



# CIBC's employee benefits program



Career ambitions.  
Life ambitions.  
We all have them.  
Our purpose at CIBC is to  
help make your ambitions  
a reality.



To us, you are more than an employee. We genuinely care about you as a person, and we make your goals a priority. That is why our benefit offerings are designed to support your physical and emotional wellbeing. The information provided in this brochure and online on *myBenefits* at [cibchr.com](http://cibchr.com) will help you through the milestones that shape your personal journey.



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# Your benefits

At CIBC, we know our greatest assets are our people. It's important to us that you feel covered and cared for, so our benefits program is designed to support everything from your health to your financial security.



Your benefits



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# Introducing CIBC's benefits program



## Choice

To provide you with maximum flexibility, CIBC offers several options for medical coverage, dental coverage, and basic life insurance—plus a Health Spending Account (HSA) and a Wellbeing Account (WA).

## Optional coverage

You can also purchase additional insurance in the optional life, accident, and critical illness insurance plans for yourself and for your family.

## Wellbeing

CIBC is committed to supporting your health. That's why we provide you with a free online Health Risk Assessment to help you identify any risks, as well as other resources to help you get information to improve or maintain your health.

## Tools and resources

CIBC's benefits website, called *myBenefits*, includes an enrollment tool and all the information you need to help you understand your benefits program as you enroll and throughout the year.

## Flexible online access

Through *myBenefits* at [cibchr.com](http://cibchr.com) you have access to the tools you need 24 hours a day, seven days a week, from home or work.

## Benefits plan year

Your benefits plan year will run from January 1 to December 31.



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## Highlights



### Five medical and dental options

You have five options for both medical and dental coverage to provide a broader range of benefits to suit your individual needs and those of your family. This includes a Spousal Coordination option that allows you to better maximize coverage with your spouse's plan at a low cost.



### Flexible life insurance options

You have two basic life insurance options to choose from: one that provides coverage equal to one times your Annual Benefits Base Rate (ABBR); or one that provides you the minimum of \$12,500 in coverage. You also have access to optional life insurance, including insurance for your spouse and dependent children.



### Health Spending Account and Wellbeing Account

CIBC provides you with benefit dollars to help you pay for your coverage. If there are any benefit dollars remaining after you've selected your benefits, you can direct them to your:

- Health Spending Account (HSA) to help pay for eligible healthcare expenses that provincial health plans and CIBC's benefits program do not fully cover; and/or
- Wellbeing Account (WA) to pay for a wide range of health and wellness expenses to support your overall wellbeing.



### Annual open enrollment

We know that your needs can change. So, you will have an opportunity to revisit your coverage every fall. You can also make changes during the year if you experience a qualifying life event.



## How the benefit program works



### Step 1

#### CIBC provides you with:

- Enough benefit dollars to cover the cost of basic life insurance and comprehensive medical and dental coverage for you

#### Plus:

- Basic accident insurance
- Business travel accident insurance
- Short-term disability (STD) coverage
- Wellness Checkpoint
- LifeSpeak
- Employee family assistance program (EFAP)

#### Plus:

- Preferred rates for optional life, optional accident, critical illness, home, auto and pet insurance



### Step 2

#### Your benefit dollars are applied to the cost of the benefits you choose in the following order:

- Medical coverage
- Dental coverage
- Basic life insurance program



### Step 4

#### Through payroll deductions, you pay for:

- Medical, dental and basic life insurance costs not covered by benefit dollars
- Optional life insurance
- Long-term disability (LTD) insurance
- Optional accident insurance
- Critical illness insurance



### Step 3

#### Any unused benefit dollars can be deposited into your Health Spending Account (HSA) and/or your Wellbeing Account (WA).



#### Benefit dollars

CIBC provides you with enough benefit dollars to fully pay for basic life insurance and comprehensive medical and dental coverage at no cost to you (find details about this coverage starting on [page 9](#)). If you need dependent coverage, you will receive additional benefit dollars from CIBC to assist with the cost.



