



Effective October 1, 2014, your Group Benefits and Retirement Programs will move to Manulife.

With this move comes added value for all Golder employees. [Click here to learn more.](#)

These icons help you easily identify whether the information provided applies to



your Benefits Program or



your Retirement Program

When both icons are displayed, the information applies to both programs.

Transition information online

Visit manulife.ca/Golder for

- Frequently asked questions about the transition and your programs
- Details on attending an information session
- Your retirement program investment information
- Highlights of your retirement program
- Accessing your account
- Services and support available from Manulife





Key dates

Week of September 22	You'll receive a new benefits card to be used starting October 1, 2014. It will display your new plan contract number and certificate number that identifies you as a member of the plan. Use this card for electronic claims submissions with your pharmacy, vision, paramedical, and dental provider and for travel.
September 15-26	Attend an information session focused on your benefits program and understand how your retirement savings will move.
October 1	<p>Your benefits account at Manulife will be active at midnight ET. Your retirement account will be available by 9 a.m. ET.</p> <p>An invitation to register will be sent to your Golder email address. Once you have registered, you will immediately be emailed an activation key. Enter this activation key to access your benefits account – this is a one-time process.</p> <p>When you login, you'll be able to view your Retirement account by selecting 'Group Retirement' under Quick Links on the home page.</p>
October 1	Organizational Solutions Inc. (OSI) has partnered with Golder to provide an enhanced Workers' Compensation and Disability Management program for employees.
Week of October 6	Your retirement savings will move to Manulife. You will be able to view your transferred assets by October 10 at the latest.
October 20-31	Attend an information session focused on your retirement program and the support available to you from PlanRight® Advisors.
Early November	A retirement confirmation statement will be mailed to your home address, confirming the assets that have transferred to Manulife.



What's happening to Your Benefits

Your benefits account will be set-up at Manulife with the same coverage you currently have. The following information will be transferred to Manulife:

- Current health and dental benefit selections
- Beneficiary designations
- Direct deposit (banking) information
- Claims history (dental maximums, vision, prior drug approvals, etc.)
- Dependent information
- Optional life coverage amount

Your new Benefits plan contract is 17142.



What's happening to Your Retirement

If you are currently enrolled in the program at Sun Life Financial, a retirement account will be set-up for you at Manulife, according to the plans in which you currently participate:

- Defined Contribution (DC) Pension Plan – Policy number 10004055
- Registered Retirement Savings Plan (RRSP) – Policy number 20004055

Your existing beneficiary designations and your RRSP payroll deductions will be transferred to Manulife.

Maximize your Retirement Savings

Although you and Golder make contributions to the DC Pension Plan, you have the opportunity to save even more for retirement by making voluntary contributions to the Golder Group RRSP. By contributing to the Group RRSP with Manulife, you benefit from immediate tax savings through payroll deductions and lower-than-retail Investment Management Fees.





Contact Manulife as of October 1

Manulife provides a range of services to ensure you get the information and answers you need to manage your group benefits and retirement programs.

Online

On October 1, you'll receive an email about how to register your accounts and gain online access to both your benefits and retirement plans with a single login.

[Click here to learn more about online features.](#)

Phone

Call the Customer Service Centre toll-free at **1-844-5GOLDER (1-844-546-5337)**. After selecting your language preference, press 1 for Group Benefits information or press 2 for Group Retirement information. [Click here to learn more.](#)

Email

- For group benefits questions, send an email via the secure website.
- For group retirement questions, send an email to gromail@manulife.com.





With this move comes added value for all Golder employees.

- You'll save money with lower Long-term Disability rates and lower Investment Management Fees for your retirement savings.
- You'll have access to Manulife's award-winning tools and resources to help you plan your retirement and manage your benefits.
- Manulife's PlanRight® Advisors can help you make the most of your Golder programs as well as with your personal financial needs. PlanRight® Advisors can support you with
 - Creating a comprehensive personal financial plan,
 - Advice on investment options outside your group plan,
 - Personal asset consolidation, and
 - Discussing your Life insurance needs.

