered



WPSA Eligible Expenses

Wellness Personal Spending Account 

• 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 SunLife@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 152260	Member ID number SLB	Your plan sponsor/employer	
Your last name		First name	<input type="checkbox"/> Male <input type="checkbox"/> Female
Your address (street number and name)		Apartment or suite	City
Province	Postal code	Preferred language of correspondence <input type="checkbox"/> English <input type="checkbox"/> 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.

	Provider name (if not clearly indicated on receipt)	Date incurred (yyyy-mm-dd)	Amount claimed
Fitness services			
<input type="checkbox"/> fitness club or gym memberships			\$
<input type="checkbox"/> registration fees for virtual fitness classes			\$
<input type="checkbox"/> registration fees for fitness-related programs, lessons or courses (such as aerobics, yoga, dance and martial arts)			\$
<input type="checkbox"/> sports team memberships and registration fees			\$
<input type="checkbox"/> 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





How to Enroll

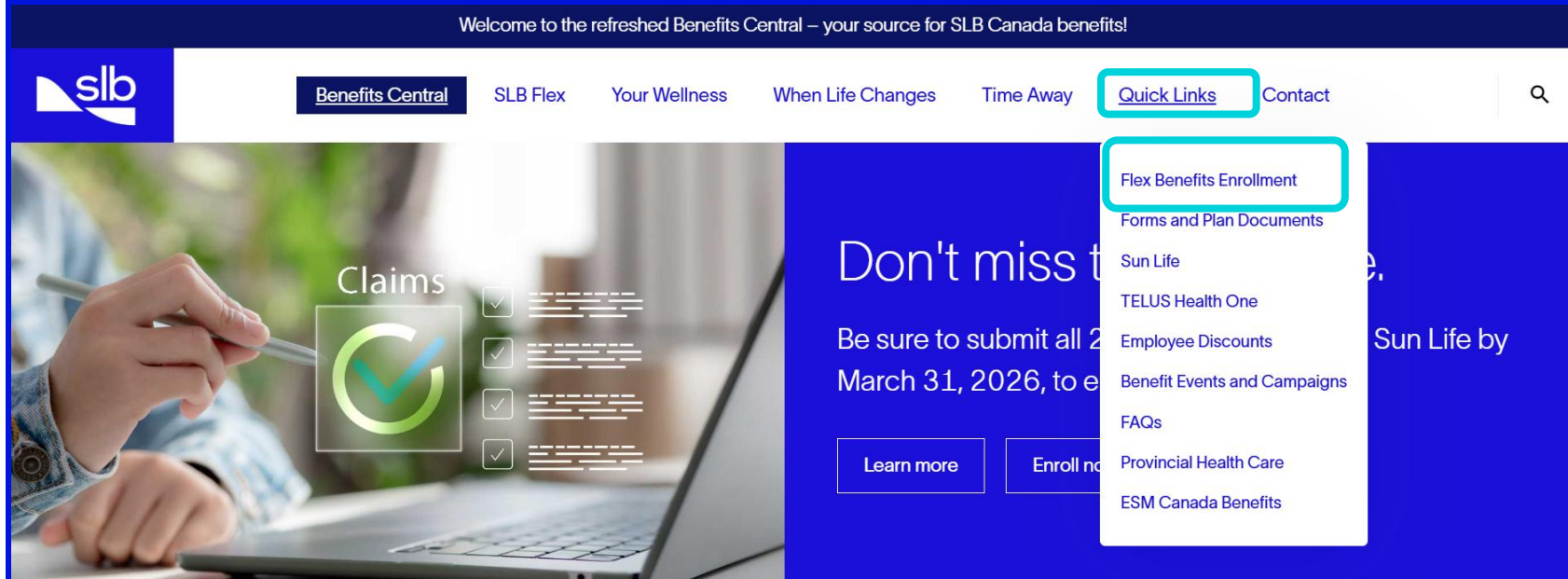
This section will cover

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

How to Enroll

Benefits Central (slb-benefits.ca)

- Quick access to Flex Benefits Enrollment
- One-stop shop for SLB Canada Benefits
- Easily search to find information



- Access Flex Benefits Enrollment via Benefits Central
 - SLB Computer: Single Sign On, or
 - External Computer: LDAP email & password



Explore Flex Benefits

Visit the Flex Benefits Overview [page](#) to view the 2026 SLB Flex Guide and learn more about optional insurance coverage.