#### How much does CIBC invest in your benefits?

CIBC spends, on average, 24% to 34% of base salary on benefits, including vacation, the employee share purchase plan (ESPP), pension plan, and employer contributions to statutory benefits, such as Employment Insurance (EI), and the Canada/Quebec Pension Plan (CPP/QPP).



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## Paying for your benefits

Your benefits are paid through a combination of CIBC's contributions and your payroll deductions. The costs you pay depend on the type of coverage you select and whether you choose to cover your eligible dependents. Each year, the costs of your benefits are subject to change depending on the total number and cost of claims to the program.

For details about the costs of your benefits and CIBC benefit dollars, please visit *myBenefits* at [cibchr.com](http://cibchr.com). On the website, you can also compare the features and costs of the medical and dental options. Provincial sales tax may be applicable on certain amounts that you pay for your benefits.



## Using your HSA and WA

CIBC is committed to supporting your health and wellbeing. Any benefit dollars that remain after choosing your benefits can be directed to your HSA and/or your WA.

The HSA can be used to pay for healthcare expenses not covered under provincial health plans or CIBC's benefits program.

Benefit dollars deposited into your HSA are not taxable (except in Quebec, where any expenses paid using your HSA are considered a taxable benefit). If you do not use your HSA dollars in the year they are received, they will be carried forward one additional year. Any unused dollars at the end of the second year will be forfeited.

You can use your WA to provide reimbursement for a wide range of health and wellness expenses to support your overall wellbeing. Examples include fitness services and equipment, health products and services, education and personal development, work-life balance and financial expenses. Benefit dollars deposited into your WA are taxable in the year they are used. You may carry forward unused benefit dollars indefinitely and use them to pay for the following year's expenses.



### Who administers the HSA and WA?

The HSA and WA are administered by Sun Life. A list of eligible expenses can be found on [mysunlife.ca](http://mysunlife.ca) or on Sun Life's mobile app under *Coverage Information*.



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# Benefits overview



Understanding exactly what is available to you in the benefits program will help ensure that the choices you make when you enroll provide you with the coverage you need throughout the year. For further details about your coverage options, refer to *Benefits and you* on *myBenefits* at [cibchr.com](http://cibchr.com).



Your benefits



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## Medical plan

CIBC offers a range of options to supplement the coverage you receive from your provincial health plan.

### About your options

#### Basic, Comprehensive, and Premium options

The Basic, Comprehensive, and Premium options provide varying levels of coverage for expenses, such as prescription drugs, hospital accommodation, paramedical services, and vision care. CIBC provides enough benefit dollars to fully pay for Comprehensive coverage for you at no cost. If you need dependent coverage, you will receive additional benefit dollars from CIBC to assist with the cost.

#### Security option

The Security option is designed for those with minimal health needs or who have sufficient medical coverage elsewhere. It offers 100% coverage for eligible mental health services and emergency out-of-province coverage with no deductible. It also provides coverage for prescription drugs and private duty nursing after you've paid the annual deductible amount of \$2,000 per person.

### Spousal Coordination option

If your spouse has coverage under another medical plan, the Spousal Coordination option gives you the ability to maximize coverage between the two plans by only purchasing the amount of coverage that you really need. For more information on how to coordinate your benefits, refer to *Benefits and you on myBenefits* at [cibchr.com](http://cibchr.com).



#### For Quebec residents

If you live in Quebec and select the Spousal Coordination option, you must certify that you have other drug coverage. A form will automatically be sent to you if you select this option.