To better protect your privacy, as part of this transition, your employee number will now be used as

- your retirement account identifier instead of your Social Insurance Number. You'll see this number displayed on your account statements.
- your member certificate number, without any numeric prefix.





What you need to know about your Benefits

YOUR BENEFIT DEDUCTIONS WILL CHANGE

October 1 begins the new coverage year. Benefit deductions will now be spread over 26 pays instead of the current 24 pays. The total cost remains the same, but you will see a lower deduction per pay.

SUBMITTING CLAIMS

You can continue to submit benefit claims to Coughlin until September 15. After that date, please hold any outstanding claims until October 1 and then submit them to Manulife. If you submit a paper claim form between those key dates, your payment may be delayed.

If you currently have an ongoing claim, submit a copy of the claim to Manulife with a copy of your pre-determination approval from Coughlin.

	Coughlin	Manulife
Paper claims	Submit until September 15 Hold September 15-30	Submit starting October 1
Electronic/ Online claims	Submit until September 30	Submit starting October 1

With Manulife, there are three options to submit claims:

- **FAST** – Submit your claim on paper and mail it to Manulife. You can typically expect to receive reimbursement via direct deposit within five days once Manulife receives your form. Payments by cheque will take longer due to mailing.
- **FASTER** – Submit your claim online using Manulife’s secure website or mobile app. You can typically expect to receive reimbursement via direct deposit the next day (can be up to five business days).
- **FASTEST** – Your health care provider submits the claim on your behalf. You can typically expect to receive reimbursement via direct deposit the next day in most cases (can be up to five business days).

Submitting claims online is easy – Log in to your account, select **Claims** from the top menu, then **Online claims**. Confirm your direct deposit and contact information, and then enter the requested claim details from your receipt. You only need to provide your receipts if requested by Manulife.

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What you need to know about your Benefits

PROVIDER ECLAIMS

This service simplifies the claim experience, allowing health care providers (such as Physiotherapists, Chiropractors, Optometrists) to submit your claims directly to Manulife. The balance is paid directly to the provider by Manulife. You only need to pay what your plan doesn't cover. To take advantage of Provider eClaims, you must sign-up for direct deposit and receive electronic claims statements. Find eligible health care providers near you by visiting manulife.ca/planmember/providereclaims.

CHANGES TO OUT-OF-COUNTRY COVERAGE

If you have a medical emergency while travelling abroad, contact Manulife using the phone number on the back of your benefits card. Manulife will take care of co-ordinating your claim with your provincial plan for amounts over \$200 (claims under \$200 need to be submitted by paper form). If you do not call at the time of the emergency, you will need to submit the claim to the provincial plan yourself and then to Manulife, which may result in out-of-pocket expenses. You (or your eligible dependants if applicable) must be considered medically stable during the 90 days preceding your departure in order to be eligible for out of country coverage under the plan. Full details about coverage requirements are available in your online benefits booklet when you access your account at manulife.ca/Golder.

HOW YOUR PRESCRIPTION DRUGS ARE COVERED

Once your prescription drug claim is submitted to and coded by Manulife, your claim will be covered at the Reasonable and Customary (R&C) amount for your province. These R&C amounts are determined by a variety of sources including the wholesaler, manufacturer, and provincial formularies and can change from time to time.





What you need to do about your Benefits

UPDATE YOUR HEALTH CARE PROVIDERS

As of October 1, your health care providers (for example, your dentist, pharmacist, and other medical practitioners) will need the new Manulife plan contract number and your member certificate number. You can find this information on your new benefits card sent to you the week of September 22.

REGISTER FOR YOUR ONLINE BENEFITS ACCOUNT

On October 1, you'll receive an email about how to register your accounts and gain online access to both your benefits and retirement plans with a single login. Click the link within the email to begin your benefits registration. Upon registration, an activation key will be emailed to you. Follow the link and enter your activation key. When you login, you'll be able to view your Retirement account by selecting 'Group Retirement' under **Quick Links** on the home page.