Annual
Enrollment

Days Left
31

Package!

Enroll

Life Events

Your spouse or partner gains or loses
benefits coverage

Enroll



Welcome to the Flex



News and Announcements

Chat

How to Enroll

Let's get started

- Enroll through Flex Benefits Enrollment
- Select *Enroll* to begin



Welcome to the refreshed Flex Benefits Enrollment! Enroll in or update your Flex Benefits here.

Search Welcome - Daniel Adu Affum Your Profile Logout

slb Flex Benefits Enrollment Home Flex Benefits* News and Announcements Total Rewards Statement Contacts Action Needed

New Hire Enrollment Days Left 30

Benefits Statement

Forgot what you selected? View your current and past Flex Benefits elections on the [Benefits Confirmation Statement page](#).

Enroll

How to Enroll

Update personal information

- Update phone, email and dependents
- Address updates via People Connect
- Compensation shows last years highest of admissible or base salary

A screenshot of the Sun Life enrollment process, specifically Step 1: Personal Information. The top navigation bar shows a progress indicator with six steps: 1. Personal Information (active), 2. Choose Flex Benefits, 3. Assign Excess Flex Dollars, 4. Beneficiaries, 5. Summary, and 6. Confirmation. The main content area is titled 'Personal Information' and includes a red progress indicator. Below the title, there is a paragraph of text: 'If you need to update your address, please do so directly in [PeopleConnect](#). Once updated, it may take up to 2 weeks for the change to appear in your Sun Life benefits account. If you have questions about any of the reflected information or require assistance, please submit a request through [ESM](#).' Below this text, there is a section titled 'Please ensure that all dependent information is accurate and up to date before selecting your benefits. It is essential that only eligible dependents are listed for coverage. For instance, if an overage dependent is no longer enrolled in school, they must be removed as they no longer meet the eligibility criteria for benefits.' This section contains four expandable rows: 'Personal', 'Contact', 'Work', and 'Dependents', each with a red plus icon. The 'Personal' row is highlighted with a red border. At the bottom right, there are 'Cancel' and 'Next' buttons.

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

How to Enroll – Choose Flex Benefits

Select *Summary* to view:

- Current elections
- Flex dollars
- Per pay deductions
- Covered dependants

1 Personal Information 2 Choose Flex Benefits 3 Assign Excess Flex Dollars 4 Beneficiaries 5 Summary 6 Confirmation

Back Cancel Next

Choose Flex Benefits

Summary

Use the toggles below to explore your Core Flex Benefit and Optional Flex Benefit coverage. Make any necessary updates in the sections below. To view a summary of your benefits, simply click the 'Summary' button.

- + Core Flex Benefits chosen for you
- + Core Flex Benefits you choose
- + Optional Flex Benefits

View coverage and make selections where applicable

- Core Flex Benefits chosen for you
- Core Flex Benefits you choose
- Optional Flex Benefits



How to Enroll Choose Flex Benefits

Review and make changes
to the following Benefits

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

*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.



Choose Flex Benefits

Summary

Use the toggles below to explore your Core Flex Benefit and Optional Flex Benefit coverage. Make any necessary updates in the sections below. To view a summary of your benefits, simply click the Summary button.

