

Our Canada Benefit Summary

Drilling and Well Services – Field Employees

Group Insurance Plan

Employee Savings Plan





Welcome!

October 1, 2017 marks the go-live date for our new Canadian group insurance program with Great-West Life. This is also the date we are transitioning our savings plan arrangements to Sun Life.

These programs were reviewed this summer to ensure their competitiveness, in today's market.

This document is intended to provide you with a summary of all of these new arrangements. Some key contacts for benefits, the new Sun Life RRSP and our now Sun Life managed employee stock program are included herein.

We hope you find this to be a convenient file; one allowing you to quickly find out key contacts, websites and a place to go for some plan highlights.

Please note that this brochure gives you and your dependents an overview only. We encourage you to consult your Great-West Life (benefits) and Sun Life (savings) member booklets for more detail, as needed.

We are excited about the future for Total Energy and we hope this gives you a sense of our appreciation of your journeying with us as your career unfolds.

Sincerely,



**B.J. (Brad) Macson, P.Eng.
Vice-President, Operations
Total Energy Services Inc.**

Group Benefits

Benefits Overview

Total Energy Services Inc. (TESI) is proud to offer a comprehensive benefits package to all qualifying employees of its two drilling divisions in Savanna Energy, collectively referred to as Savanna in this document.

Savanna will cover 100% of the non-disability premium costs. The disability premium needs to be paid by our employees so that any future disability benefits can be delivered to the member on a non-taxable basis.

The Life and AD&D premium that paid on your behalf by Savanna will generate a taxable benefit for you. The premium for these benefits will appear on your T4's as taxable benefit premiums and you and/or your tax advisor will be able to accommodate these amounts as part of your spring income tax filing.

The benefit package is briefly summarized in this benefit summary. For more detailed information about each of these programs, please refer to the benefits booklet as that document will provide a complete summary of covered services.

Eligibility for Coverage

You are eligible for coverage when you are a paid employee of Savanna with 3 months of continuous employment and you are working at least 22 hours per week.

The benefits offered are provided by Great-West Life (GWL) unless otherwise noted:

- » Basic Life
- » Basic Accidental Death and Dismemberment (AD&D)
- » Dependent Life Insurance
- » Long Term Disability Insurance
- » Short Term Disability Insurance
- » Health Care
- » Dental Care
- » Employee Assistance Program (EAP - provided by Homewood Health)
- » Best Doctors Services (provided by Best Doctors Canada)

The intent of this document is to provide you with general information and is an outline summary of the coverage. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. It should not be construed as, nor is it intended to provide legal advice. The policies and contracts themselves must be read for those details, see contact information on page 13.



Dependent Eligibility

Your spouse and dependent children are eligible for coverage.

Spouse means either:

1. An individual to whom you are legally married; or
2. Your common-law spouse who is a person continuously living with you in a conjugal relationship

You must state the name of the person to be considered your spouse for the purpose of this benefit plan. Only one spouse will be considered at a time as being covered under the benefit plan.

Dependent Child means either:

1. An unmarried person who is your natural child or your adopted child; or
2. An unmarried step-child or a child of a common-law spouse, who resides with you and is dependent on you for support;

And who is:

1. Younger than 21 years of age; or
2. 21 years but younger than 25 years of age, in full-time attendance at an accredited institute of learning, and dependent upon you for support.

The coverage of a dependent child who is incapable of self-sustaining employment due to a mental or physical disability will be continued under the contract after he or she would no longer be eligible for coverage as described above (to the age of 25), provided the child remains incapacitated, unmarried, and dependent on you for support.

In these circumstances, the dependent must have become totally disabled prior to attaining age 21. Proof of the disability from the dependent's physician must be provided.

Change in Family Status

All changes in family status should be reported to human resources at Savanna to ensure the correct coverage is in place for you and your eligible dependents.

Change in family status means any change in your family situation on account of:

1. Marriage, divorce, or separation;
2. Birth or adoption of a child;
3. Death of a qualified dependent; or
4. A change in a spouse's employment status which results in loss of group coverage

If any of these changes occur, Savanna must advise GWL within 31 days or evidence of insurability may be required by their underwriters.

Coordination of Benefits

If a person who is covered under the contract is also covered under another group plan which provides similar coverage, claims will be coordinated and/or reduced so that benefits payable for all sources will not exceed 100% of the eligible charges incurred, as follows:

If the claim is for you	If the claim is for your spouse	If the claim is for your child
First submit claim to your Savanna plan with GWL	First submit claim to spouse's plan.	First submit claim to the plan of the parent with the earliest birth date (month/day) in the year.
Then send a copy of your claimant statement from this plan to the other insurance company/benefit plan which your spouse has arranged coverage under.	Then send a copy of the claimant statement from your spouse's plan into GWL when you make your claim under the Savanna plan.	Then send a copy of the claim statement to the other benefit plan.