REVIEW YOUR COVERAGE STATEMENT

Your coverage statement, accessible online with Manulife after October 1, provides details on your coverage amounts, your family members, your beneficiary designation, and your current Optional Life amounts. You should review this statement and make changes as needed. For example, if your beneficiary information is not up-to-date, your life insurance may not be paid out according to your wishes in the event of your death.





What's new about your Benefits

OPTIONAL CRITICAL ILLNESS INSURANCE

Critical Illness insurance complements Short-term Disability coverage by providing protection from financial hardship due to a severe illness by paying a one-time, lump-sum benefit after first diagnosis and survival, so that you can keep the focus on getting well.

- Comprehensive coverage for 22 conditions, plus 7 additional conditions for children
- Coverage for employees and their spouses is available in units of \$5,000 up to \$150,000. Minimum coverage is \$10,000, and the first \$25,000 is available free of medical evidence
- Coverage for a child is \$10,000, with no evidence needed

To purchase this new benefit, log in to your Manulife account after October 1 and print off the appropriate application form, available under Forms from the top menu. Complete the form and return it to Manulife by October 31 to receive the first \$25,000 free of medical evidence.

INCREASED PARAMEDICAL COVERAGE

Each visit to a paramedical provider will be covered to a maximum of \$60, increased from \$40. The annual maximum of \$800 remains the same.

GROUP BENEFITS MOBILE APP

Manulife's app allows you to manage your benefits from your mobile device. Enjoy convenient and secure access to your benefits information on the go! Download the app from the Apple App Store, Blackberry World, Google Play, and the Windows Store.

HEALTH SERVICE NAVIGATOR® (INCLUDES SECOND OPINION SERVICE)

Health Service Navigator helps support you when facing a health event – critical, chronic or episodic. Use this service to navigate the Canadian Health Care System and obtain a second opinion regarding serious medical conditions.

Also NEW – Effective October 1, 2014, Golder is pleased to announce a partnership with Organizational Solutions Inc. (OSI) to provide an enhanced Workers' Compensation and Disability Management program, which will include the expertise and required support to promote your recovery from both occupational and non-occupational absences due to injury or illness.

OSI is a leading national Care Management company. OSI offers great expertise in the area of Workers' Compensation and has strong relationships with Workers' Compensation Boards across Canada. This new partnership will allow Golder to leverage this expertise to better support employees to ensure that the right care is provided at the right time for the right health outcome. More information relating specifically to this program will follow in the coming months.





What you need to know about your Retirement

YOUR CURRENT SAVINGS

- During the week of October 6, 2014, your current investments at Sun Life will automatically be transferred to comparable investments at Manulife, as outlined in the table below.
- When your account is set-up, the investment direction for contributions made to the program will automatically be redirected to the Manulife investments as outlined in the table below.

Existing Sun Life Investment		Mapped to Manulife Investment Fund	Fund Code	IMF*
Sun Life 5-Year GIC	→	MLI Guaranteed Interest Account – 5-year term	1005	n/a
BlackRock LifePath Index Retirement BlackRock LifePath Index 2015 ¹	→	MLI BlackRock LifePath Index Retirement	2321	0.285%
BlackRock LifePath Index 2020	→	MLI BlackRock LifePath Index 2020	2324	0.285%
BlackRock LifePath Index 2025	→	MLI BlackRock LifePath Index 2025	2325	0.285%
BlackRock LifePath Index 2030	→	MLI BlackRock LifePath Index 2030	2326	0.285%
BlackRock LifePath Index 2035	→	MLI BlackRock LifePath Index 2035	2327	0.285%
BlackRock LifePath Index 2040	→	MLI BlackRock LifePath Index 2040	2328	0.285%
BlackRock LifePath Index 2045	→	MLI BlackRock LifePath Index 2045	2329	0.285%
BlackRock LifePath Index 2050	→	MLI BlackRock LifePath Index 2050	2330	0.285%

¹Because the BlackRock LifePath Index 2015 Fund will be combined with the BlackRock LifePath Retirement near the end of 2014, this will transfer to the BlackRock LifePath Retirement Fund with Manulife.