Core Flex Benefits chosen for you

Core Flex Benefits you choose

Extended Health Care

Coverage Level	Annual Price Tag
Option 2 90% Medical, Vision, Prescription Drug Reimbursement	\$5,421.00
Annual Flex Dollars Spent	\$5,571.00
Category Employee+2 or more	
Payroll Deductions Annual	\$0.00
Payroll Deductions Per Pay	\$0.00

Dental Care

Coverage Level	Annual Price Tag
Option 3 Major 80% & Basic 100% + 20% Reimbursement	\$3,874.00
Annual Flex Dollars Spent	\$3,395.00
Category Employee+2 or more	
Payroll Deductions Annual	\$401.00
Payroll Deductions Per Pay	\$20.04

Long Term Disability Insurance

Coverage Level	Annual Price Tag
Option 2 \$0,840.00	\$2,329.46
Annual Flex Dollars Spent	\$0.00
Category	
Payroll Deductions Annual	\$2,329.46
Payroll Deductions Per Pay	\$97.06

Optional Flex Benefits

Optional Employee Life Insurance

Coverage Level	Annual Price Tag
Option 1 \$0.00	\$0.00
Annual Flex Dollars Spent	\$0.00
Category Employee+2 or more	
Payroll Deductions Annual	\$0.00
Payroll Deductions Per Pay	\$0.00

Optional Spouse Life Insurance

Coverage Level	Annual Price Tag
Option 1 \$0.00	\$0.00
Annual Flex Dollars Spent	\$0.00
Category Employee	
Payroll Deductions Annual	\$0.00
Payroll Deductions Per Pay	\$0.00

Optional Child Life Insurance

Coverage Level	Annual Price Tag
Option 1 \$0.00	\$0.00
Annual Flex Dollars Spent	\$0.00
Category Employee	
Payroll Deductions Annual	\$0.00
Payroll Deductions Per Pay	\$0.00

Optional Employee Accidental Death and Dismemberment Insurance

Coverage Level	Annual Price Tag
Option 2 \$500,000.00	\$171.00
Annual Flex Dollars Spent	\$0.00
Category Employee	
Payroll Deductions Annual	\$171.00
Payroll Deductions Per Pay	\$7.13

Optional Spouse Accidental Death and Dismemberment Insurance

Coverage Level	Annual Price Tag
Option 2 \$500,000.00	\$180.00
Annual Flex Dollars Spent	\$0.00
Category Employee	
Payroll Deductions Annual	\$180.00
Payroll Deductions Per Pay	\$8.28

Optional Child Accidental Death and Dismemberment Insurance

Coverage Level	Annual Price Tag
Option 1 \$25,000.00	\$80.00
Annual Flex Dollars Spent	\$0.00
Category Employee	
Payroll Deductions Annual	\$80.00
Payroll Deductions Per Pay	\$3.81

Optional Employee Critical Illness Insurance

Coverage Level	Annual Price Tag
Option 2 \$25,000.00	\$38.00
Annual Flex Dollars Spent	\$0.00
Category Non-Smoker	
Payroll Deductions Annual	\$38.00
Payroll Deductions Per Pay	\$1.81

Optional Spouse Critical Illness Insurance

Coverage Level	Annual Price Tag
Option 2 \$25,000.00	\$37.00
Annual Flex Dollars Spent	\$0.00
Category Non-Smoker	
Payroll Deductions Annual	\$37.00
Payroll Deductions Per Pay	\$1.79

Optional Child Critical Illness Insurance

Coverage Level	Annual Price Tag
Option 2 \$25,000.00	\$21.00
Annual Flex Dollars Spent	\$0.00
Category	
Payroll Deductions Annual	\$21.00
Payroll Deductions Per Pay	\$0.98

How to Enroll

Consider the coverage you need

Extended Health and Dental Care

- Review last year's claims
- Chronic conditions, upcoming dental work
- Spouse/partner coverage



Think about it?

- Consider your coverage needs for the next year
- Consider other coverage you have access too
- You have 3 Extended Health and 3 Dental options to choose from

How to Enroll

Consider the coverage you need

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
- Optional coverage is available for you and your dependents

How to Enroll

Consider the coverage you need

Long Term Disability Insurance (LTD)