Basic Life Insurance

Underwritten by Great-West Life

This benefit will be paid to your named beneficiary in event of death. It is your responsibility to keep your named beneficiary(s) up to date.

Basic Coverage:

Drilling Employees

Flat \$342,000 – Rig Manager
Flat \$184,000 – Driller
Flat \$156,000 – Derrickhand
Flat \$136,000 – Motorhand
Flat \$128,000 – Floorhand
Flat \$120,000 – Leasehand
Flat \$192,000 - Top Drive Technician

Well Service Employees

Flat \$210,000 – Rig Manager
Flat \$148,000 – Driller/Operator
Flat \$134,000 - Derrickhand
Flat \$122,000 – Floorhand/Boilerhand
Flat \$108,000 - Trainee
Flat \$160,000 – TMX Operator 1, 2 and 3

Reduction Schedule for all classes: Life insurance coverage reduces by 50% at age 65.

Termination of Coverage: Coverage terminates at the earliest of:

1. Your attainment of age 70 for Basic Life; or
2. Your retirement

Basic Accidental Death & Dismemberment (AD&D)

Underwritten by Great-West Life

This coverage provides you with 24-hour protection against on or off-the-job accidents, whether on business, vacation or at home.

Please consult the Great-West Life booklet for a complete schedule of losses.

Basic Coverage:

Benefit Amount: An amount equal to your Basic Life benefit

Plan Maximum: \$500,000.

Reduction: AD&D insurance coverage reduces by 50% at age 65.

Termination of Coverage: Coverage terminates at the earliest of:

1. Your attainment of age 70 for Basic AD&D;
2. Your retirement

Dependent Life Insurance

Underwritten by Great-West Life

If you have family coverage, you are automatically enrolled for Dependent Life Insurance. This benefit provides life insurance of \$10,000 for your spouse and \$5,000 for each eligible child. You are the beneficiary of this benefit.

Termination of Coverage: Coverage terminates at the earliest of:

1. Your attainment of age 70; or
2. Your retirement

Short-Term Disability Insurance (STD)

Underwritten by Great-West Life

Drilling Employees

Weekly Benefit

Flat \$1,970	Rig Manager
Flat \$1,060	Driller
Flat \$900	Derrickhand
Flat \$780	Motorhand
Flat \$740	Floorhand
Flat \$690	Leasehand
Flat \$1,110	Top Drive Technician

Well Service Employees

Weekly Benefit

Flat \$1,210	Rig Manager
Flat \$850	Driller/Operator
Flat \$770	Derrickhand
Flat \$700	Floorhand/Boilerhand
Flat \$620	Trainee
Flat \$930	TMX Operator 1, 2 and 3

Waiting Period: 0 days accident & hospital, 7 days illness

Maximum Benefit Period: 17 weeks

Termination of coverage: Your coverage terminates at retirement

Taxation: STD benefits are non-taxable because you are paying the premium.

Long-Term Disability Insurance

Underwritten by Great-West Life

Drilling Employees

Monthly Benefit

Flat \$9,245	Rig Manager
Flat \$4,383	Driller
Flat \$3,794	Derrickhand
Flat \$3,361	Motorhand
Flat \$3,161	Floorhand
Flat \$2,927	Leasehand
Flat \$4,911	Top Drive Technician

Well Service Employees

Monthly Benefit

Flat \$5,163	Rig Manager
Flat \$3,647	Driller/Operator
Flat \$3,213	Derrickhand
Flat \$2,945	Floorhand/Boilerhand
Flat \$2,459	Trainee
Flat \$3,759	TMX Operator 1, 2 and 3

Note, your monthly benefit may be reduced so that your income from all sources will not exceed 85% of your net monthly pre-disability earnings

<i>Elimination Period:</i>	Your benefits will not commence until after 119 days of continuous total disability.
<i>Definition of Disability:</i>	During the Elimination period and the first 24 months of your claim, disability is assessed on your ability to perform the duties of your own occupation. Then after 24 months, disability is assessed based on any occupation for which you are medically capable of pursuing based on education, training and experience.
<i>Maximum Benefit Period:</i>	Your benefits will be payable up to your 65 th birthday as long as you continue to meet the definition of disability under the contract.
<i>Termination of coverage:</i>	Your coverage terminates at the earliest of: <ol style="list-style-type: none">1. Your attainment of age 65; or2. Your retirement
<i>Taxation:</i>	LTD benefits are non-taxable because you are paying the premium.

Extended Health Care Benefit

Administered by Great-West Life – ASO Policy 55374

The following table provides a brief overview of your Health plan coverage. Please consult your GWL booklets for a complete description of covered services and expenses.