## Choose one of the following five medical plan options

Description	Basic	Comprehensive	Premium	Security	Spousal coordination
Annual deductible*	None	None	None	\$2,000 per person	None
Prescription drugs	70% for drugs on Tier 1 40% for drugs on Tier 2	80% for drugs on Tier 1 50% for drugs on Tier 2	95% for drugs on Tier 1 65% for drugs on Tier 2	90% for drugs on Tiers 1 and 2	20% for drugs on Tiers 1 and 2
<i>Dispensing fee per prescription</i>	100% to a maximum of \$8	100% to a maximum of \$8	95%, no maximum	100% to a maximum of \$8	20%, no maximum
<i>Drug card</i>	Yes	Yes	Yes	Yes	Yes
Hospital accommodation	70% for semi-private	80% for semi-private	95% for private	Not covered	20% for semi-private
All other medical expenses	70%	80%	95%	90%	20%
Clinical counsellor, family and marriage therapist, psychologist, psychotherapist and social worker (MSW) <i>Annual combined maximum per covered person</i>	100% to an annual maximum of \$5,000				
Audiologist, physiotherapist and speech therapist <i>Annual combined maximum per covered person</i>	\$500	\$1,000	\$1,500	Not covered	\$300
Other paramedical services** <i>Annual combined maximum per covered person</i>	Not covered	\$500	\$1,000	Not covered	\$200

\* Annual deductible is the amount you must pay for eligible medical expenses each plan year before claims may be reimbursed under the plan (does not apply to mental health and emergency out-of-province coverage).

\*\* All practitioners must be registered with the licensing association of the province in which the service is provided, and Sun Life must recognize that association.

## Medical plan options *continued*

Description	Basic	Comprehensive	Premium	Security	Spousal coordination
Custom-made orthotics <i>Maximum per covered person, every 24 months</i>	\$300	\$400	\$500	Not covered	\$300
Custom-made orthopaedic shoes <i>Annual maximum per covered person</i>	1 pair	1 pair	1 pair	Not covered	1 pair
Eyeglasses, contact lenses, laser surgery, eye exams <i>Combined maximum per covered person, every 24 months*</i>	\$225	\$400	\$500	Not covered	Not covered
Hearing aids <i>Maximum per ear per covered person, every 5 years</i>	\$500	\$1,000	\$1,500	Not covered	\$500
Wigs and hairpieces <i>Lifetime maximum per covered person</i>	\$600	\$600	\$600	Not covered	\$600
Private duty nursing <i>Annual maximum per covered person</i>	\$10,000	\$25,000	\$25,000	\$10,000	\$10,000
Gender affirmation procedures		100% to a maximum of \$10,000 per year and a lifetime maximum of \$25,000		Not covered	100% to a maximum of \$10,000 per year and a lifetime maximum of \$25,000

\* Every 12 months for dependent children under age 18.

## Medical plan options *continued*

Description	Basic	Comprehensive	Premium	Security	Spousal coordination
<b>Fertility benefits</b>					
<i>Fertility drugs</i>	70% for drugs on Tier 1 40% for drugs on Tier 2	80% for drugs on Tier 1 50% for drugs on Tier 2	95% for drugs on Tier 1 65% for drugs on Tier 2	90% for drugs on Tiers 1 and 2, up to a lifetime maximum of \$3,000	20% for drugs on Tiers 1 and 2
<i>Dispensing fee per prescription</i>	100% to a maximum of \$8	100% to a maximum of \$8	95%, no maximum	100% to a maximum of \$8	20%, no maximum
<i>Fertility-related tests and treatment</i>	70%	80%	95%	Not covered	20%
<i>Combined lifetime maximum</i>	\$15,000	\$15,000	\$15,000	Not covered	\$15,000
<b>Out-of-province coverage</b>	100% for all eligible out-of-province expenses				
<i>Lifetime maximum per covered person</i>	\$1 million for all eligible out-of-province expenses, subject to the overall plan maximum of \$1 million				
<i>Trip duration</i>	Personal trip: 31 days; CIBC business trip: 180 days				
<b>Out-of-pocket (OOP) maximum</b>	\$1,500 per covered person or \$3,000 per family	\$1,000 per covered person or \$2,000 per family	\$500 per covered person or \$1,000 per family	\$5,000 per covered person or \$10,000 per family	OOP maximum does not apply
<i>Annual out-of-pocket maximum*</i>					

\* You can claim 100% reimbursement for eligible expenses after reaching the OOP maximum, subject to plan maximums.