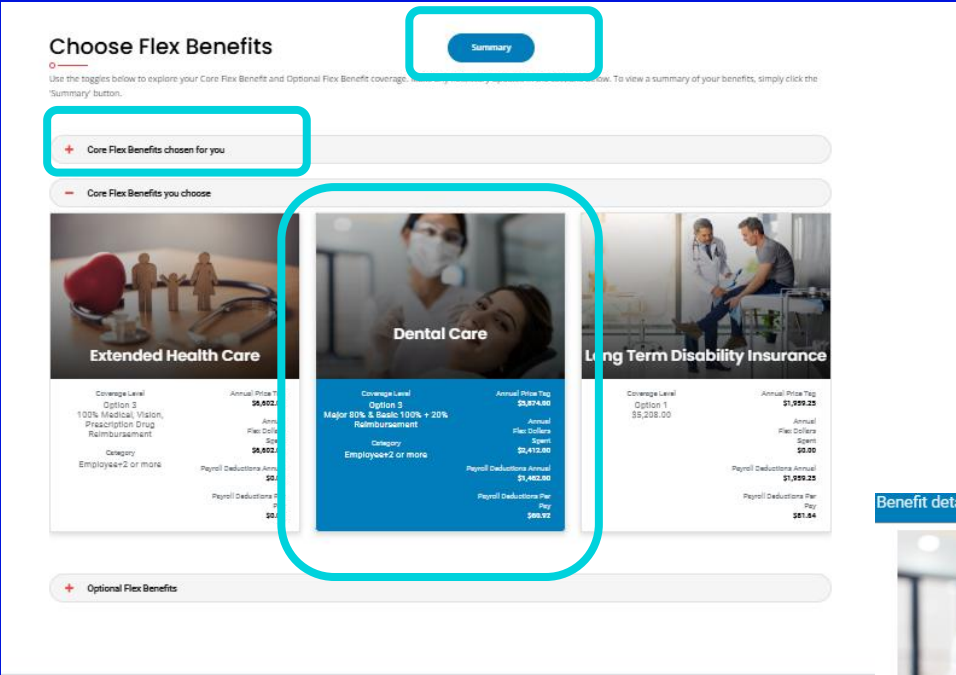
- Consider your personal budget and planned expenses
- Consider how your expenses would change if on disability – increasing or decreasing
- Other sources of income



Think about it:

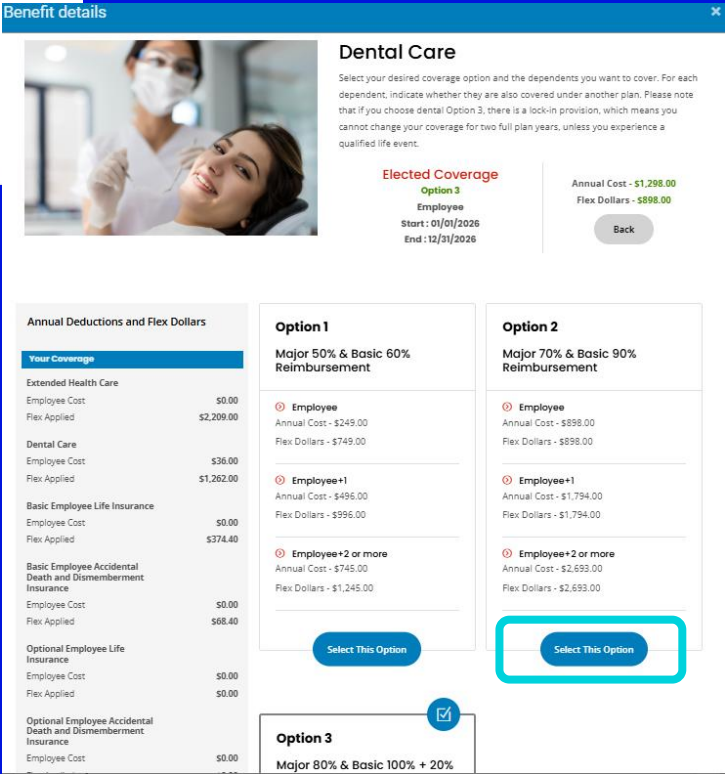
- Your income is your largest asset
- What level of protection do you need?
- You have 3 LTD options

How to Enroll Choose Flex Benefits



→ Select a tile to make a change or view coverage


- View options, costs and coverage summary
- Then select the preferred coverage option
- Core Flex Benefits chosen for you are view only



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.



