

COVERAGE AND CARE WHEN YOU NEED IT.

Supporting your health and welfare.

MEMBER UPDATE & 2022 REPORT

Your DGC Benefits Plan is well-funded and designed to support your health and welfare by providing coverage for prescription drugs, dental, vision, paramedical, insurance protection, Teladoc, and more!

Mental wellbeing coverage & care

Navigate life's challenges with the following coverage and resources:

Addiction treatment

Counselling and financial support—available to you only (family is excluded)—for in/out-patient treatment for alcohol and/or drug addiction, with up to a lifetime maximum of \$10,000 of coverage for eligible expenses.

Call today to speak with dedicated addiction counsellor.*

📞 1-833-366-1602

*Note: Counsellors offer emotional support and help coordinate addiction treatment centres.

Consult+

24/7 virtual “walk-in” physical healthcare and stress management & wellbeing support—by text or video chat—for you and your family.

- Prescription renewals
- Referrals to specialists
- Virtual therapy sessions
- Access to multidisciplinary teams
- And more!

GET THE APP TODAY!

Download Consult+ from Google Play or the Apple App store—and be sure to have our plan number (50553) and your member ID (Hint: You can find it on your Canada Life drug card).

NEW

More psychology coverage

Get up to \$3,000/person/year for registered or licensed practitioners, including:

- Psychologists and social workers
- Psychotherapists in British Columbia, Ontario and Quebec
- Registered clinical counsellors in British Columbia

HAVEN Helpline

24/7 support for issues related to workplace harassment, discrimination, or inappropriate (racist, violent, or sexual) behaviour.

- Clinically led incident reporting to streamline your experience and to deliver improved care
- Fully confidential counselling support available by phone and virtual chat

📞 1-855-201-7823

🖱️ **Virtual chat** dgc.lifeworks.com**

Member and Family Assistance Plan (MAP)

Confidential counselling and referrals to support you and your family's physical, mental, social, and financial welfare—at home and/or at work.

- Short-term professional counselling
- Services include family, nutrition, financial, and legal support
- And so much more!

TELUS Health (formerly LifeWorks)

📞 1-800-387-4765

🖱️ **Virtual chat** dgc.lifeworks.com**

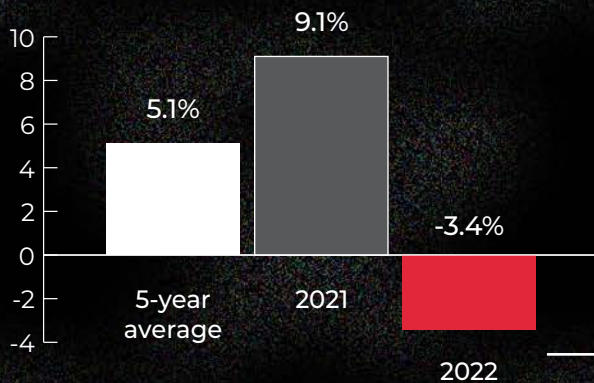
**Join by invitation only. Contact dgcbenefits@dgc.ca for details.

2022 plan performance

Funding

Investment returns and producer contributions fund our plan and pay our health and welfare expenses. In 2022, the plan remained well-funded—despite economic ups and downs!

Investment returns*



2022 was a challenging year for investors due to negative returns across many asset classes. The financial markets were impacted by economic uncertainty, inflation, and rising interest rates. These factors largely contributed to the negative return of the portfolio.

Nevertheless, the plan remains healthy and stable—now, and into the future—thanks to producer contributions and the Trustees' focus on long-term sustainability.

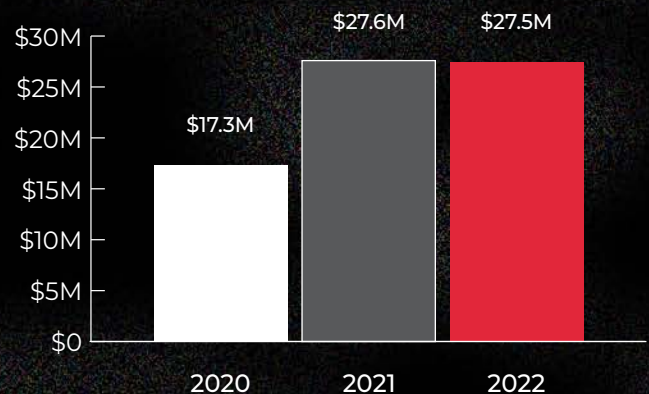
Coverage levels for each calendar year are determined by producer contributions for the prior 24 months ending June 30.