	Coverage
Primary Coinsurance*	90%
Benefit Year	January 1 st to December 31 st

Prescription Drugs

Drug Card (provided by carrier)	Yes
Deductible/Dispensing Fee Cap	None
Coinsurance (amount covered by plan)*	80% 90% through Express Scripts Canada Pharmacy 100% through Costco
Formulary	Generic unless only solution is a brand name Rx.
*Increasing Coinsurance	After \$15,000 of Drug and Other Health expenses are submitted, the coinsurance level increases to 100%

Hospital and Ambulance Services

Hospital (in Canada)	100% Semi-private
Ambulance (Air or Ground)	100%

Paramedical Practitioners

Acupuncturist, Podiatrist, Chiropractor, Massage Therapist, Naturopath, Osteopath, Physiotherapist, Psychologist/Social Worker, Speech Therapist, Dietician; Occupational Therapist	\$500 Per practitioner, per person, per year
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Private Duty Nursing

Outpatient Services (in-home)	\$10,000 per condition per year
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Medical Services and Supplies

Hearing Aids	\$500 per five years
Orthotics and Orthopedic Shoes	\$300 per year

Vision Care

Eye Exam	1 exam per two years
Glasses, Lenses & Frames	\$150 per two years

Out-Of-Country

Coinsurance	100%
Medical Emergency Only	60 day trip limitation

Survivor Benefit: 24 months

Termination of Coverage: Coverage terminates at your retirement

Dental Care Benefit

Administered by Great-West Life – ASO Policy 55374

The following table provides a brief overview of your Dental plan coverage. Please consult your GWL booklets for a complete description of covered services and expenses.

Coverage	
Benefit Year	January 1 st to December 31st
Basic Services (Exams, X-rays, Polishing, Fluoride, Oral Surgery, Filings, Endodontics, Periodontics)	80%
Major Services (Crowns, Dentures, Bridgework)	50%
Orthodontic Services	50% (Child Only)
Dental Accident	100%
Annual Maximums	\$1,750 combined Basic and Major \$2,000 lifetime maximum for Orthodontics No maximum for Dental Accident
Annual Deductible	None
Recalls	Once every 9 months
Scaling	10 units per year
Fee Guide	Current Reasonable and Customary Fee Schedule

Survivor Benefit: 24 months

Termination of Coverage: Coverage terminates at your retirement

Employee and Family Assistance Program (EFAP)

Administered by Homewood Health

The EFAP is available to you and your dependents to help manage work, health and life issues with complete confidentiality. Professional counselling services are available in person, by telephone or over the internet. Call toll free 1-800-663-1142, 24 hours a day, 7 days a week. Or visit www.HomeWeb.ca to access online resources.

Sample Topics Include:

Life	Family	Money	Work	Health
Stress/Overload	Parenting	Saving/Investing	Work Relationships	Fitness/Nutrition
Anxiety	Separation/Divorce	Debt Management	Job Stress/Burnout	Sleep
Depression	Blended Families	Estate	Managing People	Addiction/Recovery
Grief/Loss	Caring for Older	Planning/Wills		Smoking Cessation
Community	Adults	Home		
Resources	Education	Buying/Renting		



Best Doctors Services

Provided by Best Doctors

Best Doctors was founded in 1989 by Harvard Medical School physicians and are dedicated to helping members take control of their health and avoid uncertainty. Whether dealing with a medical challenge or needing information to help you make the right decisions about your health care, Best Doctors complements the care of your treating physician by providing expert medical reviews and advice.

Best Doctors provides the following services:

FindBestDoc – this service will help you find the specialist in Canada you are looking for. Best Doctors takes into account your unique medical history and geographic location, matching you with the right doctor or specialist for your condition.

FindBestCare – this service facilitates care and treatment options outside of Canada

Interconsultation – this service provides an expert opinion on your medical condition through analysis of your medical records and history. It is a confidential process that complements the care you receive from your own physician.

Best Doctors 360 – this service provides you with a variety of tools and resources when you're facing medical uncertainty, including resources such as articles, websites and contact information for support groups and facilities that can help with your needs.

For more information, contact Best Doctors at 1-877-419-2378 or customer.ca@bestdoctors.com

Great-West Life Online Access

Great-West Life has a self-service website with secure online access to your extended health and dental benefits and claims information. Here you can access your health and dental claims information, view next eligible dates and maximums for services, submit claims online, sign up for direct deposit, access forms and ID cards and more.

Please note: You can also access this service through your employee Intranet site.

To register and sign on visit www.greatwestlife.com Click on “GroupNet for plan members”, then click “register now”.

