



WHAT HAPPENS WHEN MY BENEFITS TERMINATE

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

Benefits	Benefits overview	Carrier Contact
<p>Extended Health Care and Dental Insurance</p>	<p>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 Mohawk, 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.</p>	<p>Manulife</p> <p>To find out more, request a brochure, get a quote, apply online or print an application, go to www.coverme.com</p> <p>or call</p> <p>1-877-COVER ME (1-877-268-3763)</p>
<p>Group Life Insurance and AD&D</p>	<p>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.</p>	<p>RBC Insurance</p> <p>The Life Conversion Form will need to be completed and mailed to RBC – contact Denise Garcia at denise.garcia@daltile.com for the form</p>
<p>Short Term Disability</p>	<p>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.</p>	
<p>Long Term Disability</p>	<p>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.</p>	



<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 Sun 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>If you do not choose an option within 90 days after your terminated employment, Sun Life will be entitled to either:</p> <p>(a) for small balances, pay your account balance in one lump sum cash payment, less withholding tax, or</p> <p>(b) transfer the amount on a tax-sheltered basis to an individual RRSP established for you by Sun Life.</p>	<p style="text-align: center;">Sun Life</p> <p style="text-align: center;">Mohawk Canada Corp. Retirement Savings Plan (6DW/01)</p> <p style="text-align: center;">Visit “Leaving the Plan” at www.mysunlife.ca or call 1-866-733-8612</p>
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For additional information, contact the Denise Garcia via email at denise.garcia@daltile.com or phone 214-309-4057.