

Welcome to your Honeybee Benefits Portal! Let's go step by step to help get you started.

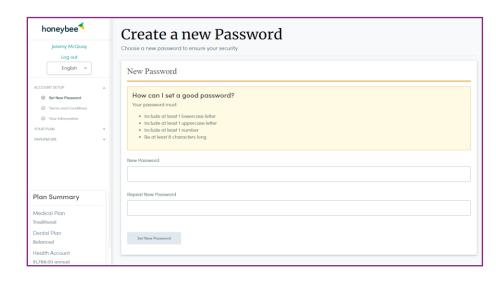
#### Step 1: Log in

To log into Honeybee for the first time, enter your email and the password emailed to you beforehand.



### Step 2: Create a New Password

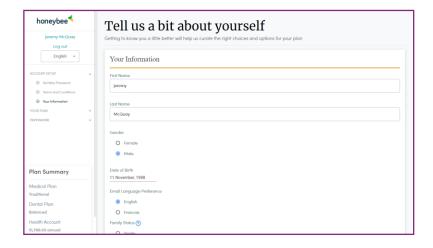
Replace the password with one of your choosing.





#### **Step 3: Fill in information**

Enter your information here.

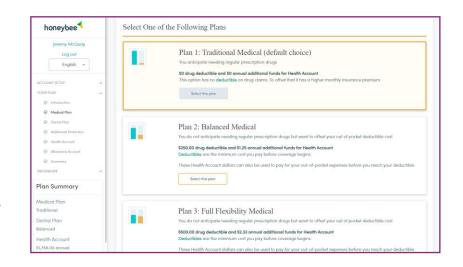


### Setting up Your Plan: Medical, Dental, Health Account, and Additional Protection

### Step 4: Medical

A deductible is the amount employees will have to pay out of pocket before their health coverage begins. For example, a drug deductible of \$250 means that a plan member must pay \$250 for prescription drugs before their coverage begins for the year.

Please choose your plan carefully as this will reflect your coverage for the upcoming benefit period. Once your selection is made, plan members are only able to alter their plans upon renewal i.e. once per benefit period.

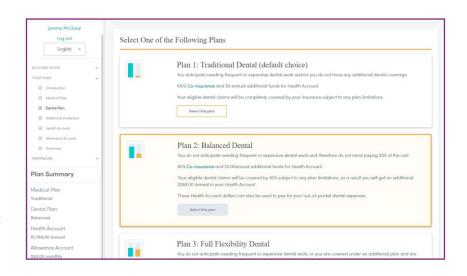




### **Step 5: Dental**

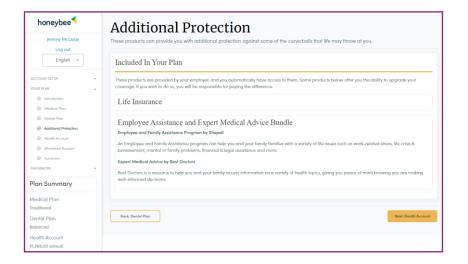
Co-insurance is the amount (in percentage) that will be paid to cover a plan member's health care costs. If co-insurance is less than 100%, then the employee will have to cover the rest. For example, if a plan member opts for an 80% co-insurance level, then a \$200 dental visit would be covered under their dental plan for \$160 (\$200 x 80%). The plan member then pays the remainder out of pocket or using their Health Account dollars.

Please choose your plan carefully as this will reflect your coverage for the term. Once the selection is made, plan members are only able to alter their plans upon renewal i.e. once per benefit period.



### **Step 6: Additional Protection**

Products provided by your employer appear here. Plan members have automatic access to these products and can choose to upgrade their coverage, if applicable, at their own expense.





#### **Step 7: Health Account**

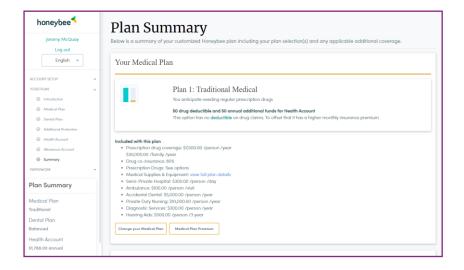
Health Account (Health Spending Account, or HSA) is a flexible spending account to be used for commonly incurred health expenses outside of your medical and dental coverage. Your Health Account is Honeybee's unique approach to paramedical benefits and beyond and can even act as a supplement to your existing medical and dental coverage; whatever your insurance does not cover (either due to deductible and/or co-insurance levels) can be submitted towards your Health Account.