Dental Care

Select your desired coverage option and the dependents you want to cover. For each dependent, indicate whether they are also covered under another plan. Please note that if you choose dental Option 3, there is a lock-in provision, which means you cannot change your coverage for two full plan years, unless you experience a qualified life event.

Elected Coverage
Option 3
Employee+2 or more
Darcy, Harrison, Addison, Jamison
Start : 01/01/2026
End : 12/31/2026

Annual Cost - \$3,874.00
Flex Dollars - \$2,693.00

Back

Your Dependents

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

Category : Employee+2 or more
Annual Cost : \$2,693.00
Flex Dollars : \$2,693.00

Dependent	Covered Under Your Plan	Covered Under Another Plan
Dependent	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Dependent	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Dependent	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Dependent	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Cancel Save



How to Enroll Excess Flex dollars

Assign Excess Flex Dollars

- Health Spending Account (HSA)
- Personal Spending Account (PSA)

1

2

3

4

5

✓

Personal Information

Choose Flex Benefits

Assign Excess Flex Dollars

Beneficiaries

Summary

Confirmation

Assign Excess Flex Dollars

You have **\$0.00** in excess Flex dollars. You need to assign all of these dollars to one or more of the below listed options before you can complete your enrollment.

*The Registered Retirement Savings Plan (RRSP) option is only available during Annual Benefits Enrollment in the fall. If you are directing Flex dollars to the RRSP and have not already enrolled in the group RRSP, please go to your [My Sun Life](#) account 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
Health Spending Account (HSA)	\$ 0.00
Personal Spending Account (PSA)	\$ 0.00
Registered Retirement Savings Plan (RRSP)	\$ 0.00
Total	\$ 0.00



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

	Health Spending Account (HSA)	Personal Spending Account (PSA)	Registered Retirement Savings Plan (RRSP)
Eligible expense	<ul style="list-style-type: none"> → 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 	<ul style="list-style-type: none"> → Optional Life and Critical Illness insurance premiums → Paid Long-term Disability premiums → Fitness / nutrition → Education → Electronic devices → Full listing visible on the claim form 	<ul style="list-style-type: none"> → \$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	→ Email or paper form	→ 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 2026
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

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

	Health Spending Account (HSA)	Personal Spending Account (PSA)	Registered Retirement Savings Plan (RRSP)
Eligible expense	<ul style="list-style-type: none"> → 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 	<ul style="list-style-type: none"> → Optional Life and Critical Illness insurance premiums → Paid Long-term Disability premiums → Fitness / nutrition → Education → Electronic devices → Full listing visible on the claim form 	<ul style="list-style-type: none"> → \$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	→ Email or paper form	→ 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 2026
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

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

	Health Spending Account (HSA)	Personal Spending Account (PSA)	Registered Retirement Savings Plan (RRSP)
Eligible expense	<ul style="list-style-type: none"> → 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 	<ul style="list-style-type: none"> → Optional Life and Critical Illness insurance premiums → Paid Long-term Disability premiums → Fitness / nutrition → Education → Electronic devices → Full listing visible on the claim form 	<ul style="list-style-type: none"> → \$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
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How to Enroll – Excess Flex Dollars – HSA, PSA, RRSP

	Health Spending Account (HSA)	Personal Spending Account (PSA)	Registered Retirement Savings Plan (RRSP)
Eligible expense	<ul style="list-style-type: none"> → Extended health care or dental expenses not covered by our core plan such as prescriptions, dental, eyeglasses, paramedical expenses. → Anything claimable as a medical expense by the CRA → Contact Sun Life for queries 	<ul style="list-style-type: none"> → Optional Life and Critical Illness insurance premiums → Paid Long-term Disability premiums → Fitness / nutrition → Education → Electronic devices → Full listing visible on the claim form 	<ul style="list-style-type: none"> → \$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
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How to Enroll

Add your beneficiary

Update Beneficiary Allocations

1

2

✓


Update Your Beneficiaries

Beneficiary Allocation

Verify Information

Update your beneficiaries

Below are the beneficiaries you currently have on file.

To Remove a beneficiary, simply click on the red trash icon .