In 2021 and 2022, we saw lots of industry activity, following a slower 2020 year, due to the COVID-19 pandemic.

This activity in 2021 and 2022 will affect coverage levels into 2025.

When contributions are strong, we can also build our reserves to protect benefits in case of industry challenges.

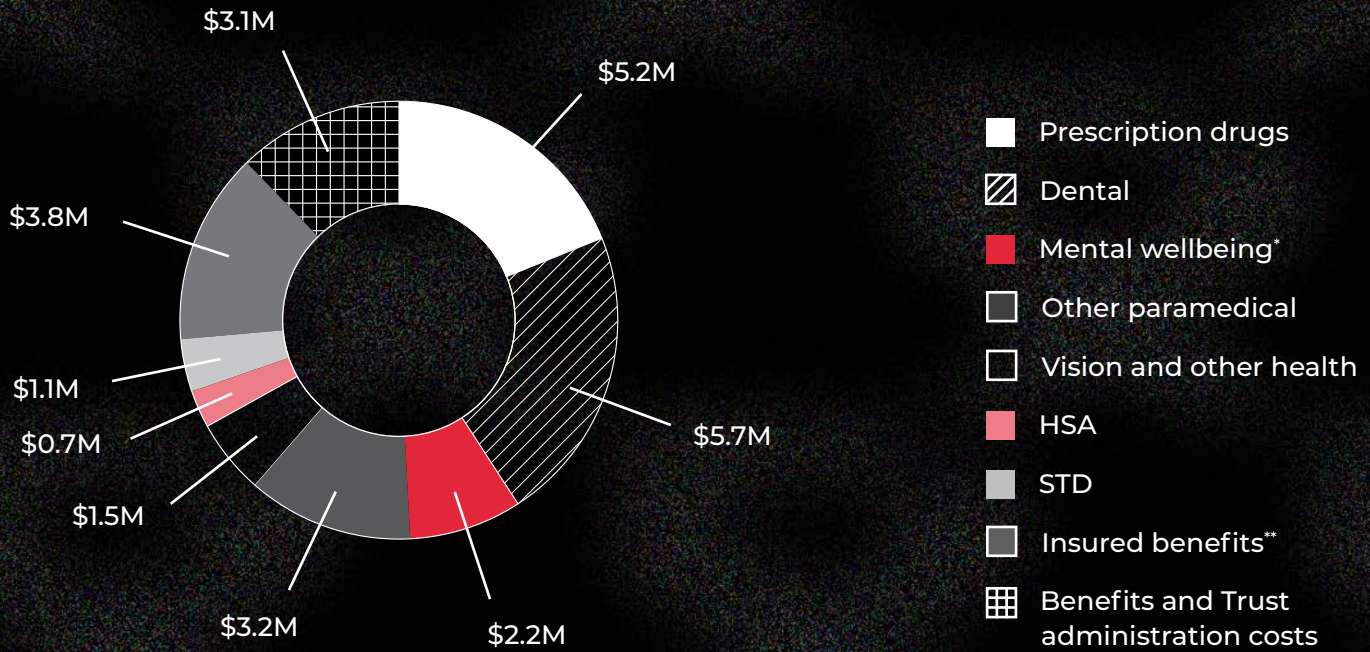
Total producer contributions



* As of December 31, 2022, and net of investment management fees

Expenses

Here's how the Trust's funds were spent in 2022:

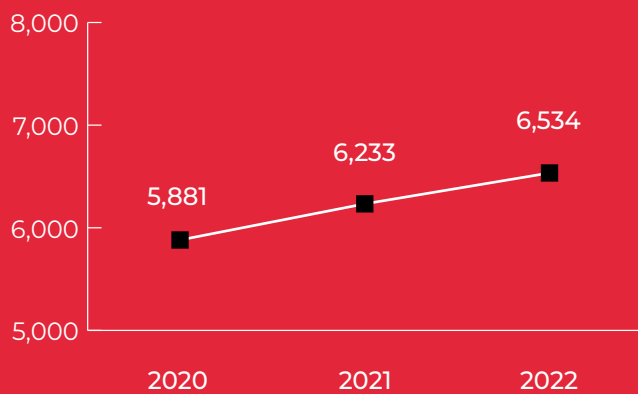


Note: Values exclude applicable sales taxes.