### What is an out-of-pocket maximum?

It is the amount you must pay in a plan year before you can receive 100% reimbursement for future eligible expenses for the remainder of that plan year.

For example, in the Basic option, eligible expenses are reimbursed at 70% and the out-of-pocket maximum is \$1,500 per covered person. As a single employee in the Basic option, once you incur \$5,000 in eligible expenses during a plan year (\$3,500 would be reimbursed by CIBC and you would pay the remaining \$1,500), any future eligible expenses you submit during the remainder of that plan year would be reimbursed at 100%.



## Dental plan

CIBC's dental plan offers four options to meet the dental health needs of you and your family. The plan also gives you the ability to opt out of dental coverage and apply your benefit dollars towards other coverage in the program.

### About your options

#### Basic, Comprehensive, and Premium options

The Basic, Comprehensive, and Premium options provide varying levels of coverage for your dental health expenses, such as recall exams and scaling. CIBC provides enough benefit dollars to fully pay for Comprehensive coverage for you at no cost. If you need dependent coverage, you will receive additional benefit dollars from CIBC to assist with the cost.

#### Spousal Coordination option

If your spouse has coverage under another dental plan, the Spousal Coordination option gives you the ability to maximize coverage between the two plans by only purchasing the coverage that you really need. For more information about how to coordinate your benefits, refer to *Benefits and you* on *myBenefits* at [cibchr.com](http://cibchr.com).

### Opt out

The option to opt out is available for those employees who would rather pay for dental expenses out-of-pocket and use their benefit dollars elsewhere. If you opt out, you will have more dollars available to cover the cost of your medical and/or basic life insurance options. Any dollars remaining can be directed to your HSA and/or your WA.



#### Changing your medical and dental options during open enrollment

During open enrollment, you can increase your coverage by any number of options. For example, if you choose the Basic option during your initial enrollment, you can move all the way up to the Premium option during the next open enrollment.

If you wish to decrease your coverage during the next open enrollment, you can only do so by one option at a time. For example, you can change from Premium to Comprehensive one year, and then from Comprehensive to Basic in the next year. This rule does not apply if you experience a qualifying life event or if you wish to switch into or out of the Spousal Coordination option.



## Choose one of the following five dental plan options

Description	Basic	Comprehensive	Premium	Spousal coordination	Opt Out
Annual deductible	None	None	None	None	Not applicable
Fee guide	Current year	Current year	Current year	Current year	Not applicable
Diagnostic and preventive services	80%	90%	95%	20%	Not covered
<i>Recall exams once every 9 months*</i>	Covered	Covered	Covered	Covered	Not covered
<i>Annual maximum for scaling per covered person</i>	8 units at 80% 4 units at 70%	8 units at 90% 4 units at 80%	12 units at 95%	8 units at 20%	Not covered
Endodontics and periodontics	70%	80%	90%	20%	Not covered
Major restorative services	Not covered	50%	60%	50%	Not covered
Maximum (excluding orthodontics) <i>Combined annual maximum per covered person</i>	\$1,200	\$1,500	\$3,000	\$1,200	Not covered
Orthodontics	Not covered	50%	60%	Not covered	Not covered
<i>Lifetime maximum per covered person</i>	Not covered	\$1,500	\$3,000	Not covered	Not covered

\* Once every 6 months for dependent children under age 18.



## Insurance

### Life insurance

CIBC is committed to ensuring that all employees receive a basic amount of life insurance. You can also choose to purchase additional life insurance for yourself, your spouse, and/or your dependent children.

### Basic life insurance

You choose from two basic life insurance options.

