

WHAT HAPPENS WHEN MY BENEFITS TERMINATE

This document has been created to assist you during your employment transition with Dal-Tile Canada. Please review carefully as this helpful tool contains important benefit carrier, contact, deadlines and what to expect.

Benefits	Benefits overview	Carrier Contact
Extended Health Care and Dental Insurance	Extended health care and dental insurance coverage ends at midnight on your last day worked or termination date. If you would like to purchase an individual extended health care and dental insurance plan once you leave Dal-Tile, Manulife does offer options that you could consider. Contact Manulife within 60 days of the date your group coverage ends. Manulife offers four options for you to consider through the FollowMe Health plans.	Manulife To find out more, request a brochure, get a quote, apply online or print an application, go to www.coverme.com or call 1-877-COVER ME (1-877-268-3763)
Group Life Insurance and AD&D	Group Life Insurance and AD&D coverage ends at midnight on your last day worked or termination date. If you would like to convert your Group Life Insurance to an individual policy, you must apply in writing and pay the first premium within 31 days after the insurance terminates. In the case of insurance for the spouse, either the employee or the spouse may apply for conversion of a spouse's insurance.	RBC Insurance The Life Conversion Form will need to be completed and mailed to RBC – contact Denise Garcia at denise.garcia@daltile.com for the form
Short-Term Disability	Short-Term Disability (STD) coverage ends at midnight on your last day worked or termination date. There is no option to convert your STD coverage.	
Long-Term Disability	Long-Term Disability (LTD) coverage ends at midnight on your last day worked or termination date. There is no option to convert your LTD coverage.	

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<p>Group Registered Savings Plan (Group RRSP)</p>	<p>When you terminate employment, contributions to the plan will stop. You will receive a package from Canada Life with the transfer options available to you. These will include:</p> <ol style="list-style-type: none"> 1. a transfer to another RRSP, or 2. a transfer to an RRIF, or 3. a transfer to a registered pension plan, if that plan permits, or 4. purchase an annuity 5. a lump sum cash payment, less withholding tax 	<p style="text-align: center;">Canada Life Policy/Plan Number 65400</p> <p style="text-align: center;">Visit www.grsaccess.com or call 1-800-724-3402</p>
<p>Deferred Profit-Sharing Plan (DPSP)</p>	<p>When you terminate employment, contributions to the plan will stop. You will receive a package from Canada Life with the transfer options available to you. These will include:</p> <ol style="list-style-type: none"> 1. a transfer to another RRSP, or 2. a transfer to an RRIF, or 3. a transfer to a registered pension plan, if that plan permits, or 4. a transfer to a DPSP, or 5. purchase an annuity, or 6. a lump sum cash payment, less withholding tax <p>Completed years of continuous member:</p> <ul style="list-style-type: none"> • Less than one year – Employer’s contributions 0% vested • One year or more – Employer’s contributions 100% vested 	<p style="text-align: center;">Canada Life Policy/Plan Number 65400</p> <p style="text-align: center;">Visit www.grsaccess.com or call 1-800-724-3402</p>

For additional information, contact Denise Garcia via email at denise.garcia@daltile.com or phone 214-309-4057.