Beneficiary List

Add Beneficiary

Beneficiary	Relationship
-------------	--------------

→ Beneficiaries are required for Basic and Optional Life, AD&D



How to Enroll

Add your beneficiary

Did you know?

→ If your beneficiary is under the age of 18, add a Trustee



Add/Edit Beneficiary

Beneficiary Type:

A Person

*First Name:

*Last Name:

Middle Initial:

Relationship:

Child

Trustee:

*Birth Date: (mm/dd/yyyy)

All fields marked with * are required.

Back

Save

How to Enroll

Add your beneficiary

Update Beneficiary Allocations

1 Update Your Beneficiaries 2 Beneficiary Allocation 3 Verify Information

Beneficiary allocation

Primary - Each of your benefits must have at least one assigned Primary beneficiary. All Primary Beneficiaries must sum to 100%.
Contingent - Secondary or Contingent beneficiaries only take effect if your primary beneficiary dies before you.
Electing Contingent beneficiaries is optional.

Beneficiary allocation

Benefits
You must allocate beneficiaries for all benefits available in the drop down.

	Primary	Contingent
Basic Employee Life Insurance	100 %	0 %
Amy Arsenault (Spouse or Common Law)	<input type="text" value="100 %"/>	<input type="text" value="0 %"/>
Assign same allocation to other benefits Copy		
Basic Employee Accidental Death and Dismemberment Insurance	100 %	0 %
Amy Arsenault (Spouse or Common Law)	<input type="text" value="100 %"/>	<input type="text" value="0 %"/>

[Back](#) [Next](#)

Allocate Beneficiary

- Allocate percentage of policy to go to the beneficiary
- Add a contingent beneficiary (optional)



How to Enroll Add your beneficiary

Select *Confirm*

→ Electronic Beneficiary
Acknowledgement and
Confirmation



Update Beneficiary Allocations

By clicking Confirm, you are saving the list of designated beneficiaries into effect, subject to any previously existing irrevocable designations.

Beneficiary allocation

Review and confirm your beneficiary allocation by clicking Confirm.

Basic Employee Life Insurance	Amy Arsenault (Spouse or Common Law Partner)	100 %	0 %
Basic Employee Accidental Death and Dismemberment Insurance		100 %	0 %

Beneficiary Confirmation

BENEFICIARY DESIGNATION
The following statement applies when beneficiaries have been designated online:

I hereby revoke any previously designated beneficiary. The beneficiaries selected below are now my designated beneficiaries for the amounts payable upon my death under the coverage provided by my group insurance plan. If the designated beneficiaries should die before I do, the benefit will be paid to my estate.

Note:
The designation of a revocable beneficiary may be changed without the consent of the beneficiary. However, if a beneficiary has been designated irrevocable, that designation cannot be changed without the consent of the beneficiary. In Quebec, if the

Cancel Confirm

Contingent

0 %

0 %

0 %

Back Cancel Confirm

How to Enroll

Almost complete!

Review your Summary

- Ensure that your summary reflects your benefit choices and beneficiaries accurately
- Select *Confirm* to submit your elections



1

2

3

4

5

✓

Personal InformationChoose Flex BenefitsAssign Excess Flex DollarsBeneficiariesSummaryConfirmation

Your Flex Dollars

Core Benefit Flex Dollars	\$3,228.80
Earned Flex Dollars	\$300.00
Additional Flex Dollars	\$400.00
Total Flex Dollars	\$3,928.80

Your Coverage

Benefits Confirmation Statement

Coverage Effective Dates :

