

Summary of Benefits For Canadian Employees

At Enel North America, we are proud to be a leader in energy and technology solutions. Through our commitments to innovation and sustainability, we actively work as a company to make the world a better place. And it all starts with our employees.

Enel North America offers a variety of quality benefits to support employees and their families.



Eligibility

Regular Canadian employees working 30 hours or more a week are eligible for benefits on their date of hire. Covered dependents include legal spouse/domestic partner and children who are under age 21(25 if in school fulltime) and are eligible for coverage.

Enrollment Opportunities and Instructions

Life Insurance, Disability, and Health Care

Coverage takes effect on date of hire and on the date of a qualified life event. Eligible employees must enroll in Enel North America, Inc. sponsored benefits within the first 31 days of employment and/or within 31 days of a life event (marriage, birth of a child, and loss of spousal benefit coverage). You are only able to waive health and dental benefits and only if your spouse has coverage through their employer.

You will be contacted by email upon hire to complete your benefit enrollment by Enel's dedicated Support Team through our broker, the Lawrie Insurance Group. To make changes to existing enrollments, employees should contact the Lawrie Insurance Group at benefithelp@lawriegrup.com within the allowed timeframes. Failure to complete enrollment steps within the specified timeframes will be subject to medical approval and may result in declined or reduced benefits.

Registered Retirement Savings Plan (RRSP)

To enroll and/or make changes to existing enrollments, employees must do the following by Close of Business on the Thursday prior to payroll.

- Complete the Enel Canada enrollment flyer. Please use this and follow the online instructions. Learn about saving, the program, and the funds you can invest in. It's all online. The Manulife hub is easy to use and understand and when you're ready, it's just a click to go sign up!
- Complete the Payroll Deduction Authorization Form and return it to the Benefit and Payroll Teams.

Important Contact Information

The majority of your inquiries can be directed to our service representatives at the Lawrie Insurance Group at benefithelp@lawriegrup.com; however, below, you will find contact information for our insurer partners:

For...	Contact...	At...
General Inquiries	Enel Benefits Team	EnelNABenefits@enel.com ; benefithelp@lawriegrup.com
Enrollment and Coverage Assistance	Support Team at Lawrie Insurance Group	benefithelp@lawriegrup.com
Life, Disability, Health and Dental Care	RBC	1-855-264-2174
RRSP	Manulife	1-888-727-7766; www.manulife.ca
Employee Assistance Program	RBC	1-877-630-6701

Taxable Benefit Notice

As Enel North America, Inc. provides and pays for Life Insurance, Accidental Death and Dismemberment Insurance, Dependent Life Insurance, Short Term Disability and Long Term Disability, the value of such benefits will be recorded as taxable. A year-end audit will be conducted to ensure proper calculations.

Employer Paid Health Care

Enel North America provides Extended Health Care benefits through RBC:

Feature	Coverage
Prescription Drug Pay Direct Drug Card Maximum Smoking Cessations Vaccines	100 - Nil deductible Included - Generic Mandatory Unlimited \$300 lifetime max Included
Major Medical Annual Deductible Hospitalization	100% None 100% - Nil deductible - Semi-Private
Paramedical Practitioners Included Specialists	100% - \$500 per practitioner per benefit year maximum See booklet
Vision Care Eye Exams	100% no deductible; \$200 every 24 months \$75 every 24 months
Out of Country Maximum Duration	100% - Nil deductible - \$3,000,000 lifetime 60 consecutive days

Employer Paid Dental Care

Enel North America provides Dental benefits through RBC:

Feature	Coverage
Annual Deductible	None
Basic/Preventative/Periodontic/Endodontic Annual Maximum	100% \$2,000 per benefit year
Major Restorative Annual Maximum	50% combined with Basic
Orthodontic Maximum	50% \$1,500 lifetime maximum

Employer Paid Life Insurance and Disability*

Enel North America provides life and disability benefits through RBC:

Basic Life/AD&D: 2x base salary, up to \$400K (benefit reduces by 50% at age 65).

Short-Term Disability (Weekly Indemnity): After elimination period (0 days for accident, 7 days for illness), 66.67% of weekly salary up to \$1,200 for up to 15 weeks

Long-Term Disability: After elimination period (15 weeks), 66.67% of monthly salary up to \$10,000 up to age 65, medical evidence will be required for amounts over \$4,800

Dependent Life Insurance: \$10,000 for spouse and \$5,000 for dependent child(ren)

*Contact benefithelp@lawriegrup.com to inquire about **Optional Life Insurance** options.

Applying for Leave of Absence

At Enel North America, we understand that sometimes there are times in your life when you need to be away from the office.

In the event that you need to apply for a medical, personal or legislated (such as maternity/parental) leave of absence, the Lawrie Insurance Group will be your primary point of contact. Please reach out to benefithelp@lawriegrup.com and our designated service representative will provide you with the necessary forms to initiate your leave and advise you of your responsibilities throughout your leave of absence.

Time Off

Enel North America provides the following paid time away from work:



Vacation Time



Sick Time



Personal Time



Parental Time



15 Company Holidays per year



Birthday Off



2 Volunteer Days

Registered Retirement Savings Plan (RRSP)

The Enel sponsored RRSP plan has been adopted to provide you with the opportunity to save for retirement on a tax-deferred basis. The plan is administered by Manulife with investment guidance provided by Lawrie Insurance Group.

Employees are eligible to contribute and to receive company-matching contributions immediately upon hire with immediate vesting.

We will match employee contributions equal to 100% of the first 4%.

The total of employee and employer contributions cannot exceed your annual limit as listed on your CRA Notice of Assessment.

As a best practice, participants are encouraged to maintain updated beneficiary designation forms with Manulife and should contact benefithelp@lawriegrup.com.

Additional Benefits

Employee Assistance Program

When life challenges affect you or your family, it can feel overwhelming. EAP is a confidential problem-solving service designed to assist you or family with workplace conflict, mental health issues, substance abuse, and marital problems. To learn more or access this service, please call this confidential number: 1-877-630-6701

Best Doctors

The Best Doctors program will be offered to help you get an expert medical review, assist in finding specialists and help navigate the health care system. This program allows you to connect to the right medical care when you need it most, by giving you access to leading medical specialists within and outside of Canada for a second opinion, to help you understand you diagnosis and treatment plan.

Pharmacogenetic Testing

Pharmacogenetic testing is a simple saliva test that relies on science to recommend which medication will work best for you with minimal side-effects, based on your DNA. This test is offered at a heavily discounted price of \$299. The procedure analyzes all illnesses and types of medication, which will allow your physician to prescribe based on your genetic makeup, resulting in less wasted time, better health and lower out of pocket costs.

Wellness App

Your RBC benefits include a mobile app that can track your physical activity and offer perks and discounts for achieving fitness goals. Get cash deposited into your app wallet, which can be used on various Health products. The app also includes wellness articles, fitness challenges with co-workers, and much more.