*Investment Management Fee

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Existing Sun Life Investment		Mapped to Manulife Investment Fund	Fund Code	IMF*
Sun Life Money Market	→	MLI Canadian Money Market Fund (MAM)	3132	0.185%
PH&N Bond	→	MLI PH&N Bond	4271	0.435%
MFS Balanced Value				
PH&N Balanced Pension Trust	→	MLI Beutel Goodman Balanced	5631	0.400%
MFS Canadian Equity Growth	→	MLI CC&L Group Canadian Q Growth	7313	0.385%
MFS Canadian Equity Value	→	MLI Beutel Goodman Fundamental Canadian Equity	7632	0.435%
CI Small/Mid Cap Canadian Equity	→	MLI Franklin Bissett Small Cap	7503	0.760%
BlackRock U.S. Equity Index	→	MLI BlackRock U.S. Equity Index	8322	0.195%
MFS International Equity	→	MLI MFS International Equity	8681	0.760%
Trimark	→	MLI Trimark	8181	0.635%

*Because the BlackRock LifePath Index 2015 Fund will be combined with the BlackRock LifePath Retirement near the end of 2014, this will transfer to the BlackRock LifePath Retirement Fund with Manulife.

*Investment Management Fee

For more information on the Manulife funds, go to manulife.ca/Golder, select **Your Retirement** and **Investments**.





What you need to do about your Retirement

VIEW YOUR ONLINE RETIREMENT ACCOUNT

On October 1, you'll receive an email about how to register your accounts and gain online access to both your benefits and retirement plans with a single login. Click the link within the email to begin your benefits registration. Upon registration, an activation key will be emailed to you. Follow the link and enter your activation key. When you login, you'll be able to view your Retirement account by selecting 'Group Retirement' under **Quick Links** on the home page.

Review the [Personal Information Statement](#) included that outlines Manulife's collection and use of your personal information for your retirement account.





What's new about your Retirement

NEW INVESTMENT OPTION

In addition to the Manulife funds shown, you will have access to a new investment option – the Manulife Pyramis Select Global Equity Fund (fund code 8583; IMF 0.700%) – for your savings after October 1. Details about this fund can be found at [manulife.ca/Golder](https://www.manulife.ca/Golder).

ONLINE RETIREMENT PLANNING TOOL

A key resource for your retirement planning is Manulife's Steps Retirement Program® (Steps), which helps you consider a complete retirement picture and determine your annual retirement income goal based on the lifestyle you would like to live during retirement.

AUTOMATIC ASSET REBALANCING SERVICE

You'll have access to Automatic Asset Rebalancing with Manulife. Since the performance of different investments will cause fund values to increase and decrease at different rates and at different times, the percentage of your account invested in each fund will sometimes differ from your investment instructions for ongoing contributions. This service will help keep your account in-line with your instructions.

RRSP CONTRIBUTION LIMIT MONITORING SERVICE

Manulife can help you monitor your RRSP contributions against your maximum contribution limit. Your maximum contribution limit is found on the notice of assessment issued to you by the Canada Revenue Agency (CRA) each year. Once you activate this service on your account, Manulife will notify you when you are within 85% of your contribution limit.





Contact Manulife by phone

Call the Customer Service Centre toll-free at **1-844-5GOLDER (1-844-546-5337)**. After selecting your language preference, press 1 for Group Benefits information or press 2 for Group Retirement information.

Benefits Customer Service Representatives can assist you with

- Coverage questions
- Updates on claim status
- Questions about the secure site

Customer Service Representatives are available Monday to Friday, from 8 a.m. to 8 p.m. ET (8 a.m. and 5 p.m. ET for French group benefits inquiries).

Retirement Customer Service Representatives can assist you with

- Obtaining a PIN
- Account inquiries and administrative assistance
- Transactional inquiries
- Enrolling

Customer Service Representatives are available Monday to Friday, from 8 a.m. to 8 p.m. ET.

Retirement Financial Education Specialists can assist you with

- Investment options for your group plan
- Optimizing your group retirement program
- Understanding your investor profile

Financial Education Specialists are available Monday to Friday, from 9 a.m. to 5 p.m. ET.