Start : January 01, 2026End : December 31, 2026

Benefit	Coverage Level	Annual Price Tag	Annual Flex Dollars Spent	Payroll Deductions Annual	Payroll Deductions Per Pay
Extended Health Care Employee	Option 3 100% Medical, Vision, Prescription Drug Reimbursement	\$2,209.00	\$2,209.00	\$0.00	\$0.00
Dental Care Employee	Option 3 Major 80% & Basic 100% + 20% Reimbursement	\$1,298.00	\$1,262.00	\$36.00	\$1.50
Basic Employee Life Insurance	Option 1 \$200,000.00	\$374.40	\$374.40	\$0.00	\$0.00
Basic Employee Accidental Death and Dismemberment Insurance Employee	Option 1 \$200,000.00	\$68.40	\$68.40	\$0.00	\$0.00
Optional Employee Life Insurance	Option 1 \$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Optional Employee Accidental Death and Dismemberment Insurance Employee	Option 1 \$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Optional Employee Critical Illness Insurance	No Coverage \$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Long Term Disability Insurance	Option 1 \$3,382.00	\$1,272.31	\$0.00	\$1,272.31	\$53.01
Employee Business Travel Accident Insurance	Option 1 \$450,000.00	\$15.00	\$15.00	\$0.00	\$0.00
Employee Assistance Program	Included	\$0.00	\$0.00	\$0.00	\$0.00
Wellness Personal Spending Account	Credit \$450.00	\$0.00	\$0.00	\$0.00	\$0.00
Totals :		\$5,237.11	\$3,928.80	\$1,308.31	\$54.51
Sales Tax :		-	\$0.00	\$0.00	\$0.00

How to Enroll You're done!

Did you know?

- Benefit choices can be viewed under Flex Benefits > Benefits Confirmation Statement



Confirmation

Thank You! **Alex Arsenault**. Your Flex Benefits enrollment is now complete, and your choices are submitted and saved.

You can review your next steps below:

- + Your Confirmation Statement
- + Evidence Of Insurability Letter

Wellness Actions
If you committed to completing at least two Wellness Actions to earn \$300 Flex dollars, please make sure they are completed no later than November 21, 2025. View the **2026 Wellness Action Checklist** on the **News and Announcements** [page](#).

Flex Dollars directed to the RRSP
If you've allocated leftover Flex dollars to your RRSP but aren't currently enrolled, please visit [My Sun Life](#) to complete your enrollment, choose your investments, and assign a beneficiary. If you do not enroll by January 1, 2026, you will be auto enrolled, and your investment will be defaulted to the Target Date Fund closest to your 65th birthday, and your beneficiary will be your estate. Your investment choices and beneficiary can be updated at any time.

The RRSP contribution amount is considered a taxable benefit. You will be taxed through payroll in January when your RRSP contribution is deposited to your Sun Life account. You are responsible for ensuring that you have available RRSP contribution room.

[Home](#)

Don't forget to:

- Complete any Evidence of Insurability forms
- Save a copy of your Benefits Confirmation Statement

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)



Life Events

When you can update your benefits



Life Events:

- Make your change within 30 days of the life event
- Via Flex Benefits Enrollment: <https://slb.seb-admin.com/home>
- If you miss the 30-day window you can make your update during the next Life Event or Annual 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



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	2026 limit = Lesser of 18% of <u>current</u> year's earned income or \$35,390.	2026 limit = Lesser of 18% of <u>previous</u> year's earned income or \$33,810 (you must have prior year income)	2026 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