#### Option 1

Option 1 provides coverage equal to your Annual Benefits Base Rate (ABBR), rounded up to the next \$1,000, subject to a minimum of \$12,500 and a maximum of \$1.2 million. You must choose this option if you wish to purchase optional life insurance.

#### Option 2

Option 2 allows you to choose the minimum amount of insurance available under the plan: \$12,500. If you choose this option, you will receive additional CIBC benefit dollars for use elsewhere in the program. However, you will not have the opportunity to purchase optional life insurance.



### Annual Benefits Base Rate (ABBR)

Your ABBR is used to calculate earnings-based benefits coverage, including life insurance, basic accident insurance, and long-term disability (LTD) insurance. Your ABBR is calculated annually and includes your base salary, commission earnings and any annual cash incentive awards, if applicable. Please refer to *Benefits and you on myBenefits* at [cibchr.com](http://cibchr.com) for more details.



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## Optional life insurance

You can purchase optional life insurance for yourself, your spouse, and/or your dependent children. You pay the cost of optional life insurance through payroll deductions.

### Employee optional life insurance—available if you choose basic life insurance Option 1

You can purchase additional life insurance for yourself from one to eight times your ABBR, up to a maximum of \$2 million. The cost of this coverage is based on the amount of coverage you choose, your age, and smoker status.

### Spousal optional life insurance

You can also buy life insurance for your spouse in multiples of \$10,000, up to a maximum of \$250,000. The cost of this coverage is based on the amount of coverage you choose, and your spouse's age and smoker status. You are the automatic beneficiary for this insurance.

### Child optional life insurance

Life insurance for your dependent children is available in multiples of \$10,000, up to a maximum of \$30,000. The cost of this coverage is based on a flat rate and provides coverage for all of your dependent children—you do not pay separate costs for each dependent child. You are the automatic beneficiary for this insurance.

## Providing evidence of insurability for optional life insurance

Evidence of insurability is not required when you initially enroll except if you elect:

- Employee optional life insurance greater than three times your ABBR, or
- Spousal optional life insurance greater than \$100,000.

If you decide to increase coverage for you or your spouse in the future, you must provide medical information (called evidence of insurability) and be approved by Sun Life Financial before your coverage level is increased. Evidence of insurability is not required for child optional life insurance.

## Protecting your optional life insurance coverage

During open enrollment, if your ABBR has decreased by 25% or more from the previous year, you may increase your life insurance by one times your ABBR without providing evidence of insurability. This will help you maintain a more constant level of coverage.



### How much life insurance do you need?

Sun Life Financial provides a calculator that can help determine how much life insurance you may need to protect and provide for your family. This calculator is available on *myBenefits* at [cibchr.com](http://cibchr.com).



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## Accident insurance

Accident insurance pays a benefit if you die or if you are seriously injured in an accident. CIBC provides you with basic accident insurance and gives you the option to purchase additional accident insurance for you, your spouse, and/or your dependent children.

Your beneficiary receives the accident insurance benefit upon your death. You receive the benefit if your spouse or dependent children die, or if you, your spouse, or dependent children suffer a qualifying injury.

### Basic accident insurance

CIBC provides basic accident insurance equal to one times your ABBR, up to a maximum ABBR of \$750,000, at no cost to you.

### Business travel accident insurance

If an accident occurs while you are travelling on behalf of CIBC, you have additional accident insurance of three times your ABBR, up to a maximum of \$750,000 at no cost to you.

### Optional accident insurance

Additional coverage is available in multiples of \$10,000, up to \$1 million for you, \$250,000 for your spouse, and \$50,000 for each of your dependent children. The cost for this coverage is based on a flat rate and your selected level of coverage.

You pay for optional accident insurance through payroll deduction. Evidence of insurability is not required to purchase this insurance.