The screenshot displays the Great-West Life website interface. At the top, there is a navigation bar with links for "You and your family", "Plan sponsors | employers", "Advisors", and "FR". Below this is a secondary navigation bar with "Great-West Life" logo, "Need Help?", "Products", "About us", "News", "Forms", "Contact us", a search icon, and a "Sign In" button. The main content area features a large banner titled "Invest in your child's future" with a sub-headline "Give them a head start on college or university with an RESP." and a "Start saving today" button. To the right of the banner is a dark grey dropdown menu with the following items: "GroupNet for Plan Members: Health insurance & benefits" (circled in red), "GRS Access: Group retirement", "Qtrade Investor: Trades and investments", "Personal Investments: Personal investment products", and "Solutions Banking: Solutions Banking". Below the banner is a photograph of a family in a kitchen. To the right of the photo is a section titled "Sign up once, benefit any time" with a sub-headline "Access to your benefits information is easy with GroupNet. Once registered, you'll be able to submit claims online, sign up for direct deposit, view coverage information and visit our Health & Wellness Site. [Learn more](#)". Below this text are two buttons: a green "Sign In to GroupNet for Plan Members" button and a white "Register for GroupNet for Plan Members" button.

You will then need to enter your **Group Plan Number, Member Identification Number and Date of Birth** listed on your Benefits Card.



Employee Savings Plan

Administered by Sun Life Financial

TESI offers all eligible employees (members) of Savanna the option of joining TESI's employee savings plan. This plan will encourage members to plan for the long term financially with two goals in mind:

- 1) Helping all plan members generate more retirement income later in life.
- 2) Allowing plan members to participate in the financial reward/growth of TESI stock.

Eligibility for Coverage

You are eligible for membership when you are a permanent part-time or full-time employee and have completed at least 3 months of employment. Your participation in the plan is optional.

Benefits Overview

Members will make contributions into an individual RRSP account. The Company will make matching contributions in the form of Company shares into individual Employee Stock Plan (ESP) accounts. These are investment accounts for the benefit of each member.

Your Contributions

Each member who agrees to participate in the Plan shall make contributions of 2% of their gross earnings through payroll deductions. Contributions may include, to the extent authorized, overtime and commissions; but in all cases will exclude bonuses. If a member has made contributions to the Plan for three months prior to December 31 of any given year, the rate of a member's contributions shall automatically increase to 3% and continue to increase by 1% per year thereafter up to a maximum rate of 6%.

Employer Contributions

The Company shall contribute an amount into the Plan every pay period for the benefit of each member **at the rate of one and one-half (1.5) times the amount contributed by the member** in the applicable pay period. All Company contributions shall be used to purchase Company shares on the open market.

Withdrawals from Your Contributions

If a member chooses to make any withdrawals (excluding CCRA's Home Buyers' and Lifelong Learning Plans) from his/her Sun Life Financial plan, he/she will be immediately suspended from the plan for a period of one year, effective the date of the withdrawal. After the one year suspension is over, the employee can begin participating in the plan again; however their contributions start again at 2%.

Withdrawals from Employer Contributions

Members are allowed to sell up to 50% of the Company shares maintained in the individual investment account once per calendar year. If a member sells greater than 50% of the Company shares they are immediately suspended from the Plan for a period of one year. After the year suspension, you will again be eligible to join the program; the maximum employee contribution eligible for employer contributions will start over at 2% of your gross earnings, subject to the same annual increases noted previously.

Any unauthorized sales of Company shares will result in the immediate suspension of the applicable member from the Plan and from further Company contributions on the member's behalf into the Plan.

Planning Your Retirement

Please refer to the Sun Life education program tools available from within your personalized Sun Life plan member site for help planning for your retirement.

Online Access

To access Sun Life's online retirement features, logon to mysunlife.ca, using your access ID and password provided.

Sun Life enables members to walk through the entire retirement planning process, learn about fund performance, fees and unit values for your available investment options, print and view your plan statement, view information about your current investment choices, access articles, videos and other resources.

You can also log on through the TESI Employee Intranet site. This site can be found at: <http://intranet.totalenergy.ca:81/totalcms/>. You can also find the intranet site by clicking on the Company logo: located at the bottom right hand side of the Total Energy Services Inc. website (www.totalenergy.ca), or at each division's websites.

Contact Information

For further information or questions about any of the benefit plans provided, please contact the administrator listed below, or your local human resources department.

Benefit	Administrator	Phone	Website/Email
Group Benefits	Great-West Life	1-800-957-9777	www.greatwestlife.com
EAP	Homewood Health	1-800-663-1142	www.HomeWeb.ca
Savings Plan	Sun Life	1-866-733-8613	mysunlife.ca





This Benefit Summary was prepared by



Gallagher Benefit Services (Canada) Group, Inc.

t h i n k i n g a h e a d

Gallagher Benefit Services (Canada) Group, Inc.