Your HSA is funded by your employer and can be used towards a wide variety of medical expenses.



### **Step 8: Plan Summary**

Based upon your previous selections, this page goes over the details of your Honeybee coverage and what is included in your plan. Please review what is included in your plan carefully; this will be your last chance to switch your plan selection.





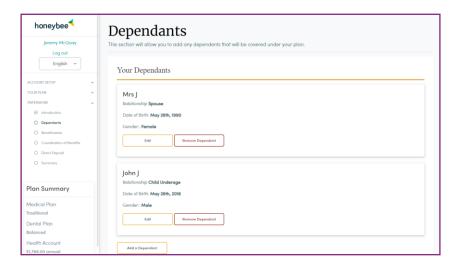
#### **Step 9: Dependants**

This section allows you to add any dependents. Your dependent(s) will also be covered under your plan.

Dependents must meet all of the following criteria:

- Your spouse, common-law partner, child, or child of your spouse or common-law partner
- Depend on you for financial support

### **Paperwork**

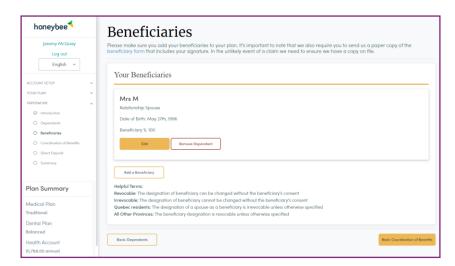


### **Step 10: Beneficiaries**

In the unlikely event of a life insurance claim, a beneficiary must be added to your plan. A beneficiary is a person or persons who will receive the death benefit from your life insurance policy when you die.

You can name your spouse, children, dependents, another family member, a friend or a charity as a beneficiary. If you name more than one beneficiary, the death benefit will be divided between them. You can assign percentages of the death benefit to each beneficiary, e.g. 50 percent to your spouse, 50 percent to your children.

Please note that a signed paper copy of the beneficiary form is also required in order to finalize your beneficiary.

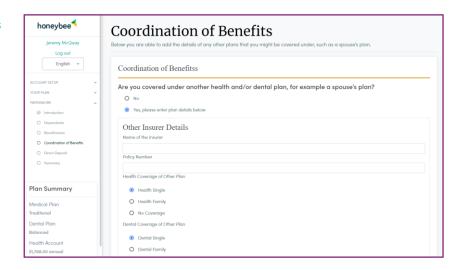




#### **Step 11: Coordination of Benefits**

Here you are able to add the details of any other plans you may be covered under, such as a spouse's plan.

If you are not covered under another plan, simply click "No" and go onto the next step. If you are covered under another health and/or dental plan, enter in the insurer details of the plan you are covered under.

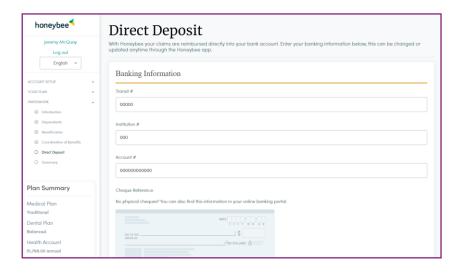


### **Step 12: Direct Deposit**

Enter your banking information to allow claims to be reimbursed directly into your bank account.

- Transit number
- Institution number
- Account number

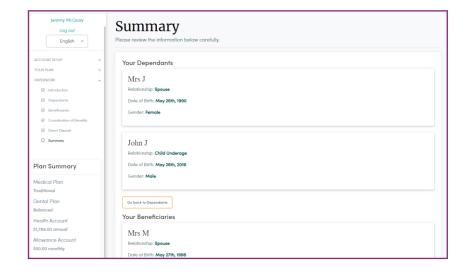
You will be able to make changes to your direct deposit information anytime via the Honeybee app.





#### **Step 13: Summary**

This page goes over the details of your paperwork. Please review what is included in your plan carefully.



### **Step 14: Confirm and Submit**

You're almost done! Please note that once you submit your enrolment you will not be able to make any changes to your plan selections for one year, or until your company's re-enrolment period. If you are confident in your plan selection, click "Submit my Enrolment" to finalize your choices. Your benefits will become available for you to use as of your effective date.

Should you pause your enrolment and come back to it at a later time, please review each section carefully again to ensure that your selections were saved properly when you resume your enrolment selection.