## Short-term disability (STD) coverage

In the event you are unable to work due to an injury or illness, CIBC provides eligible employees\* with short-term disability (STD) coverage of up to 26 weeks at no cost to you. Short-term disability coverage is as follows:

- 100% of eligible earnings for the first 8 weeks of an absence from work
- 75% of eligible earnings for weeks 9 through 26 of an absence from work

\* STD coverage is effective after three months of continuous employment in an eligible category. For 100% commission employees, please refer to *Benefits and you* on *myBenefits* at [cibchr.com](http://cibchr.com) for the STD benefit schedule.



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## Long-term disability (LTD) coverage

If you are unable to return to work after 26 weeks, you are eligible to apply for long-term disability (LTD) benefits.

Before you choose your coverage, consider the level of replacement income you would need if you were disabled and unable to work for a long period of time.

Also consider whether you would want the security of a built-in cost-of-living adjustment (COLA), which adjusts your disability income annually to keep pace with inflation. COLA is provided in Options 1 and 3 only.

Option 5 provides the lowest level of coverage. The maximum monthly benefit paid in this option is \$2,500. In the event of a long-term disability, consider whether 30% of your income, up to a maximum of \$2,500 per month, would be enough to provide for you and your family.



### Providing evidence of insurability for long-term disability insurance

Evidence of insurability is not required when you initially enroll. If you want to change your coverage in the future, evidence of insurability will be required to move to a higher level of coverage if you are enrolled in Option 3, 4, or 5. You are not required to provide evidence of insurability if you wish to add COLA (that is, move from Option 2 to 1 or from Option 4 to 3).

## Choose one of the following five LTD options

Option 1	Provides 60% of the first \$60,000 of ABBR plus 40% thereafter (up to a maximum ABBR of \$200,000); includes COLA.
Option 2	Provides 60% of the first \$60,000 of ABBR plus 40% thereafter (up to a maximum ABBR of \$200,000); no COLA.
Option 3	Provides 50% of the first \$60,000 of ABBR plus 30% thereafter (up to a maximum ABBR of \$200,000); includes COLA.
Option 4	Provides 50% of the first \$60,000 of ABBR plus 30% thereafter (up to a maximum ABBR of \$200,000); no COLA.
Option 5	Provides 30% of ABBR up to a maximum ABBR of \$100,000; no COLA.

**Note:** The Monthly LTD benefit may be reduced by income received from other sources. See *Benefits and you* at [cibchr.com](http://cibchr.com) for details.



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## Critical illness insurance

Even with medical and disability insurance coverage, many Canadians have found they are unprepared for the financial burden that can result from being diagnosed with a serious illness. Disability plans can help cushion the financial impact by replacing a portion of your income paid on a monthly basis. With critical illness insurance, you receive added financial protection through a one-time lump-sum payment to help with any additional expenses.

- You and your spouse can receive your first \$75,000 of coverage without having to provide evidence of insurability.
- Coverage includes 25 covered conditions.
- You can be insured up to age 70.

You can purchase critical illness insurance for yourself, your spouse, and/or your dependent children.

Coverage is available in multiples of \$25,000, up to a maximum of \$200,000 for you and your spouse, and in amounts of \$2,500, \$5,000, or \$7,500 for each of your dependent children. Evidence of insurability is required for coverage exceeding \$75,000.

If you and your spouse are both CIBC employees, you may both apply as an employee and as a spouse. This means that you are eligible to get the first \$75,000 as an employee and an additional \$75,000 as a spouse—that's \$150,000 of coverage without having to provide evidence of insurability.

If you or your spouse are covered for critical illness, you, your spouse, your children, your parents and your spouse's parents also have access to *Best Doctors* at [bestdoctors.com](http://bestdoctors.com), which offers a variety of services that can help with serious medical conditions.

The cost for this coverage is based on age, gender, and smoker status of the person being insured. You pay for critical illness insurance through payroll deduction.

