



# Our Canada Benefit Summary

Drilling and Well Servicing –  
Field Employees

Group Insurance Plan  
Employee Savings Plan



Savanna Well Servicing



Savanna Drilling

## Welcome!

Welcome to your Group Benefits Program.

Total Energy Services Inc. has designed this program in partnership with Industrial Alliance Financial group (iA), Sun Life Assurance Company of Canada (Sun Life), and Homewood Health.

This brochure provides an overview of the comprehensive benefits programs for current eligible Canadian employees of Total and affiliated companies. Please note that this brochure is an overview only; we encourage you to consult iA and Sun Life member booklets for more detail, as needed.

Our people are our most important resource, and we strive to be industry leaders for continued growth and success. We offer this program to help you and your family grow physically, emotionally, and financially.

Sincerely,

A handwritten signature in black ink, appearing to read "B.J. Macson". The signature is stylized and cursive.

**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 Savanna Drilling and Savanna Well Servicing Field employees, 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 is 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 Industrial Alliance 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)
- » Medical Second Opinion

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 (or 26 years if residing in Quebec), 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 or 26 if in residing in Quebec), 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 Industrial Alliance 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 iA   | 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 iA 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 Industrial Alliance

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 Industrial Alliance

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 Industrial Alliance

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 Industrial Alliance

### 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 Industrial Alliance

### 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 <sup>th</sup> 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:<br><ol style="list-style-type: none"><li>1. Your attainment of age 65; or</li><li>2. Your retirement</li></ol>   |
| <i>Taxation:</i>                 | LTD benefits are non-taxable because you are paying the premium.  |

## Extended Health Care Benefit

Administered by Industrial Alliance – ASO Policy 27551-B

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

|                      | Coverage   |
|----------------------|--|
| Primary Coinsurance* | 90%  |
| Benefit Year         | January 1 <sup>st</sup> to December 31 <sup>st</sup> |

### Prescription Drugs

|                                       |  |
|---------------------------------------|--|
| Drug Card (provided by carrier)       | Yes  |
| Deductible/Dispensing Fee Cap         | None   |
| Coinsurance (amount covered by plan)* | 80%<br>90% through Express Scripts Canada Pharmacy<br>100% through Costco  |
| Formulary                             | Generic unless only solution is a brand name Rx.   |
| *Increasing Coinsurance               | After \$15,000 of eligible 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, Speech Therapist, Dietician; Occupational Therapist | \$500<br>Per practitioner, per person, per year |
| Psychologist/Social Worker  | <b>\$1,000, per person, per year</b>            |

### Private Duty Nursing

|                               |                                 |
|-------------------------------|---------------------------------|
| Outpatient Services (in-home) | \$10,000 per condition per year |
|-------------------------------|---------------------------------|

### 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 | Under age 70: 180 day trip limitation with lifetime maximum of \$5 Million<br>Over age 70: 30 day trip limitation with lifetime maximum of \$1 Million |

Survivor Benefit: 24 months  
 Termination of Coverage: Coverage terminates at your retirement

### Dental Care Benefit

Administered by Industrial Alliance – ASO Policy 27551-B

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

|  | Coverage  |
|--|---|
| Benefit Year   | January 1 <sup>st</sup> to December 31 <sup>st</sup>  |
| Basic Services (Exams, X-rays, Polishing, Fluoride, Oral Surgery, Fillings, 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<br>\$2,000 lifetime maximum for Orthodontics<br>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](http://www.homeweb.ca) to access online resources. Sample Topics Include:

| Life Balance    | Family             | Money            | Career             | Health Smart       |
|-----------------|--------------------|------------------|--------------------|--------------------|
| 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   | Pre-Retirement     | Smoking Cessation  |
| Community       | Adults             | Home             | Shift Worker       | Wellness/Lifestyle |
| Resources       | Education          | Buying/Renting   | Support            |                    |



## Medical Second Opinion

Administered by Novus Health

Whether dealing with a medical challenge, finding a specialist or needing information to help you make the right decisions about your health care, Medical Second Opinion services complements the care of your treating physician by providing expert medical reviews and advice.

### What is Medical Second Opinion?

Medical Second Opinion is a network of some of the best doctors in the world and includes specialists from virtually all medical fields. All the specialists in Medical Second Opinion are affiliated with leading Canadian medical teaching institutions. As leaders in their respective medical fields, the specialists have access to resources and clinical expertise around the world, which facilitates consultation with other leading experts, when necessary.

### What Conditions are Covered?

There is a variety of conditions that are covered by Medical Second Opinion services, some of which are listed below. Even if your condition is not eligible for a medical second opinion, the specialists will help you navigate the healthcare system, support you in locating medical specialists for the treatment of specific health problem, inform you of the treatment options available and provide valuable information to help you make the most informed decision possible.

The following conditions may be covered:

- **Serious lung or bone diseases**
- **Severe burns**
- **Stroke and related conditions**
- **Thrombophlebitis and embolism**
- **Vital organ transplant**

*\* This list is not exhaustive.*

### How Do I Request a Medical Second Opinion?

This confidential service is available to you and your family at no additional fee. To begin the process of having your diagnosis or therapy reviewed by medical experts, simply call 1-855-422-4622.

## Industrial Alliance Online Access

Industrial Alliance 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.

You will receive an email from iA Financial Group inviting you to create your account in My Client Space and complete your enrolment. This email will include your activation key.

***Please check your spam or junk folder for this email.***

On the Web, go to the following link: [ia.ca/registrationkey](http://ia.ca/registrationkey).

Follow the instructions in the attached Online Enrollment Member Guide.



If you need assistance updating your information, please call the iA contact centre at 1-877-422-6487 and an agent will help.

### **Access your group insurance file on your mobile:**

Download iA Mobile for free on your iPhone or Android device from the App Store or Google Play and take advantage of the most popular features of My Client Space.

To use iA Mobile, make sure you have activated your access code on My Client Space.



## Employee Savings Plan

Administered by Sun Life Financial

TESI offers all eligible employees (members) 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%. If you are not interested in moving to the next level you will need to login to your Sun Life account at [www.mysunlife.ca](http://www.mysunlife.ca) after January 1<sup>st</sup> to change your contribution percentage (if you change it in December, the percentage will automatically move up on January 1<sup>st</sup>).

### Employer Contributions (*effective September 1, 2021*)

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 (*effective September 1, 2021*)

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 all the employer contribution amounts for a period of one year, effective the date of the withdrawal. After the one-year suspension is over, the employee can begin receiving employer contributions again; however, their contributions will reset to 2%. The member's contributions will automatically become a voluntary contribution. Members must notify Sun Life if the contribution amount needs to change or if they want to stop participating.

### Withdrawals from Employer Contributions (*effective September 1, 2021*)

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](http://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.



## 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 | Industrial Alliance | 1-877-422-6487 | <a href="http://www.ia.ca/group-insurance">www.ia.ca/group-insurance</a> |
| EFAP           | Homewood Health     | 1-800-663-1142 | <a href="http://www.homeweb.ca">www.homeweb.ca</a>                       |
| Savings Plan   | Sun Life            | 1-866-733-8613 | <a href="http://mysunlife.ca">mysunlife.ca</a>                           |





***This Benefit Summary was prepared by***



**Gallagher**

Insurance | Risk Management | Consulting

***Gallagher Benefit Services (Canada) Group, Inc.***

*This proposal (analyses, report, etc.) is an outline of the coverages proposed by the carrier(s) based upon the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. See the policies and contracts for actual language. This proposal (analyses, report, etc.) is not a contract and offers no contractual obligation on behalf of GBS. Policy forms for your reference will be made available upon request.*