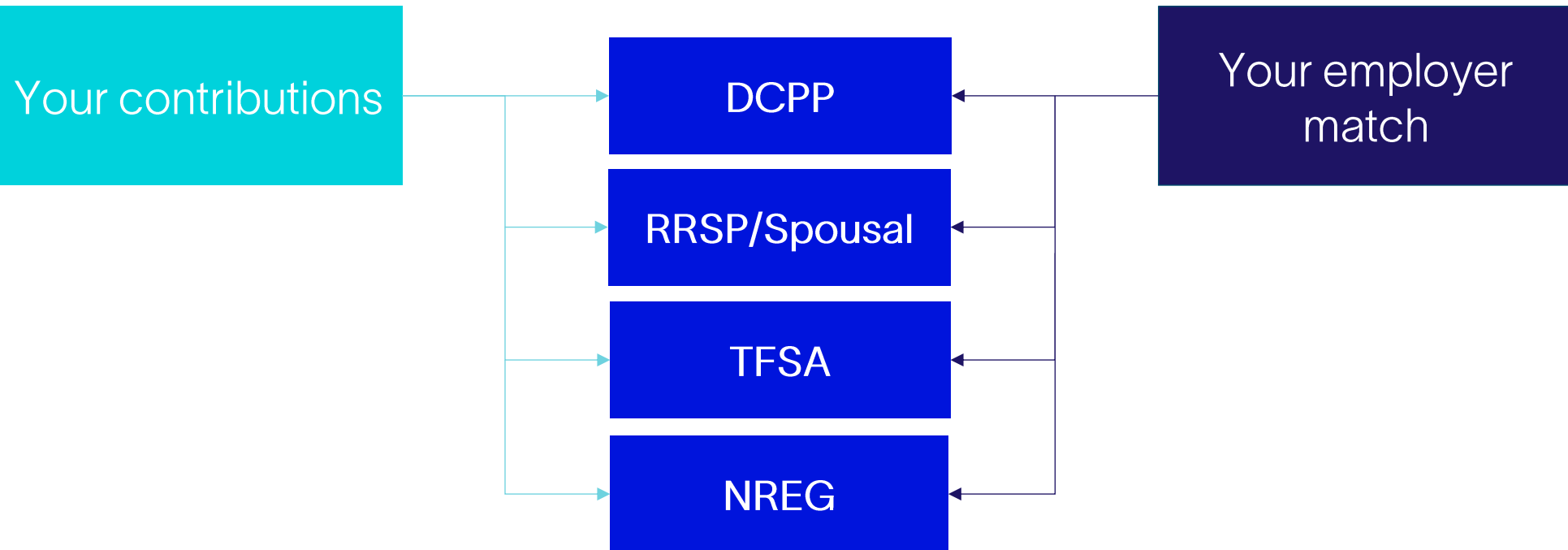


Retirement and Savings Plan – How the Plan Works

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



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%



*Contribution maximums – You may contribute up to 8% of your earnings to the DCP 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).



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



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 DCP
- A 4% Employee contribution to the DCP, 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.



Retirement and Savings Plan – Updating your choices

Steps you need to take:

1. Register on mysunlife.ca
2. Add a beneficiary* to your DCP
3. Review your DCP 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.



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

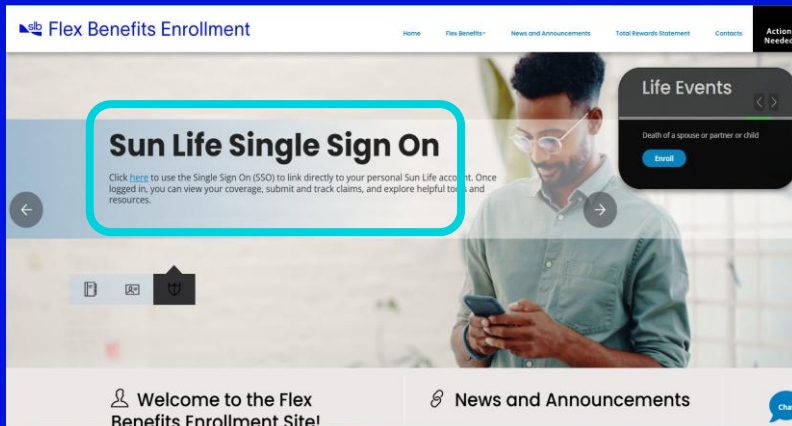
This section will cover

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

Register with Mysunlife.ca

Did you know?

- You can access your Sun Life account from Flex Benefits Enrollment 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
- Automatically with your Drug Card 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 – Support

Resource	Contact Information	Support Type
Benefits Central	http://slb-benefits.ca	A central website for all your benefit information needs.
SLB Canada Benefits Centre	1-866-557-5222 Mon-Fri 6:30am-3:00pm	Contact when you need to connect with a person about enrollment support, general flex benefit questions, updating coordination of benefits or dependents.
Flex Benefits Enrollment	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 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.
Enterprise Service Management Portal (ESM-HR)	http://esm.slb.com/esc Catalogs>Human Resources>My Benefits>Canda Benefit Support and Resources	SLB employee support platform. View common FAQs and submit a ticket here to get internal support for personal benefit question or issues.



Questions