For more information on critical illness insurance, please refer to *Benefits and you* available on *myBenefits* at [cibchr.com](http://cibchr.com).

### What conditions are covered by critical illness insurance?

- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumour
- Blindness
- Cancer (life threatening)
- Coma
- Coronary artery bypass surgery
- Deafness
- Dementia (including Alzheimer's disease)
- Heart attack
- Heart valve replacement or repair
- Kidney failure
- Loss of independent existence due to catastrophic illness/injury
- Loss of limbs
- Loss of speech
- 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
- Stroke



# Your life

Beyond benefits, we do what we can to help support healthy lifestyles. Proactive and preventative care—and healthy habits like eating well and exercising regularly—can make all the difference. Our resources and programs are here to help.



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## Healthy living matters

### Employee Family Assistance Program (EFAP)

The EFAP gives you access to professional and confidential counselling to help you and/or members of your family manage personal problems and challenges. Services include:

- Counselling—via telephone or in person sessions
- Specialized programs that focus on a range of work, family, and life issues—including health coaching, nutritional counselling, child/elder-care issues, and legal matters
- The easy-to-use and informative *workhealthlife* website at [workhealthlife.com](http://workhealthlife.com)—to find the information and support you need

To request a service, go to *workhealthlife* at [workhealthlife.com](http://workhealthlife.com) or call the EFAP 24 hours a day, seven days a week at:

- English: 1-800-387-4765
- French: 1-800-361-5676
- TDD (hearing impaired only; English or French): 1-877-338-0275



#### Your privacy is important

Your personal information is confidential and will not be shared with CIBC.

### Wellness Checkpoint

Get the information you need to make healthier choices.

Complete your health risk assessment by going to *myBenefits* at [cibchr.com](http://cibchr.com) and clicking on *Wellness Checkpoint* in the *Other Benefits* section. You will get a personalized health profile, which identifies any potential health risk factors such as stress, environment, blood pressure, diet, exercise, and cholesterol levels. For best results, have your blood pressure, height, weight, and cholesterol levels available. You can create goals, monitor your progress, and print a copy to review with your doctor.

### LifeSpeak

An online video library that features conversations with leading experts on a range of wellbeing topics, including financial, physical and mental health, relationships and personal development. The videos are convenient to access, engaging, and available 24/7 at work, home or on your mobile device.

To access the library:

- From work, go to *LifeSpeak* at [cibc.lifespeak.com](http://cibc.lifespeak.com)
- From anywhere else, go to *LifeSpeak* at [cibc.lifespeak.com](http://cibc.lifespeak.com) and sign in with corporate ID: `lifespeakcibc`

### Other resources

CIBC provides additional resources to help support your health, including personal days, flexible work arrangements, and monthly online healthy living articles on *CIBC and Me*.



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# Your choice

Now that you know your options, it's important to consider what coverage is the best fit for you and your family.



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## Helping you choose

You can ensure you are getting the right coverage by evaluating your current and future needs, as well as any other benefits coverage you have available through your spouse or partner. CIBC also provides the following tools and resources to support you during open enrollment and throughout the year.

### **myBenefits**

*myBenefits* is a website where you can enroll or make changes to your benefits, review your benefits selections, and find helpful resources with important information about your benefits program at CIBC. You can visit *myBenefits* at [cibchr.com](http://cibchr.com), 24 hours a day, seven days a week, at work or from home now and throughout the year.

### **People Like Me**

*People Like Me* provides examples of some of the benefits choices others might make based on their personal circumstances. This resource is meant to help you with your decision-making process and can be found on *myBenefits* at [cibchr.com](http://cibchr.com).

## Human Resources Contact Centre (HRCC)

Human Resources Contact Centre (HRCC) is available if you need help using *myBenefits* or if you have general questions about your benefits. Call 1-800-668-0918, Monday to Friday from 8:00 a.m. to 7:00 p.m. ET.

