



2014 Benefits and Perks

Healthcare • Financial Security • Work/Life Benefits
We Have You Covered 360°

Your Healthcare

- **Extended Healthcare and Dental**—Sage offers extended healthcare and dental plans designed to provide you and your family with a wide range of healthcare, vision, and dental benefits.
- **Prescription**—Prescription coverage is included as part of the extended healthcare plan and is subject to plan eligibility, restrictions, and approvals.
- **Global Medical Assistance**—This program provides medical assistance through a worldwide communications network, which operates 24 hours a day. The network locates medical services and obtains Great West Life's approval of covered services when required as a result of a medical emergency arising while you or your dependent is traveling for vacation, business, or education.

Your Financial Security

- **Basic Life Insurance/AD&D**—Company-paid benefit; 2X Employee Basic Life Insurance of 2X annual earnings to a maximum of \$300,000. Dependent Basic Life Insurance in the amounts of: Spouse: \$10,000, Child: \$5,000. Optional Life and Voluntary AD&D are available for you, your spouse/domestic partner, or children at group discount.
- **Short-Term Disability**—Employee-paid benefit. Offers continuation of earnings at 60% of your weekly earnings to a maximum benefit of \$1,500.
- **Long-Term Disability**—Employee-paid benefit. Offers continuation of earnings at 66 2/3% of the first \$4,000 of your monthly earnings plus 50% of the remainder to a maximum benefit of \$10,000 or 85% of your predisability take-home pay, whichever is less, if you have to be out of work due to an extended illness or injury beyond 119 calendar days.
- **Retirement Benefits**—The Sage Registered Retirement Savings Plan (RRSP) offers you the opportunity to save while taking advantage of various tax benefits. As an employee, you decide how much to contribute, and Sage matches a portion on your behalf. Our aim is to provide a financial program that supports your retirement goals.
 - **Employee Contributions**—The Sage RRSP plan offers you the opportunity to contribute between 1% and 8% of your earnings.
 - **Employer Match**—Sage matches 50% of your contribution up to a maximum of 4% of your eligible earnings. As an employee, you may choose to voluntarily make contributions over 4%, but they are not eligible for company matching. You may join the plan at any time.
- **Tuition Reimbursement**—\$5,250 per year eligible after 180 days of service and full-time employment.



Your Work/Life Balance

- **Employee Assistance Program (EAP)**—Professional support services designed to help you and your family cope with a variety of personal and career-related issues are available through the EAP, including professional, confidential counseling at no charge 24 hours a day. Financial and legal consulting services as well as child and elder care referral services are also available.
- **Sage Wellness Program**—The Sage wellness program is designed to assist Sage employees and their families reach their mental and physical health goals through a variety of initiatives focusing on health and wellness.
- **LifeSpeak**—An innovative online offering that provides employees and their families with an opportunity to view streaming video clips of leading experts speaking on a variety of health, wellness, and family topics.
- **Adoption Assistance**—Reimburses eligible employees for qualified adoption expenses up to \$5,000 per year per employee.

Time Away From Work

- **Paid Time Off (PTO)**—21-31 days (accrual rate is based on years of service)
- **Holidays**—9 Holidays; *10 holidays for BC

Special Perks

- On-Site Gym
 - BC location
- Free Annual Flu Shot
- Free On-Site Biometric Screenings
- Discount on Microsoft Home Use Program
- Discount on Dell Computers

Note: Full-time employees reference those employees who are scheduled to work at least 30 hours per week.

For questions, please contact Tri-Ad at 800-496-1650.