PlanRight® Advisors can assist you with

- Creating a comprehensive personal financial plan
- Advice on investment options outside your group plan
- Personal asset consolidation
- Discussing your insurance needs

PlanRight® Advisors are available toll-free at **1-877-371-6268**, Monday to Friday, from 9 a.m. to 5 p.m. ET.





Online account information at manulife.ca/Golder.

On October 1, you'll receive an email about how to register your accounts and gain online access to both your benefits and retirement plans with a single login.

Your Benefits Program

You'll be able to...

- Submit claims online
- View coverage details
- Review your claims
- Sign-up to have claims paid directly to your bank account
- Access health and wellness resources and information such as Health Service Navigator® and Health eLinks®

Your Retirement Program

You'll be able to...

- Check your account balance and view a summary of contributions
- Transfer money between investments
- Change the amount you contribute to the RRSP through payroll deduction
- Set-up the RRSP Contribution Limit Monitoring service
- Activate the Automatic Asset Rebalancing service
- Get current unit values
- View your personal rates of return for each individual investment and for your overall plan
- Get detailed investment information, such as fund profiles, retirement planning tools and much more



The personal information statement

Your consent to use your personal information

By signing this Application form, you give your consent for us to obtain, verify, and share your personal information, as set out below, in administering your account, now and in the future, with the plan sponsor, the plan administrator, the plan advisor and its employees and other parties in the performance of their duties for us.

You authorize us to use your Social Insurance Number (SIN) if applicable, to uniquely identify you during the administration of your account.

How we will maintain and use your personal information

You agree that we may use the personal information that we collect to:

- comply with legal and regulatory requirements,
 - confirm your identity and the accuracy of the information you've provided,
 - conduct searches to locate you and update your member information,
 - administer this plan while you actively work for your employer, and after you no longer work with your employer,
 - administer any other products and service that we provide to you, and
 - determine your eligibility for, and provide you with details of, other select financial products or services that may be of interest to you that are offered by us, our affiliates or other select financial product providers.
-

Who may access your personal information

The following individuals may have access to your personal information:

- our employees and representatives who require this information to do their jobs,
- the plan advisor, including its employees, appointed by your Plan Sponsor to provide ongoing benefit counselling or plan administrative services,
- people to whom you have granted access,
- people who are legally authorized to view your personal information, and
- service providers who require this information to do their jobs.

This may include data processing, programming, printing, mailing, distribution, research and marketing or administration and investigation services.

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Asking us not to use your personal information

You may withdraw your consent for us to use your SIN for non-tax administration purposes. You may also withdraw your consent for us to use your personal information to provide you with other product or service offerings, except those that are mailed with your statements.

If you wish to withdraw your consent for us to collect, use, retain or share your personal information, you may contact us by phoning our customer service centre at **1-888-727-7766** or by writing to the Privacy Officer at the address below.

How long we can keep your personal information

You authorize us to keep your personal information for the longer of:

- the time period required by law and by guidelines set for the financial services industry, and
- the time period required to administer the products and services we provide.

The information we collect with your consent will be protected and maintained in your Manulife plan member file.

The personal information that we must have

You may not withdraw your consent for us to collect, use, retain or share personal information that we need to issue or administer your account unless federal or provincial laws give you this right. If you do so, we may no longer be able to properly administer your account and this is what could happen:

- benefits will not be payable as provided under the plan,
- we may treat your withdrawal of consent as a request to terminate your contract, and
- your rights, and the rights of your beneficiary or estate under the plan may be limited.

Recording your customer service calls to us

We may record your customer service calls to us for the following reasons:

- quality service controls,
- information verification, and
- training.

If you do not wish to have your calls recorded, you must communicate with us in writing to Group Retirement Solutions, 25 Water Street South, Kitchener, ON N2G 4Y5, and request that any response by us also be in writing.

Questions, updates and requests for additional information

If you have a request, a concern, or wish to receive more information about our privacy policies, or if you wish to review your personal information in our files or correct any inaccuracies, you may contact us by sending a written request to: Privacy Officer, Group Retirement Solutions, 25 Water Street South, Kitchener ON N2G 4Y5.