*Includes Dialogue and psychological services available through paramedical benefits.

**Includes premiums paid on life, critical illness, AD&D, and out of country travel, insurance, Consult+, Teladoc (formerly Best Doctors), and MAP.

Membership growth— up by 25% since 2019*



*As of July 1 of each year





Plan tips

Get your money back sooner! Submit health and welfare expenses electronically.

Are you submitting paper claims for your health and dental expenses? Consider an electronic claim instead. You'll get reimbursed for your expense days (sometimes even weeks) faster—and directly to your bank account!

To submit an electronic claim, log in to your My Canada Life at Work account—either online (mycanadalifeatwork.com) or through the Canada Life GroupNet app from Google Play or the Apple App store.

Use your dollar bank to fund your HSA—and pay for health and welfare expenses!

(During the annual re-enrolment period only)

Do you have out-of-pocket costs for prescription drugs, dental, vision or paramedical services? Don't forget that you can use your dollar bank to:

- Upgrade your coverage level, or
- Transfer funds to your Health Spending Account (HSA) and pay for eligible expenses!

Check your HSA balance online at mycanadalifeatwork.com.

For details about your dollar bank, HSA and what's considered an eligible expense,* see your **DGC Benefits Guide** on the member website (dgc.ca/en/members).

*Note: Eligible HSA expenses are determined by Canada Revenue Agency (CRA). See your DGC Benefits Guide on the member website for a link to CRA's list of eligible expenses.



Log in to your account on the member website for more information about your DGC Benefits.

dgc.ca/en/members

USE IT OR LOSE IT!

Like many things, your HSA has an expiration date—you must spend the funds within two calendar years of receiving them, or else they will be forfeited back to the Trust.

Our commitment to you

Your plan Trustees—and the other committees, staff, partners and providers—are dedicated to managing, governing, and administering the plan in the best interest of members.

HEALTH AND WELFARE TRUSTEES

- Warren Sonoda, DGC President
- Wanda Chaffey, 2nd Vice President
- David Forget, DGC Executive Director
- Grace Gilroy, Secretary/Treasurer
- Allan Harmon, British Columbia Chair
- Annie Bradley, Ontario Chair
- Bethan Mowat, Quebec Chair
- Cathie Edgar, Manitoba Chair
- Erin French, Newfoundland and Labrador Chair
- Hudson Cooley, Alberta Chair
- Lowell Dean, Saskatchewan Chair
- Sarah MacLeod, Atlantic Chair

Together, we continue to focus on balancing our ability to provide **great benefits** with ensuring **plan sustainability** and protecting the Trust's finances for the future.

BENEFITS COMMITTEE

- Brian Baker, Trust Chair
- Marjorie Chu, DGC Director of Operations

DGC BENEFITS STAFF

- Andrea Moore
- Jennifer Kiefaber
- Jessica Maltez
- Marie-Claude St-Pierre
- Simon Au

HEALTH AND WELFARE PARTNERS

- Eckler Ltd., Consultants and Actuaries
- J&D Benefits Inc., Plan Administrator

A FINAL WORD

This member report is intended to inform the members of DGC's Health & Welfare Trust about certain aspects of their DGC Benefits Plan. Complete descriptions of the plan can be found in the official plan documents. Care has been taken to provide an accurate summary of plan features and the financial status of the Trust. If there are any discrepancies between

the information contained in this report and legal documents, the legal documents take precedence. While it is our intention to continue the plan indefinitely, the Board of Trustees, in their fiduciary capacity as "overseers", reserves the right to change, amend or terminate the plan at any time, should any circumstances necessitate this action.