You also have access to benefits information and assistance through live web chat during HRCC hours and a 24-hour online request management tool called *eService*. Both of these tools are available on *myBenefits* at [cibchr.com](http://cibchr.com) in the *Contact Us* section.

## Sun Life website

The Sun Life website provides online access from work or home to submit claims and review your claims history, 24 hours a day, seven days a week. Access the website through the *Go to my Sun Life* tile on *myBenefits*, or go to Sun Life at [mysunlife.ca](http://mysunlife.ca).

Once you start making medical and dental claims, you can view and/or print a summary of claims and the amount reimbursed for the time period you specify. This will help you review your usage of the various plans during the past year and decide what future coverage you will need.

You can also find out when you are eligible to be reimbursed for your next dental visit or pair of glasses; what services are eligible; the percentage of the cost covered; and the maximum amount paid for many covered expenses.







## Enrolling

You can enroll online anytime, anywhere on *myBenefits* at [cibchr.com](http://cibchr.com) within 31 days of becoming eligible for benefits.

### Default coverage—what happens if you do not enroll within 31 days?

For medical and dental coverage, you will be provided with Comprehensive coverage for you only. This default coverage **does not** include coverage for your spouse or dependent children.

You will also receive basic life insurance Option 1 (one times your Annual Benefits Base Rate or ABBR), long-term disability Option 4 (50% of the first \$60,000 of your ABBR plus 30% thereafter), basic accident insurance, business travel accident insurance, and short-term disability coverage (subject to eligibility as noted on [page 17](#)). Any required payroll deductions for these benefits will also begin.

It is up to you to determine whether you are comfortable with these levels of coverage, given your personal circumstances.

This coverage is in effect until the end of the current plan year unless you have a qualifying life event. For more details, please refer to *Benefits and you* on *myBenefits* at [cibchr.com](http://cibchr.com).



## Enrollment checklists

### Before you enroll...

- Review the information in this brochure and online on *myBenefits* at [cibchr.com](http://cibchr.com) to help you understand the benefits available to you.
- Evaluate your current and future needs, as well as any other coverage you have available through your spouse/partner.
- Review the *People Like Me* scenarios on *myBenefits* at [cibchr.com](http://cibchr.com) to discover what benefits decisions others have made.
- Make your benefits selections using the online enrollment tool on *myBenefits* at [cibchr.com](http://cibchr.com).

### After you enroll...

- Review your online confirmation statement.
- Submit evidence of insurability, if required.





## Making changes to your benefits

After you enroll, you can only make changes during the next open enrollment or if you have a qualifying life event.

### Life events

Certain changes in your life can affect your benefits needs. These are referred to as life events. If you experience a life event, you have 60 calendar days from the date of the event to change your benefits coverage. For more information, call the HR Contact Centre at 1-800-668-0918.

You can make changes to your coverage if you experience one of the following life events, subject to any evidence of insurability requirements:

- Birth or adoption of a child
- Marriage or a common-law relationship after one year
- Divorce, legal separation, or end of a common-law relationship
- Loss of dependent eligibility\*
- Re-qualification of a child as an eligible dependent\*
- Death of a spouse
- Death of a dependent child
- Loss of a spouse's coverage due to his/her job loss or retirement
- Gain of a spouse's coverage due to his/her job gain
- Change from regular part-time to regular full-time status or vice versa. Note that your benefits coverage will change to reflect your new Annual Benefits Base Rate (ABBR)

\* For these life events, only changes to dependent coverage are permitted.



Career ambitions.  
Life ambitions.  
We all have them.



We genuinely care about your health and wellbeing and want to empower you to be the best version of yourself every day. That is why we've designed a benefits program that provides you with the tools and resources to support all aspects of your wellbeing—your finances, life, body and mind.

For information about your CIBC benefits program, call 1-800-668-0918 or visit *myBenefits* at [cibchr.com](https://cibchr.com).



Your benefits



Your life



Your choice