



BENEFIT AND EMPLOYEE PROGRAMS QUICK REFERENCE

Ecolab provides a comprehensive Group Benefits Program and Group Retirement Program for all **permanent, full time employees** (scheduled to work 20+ hours per week). Following is a brief overview of the benefits provided. See your Manulife Benefit Booklet online for more detailed information including exceptions and limitations, or contact your Benefits Representative or HRBP for more information.

Benefit	Harmonized Details	Cost
Health Care Benefit	<ul style="list-style-type: none"> ▲ Coverage eligible from hire date; application required ▲ Prescription drugs 100% coverage for lowest cost generic equivalent ▲ Convenient drug card available ▲ Dispensing fee not covered – employee pays ▲ Hospital semi-private room 100% coverage ▲ Vision care 80% coverage to a maximum of \$300 every 2 calendar years ▲ Eye exams 80% coverage to a maximum of \$100 per calendar year ▲ Hearing aids 80% coverage to a maximum of \$500 per 3 calendar years ▲ Paramedical professional services 80% coverage to a maximum of \$750 per provider ▲ Orthopedic shoes 80% coverage to a maximum of \$300 per calendar year ▲ Emergency Travel Assistance (out of country medical) ▲ Access free health and wellness resources ▲ Visit www.manulife.ca or download the Manulife Mobile app ▲ Call Manulife: 1.800.268.6195 (English/Français), Monday-Friday, 8:00 am to 8:00 pm ET 	<p>Ecolab pays 80% of premium</p> <p>Employee pays 20% of premium: Single coverage - \$20.00/m Family coverage - \$67.00/m</p> <p>Family includes spouse and unmarried dependent children under 21, or under 26 if a full time student</p>
Dental Care Benefit	<ul style="list-style-type: none"> ▲ Coverage eligible from hire date; application required ▲ Basic services 90% coverage to a maximum of \$2,000 per calendar year ▲ Recall exams every 9 months for adults and 6 months for dependent children ▲ Major services 80% coverage to a maximum of \$2,000 per calendar year ▲ Orthodontics 50% coverage to a lifetime maximum of \$2,000; eligible for adults and children 	Included in Health Care Benefit premium above
Disability Benefits	<ul style="list-style-type: none"> ▲ Coverage eligible from hire date; see definition of earnings and own/any occupation ▲ Short term disability (STD) benefit 100% of basic salary for the first 90 days of an illness and 66.67% of basic salary for the second 90 days of an illness; benefit payments are taxable ▲ Long term disability (LTD) benefit 66.67% of the first \$3,500 of monthly earnings, plus 50% of the balance to a maximum of \$8,000; benefit payments are non-taxable 	<p>Ecolab pays STD premium</p> <p>Employee pays LTD premium</p>
Life and Accidental Death & Dismemberment (AD&D) Insurances	<ul style="list-style-type: none"> ▲ Coverage eligible from hire date; see definition of earnings and evidence of insurability ▲ Employee basic life insurance 2x annual earnings to a maximum \$500,000 ▲ Employee and dependant optional life insurance available for purchase – employee pays ▲ Employee basic AD&D insurance 2x annual earnings to a maximum \$500,000 ▲ Employee and family voluntary AD&D insurance available for purchase – employee pays ▲ Business travel AD&D insurance 7x annual earnings to a maximum \$500,000 ▲ Optional personal life insurance, and employee and dependant critical illness insurance available for purchase – employee pays 	<p>Ecolab pays employee basic life, AD&D and business travel AD&D insurance premiums</p> <p>Employee pays optional insurance premiums</p>
Employee & Family Assistance Program (EFAP)	<ul style="list-style-type: none"> ▲ Coverage eligible from hire date ▲ Access free confidential advice, referral information, educational resources, and counselling for any work, health or life concern ▲ Visit www.workhealthlife.com or download the EAP app ▲ Call Shepell: 1.800.387.4765 (English) or 1.800.361.5676 (Français), 24/7 	Ecolab pays EFAP premium
Registered Pension Plan (RPP) – Defined Contribution	<ul style="list-style-type: none"> ▲ Eligible to join RPP after one year of completed continuous service; automatic enrolment ▲ Ecolab contributes 4% of eligible earnings each year to RPP; see definition of earnings ▲ Eligible to join Group RRSP immediately upon hire date; Workday benefit election required ▲ After one year of completed continuous service, employee Group RRSP contributions to 6% are matched by Ecolab at a rate of 50% to a maximum of 3% into the DPSP ▲ Employee may make further voluntary contributions to the Group RRSP, however, contributions in excess of the 6% are not matched by Ecolab 	<p>Ecolab contributes 4% to RPP</p> <p>Employee contributes to Group RRSP to a maximum of 6%, and Ecolab provides a 50% match to a maximum of 3% to DPSP</p>
Ecolab Share Purchase Plan	<ul style="list-style-type: none"> ▲ Employee may purchase Ecolab shares through payroll deduction to a maximum of \$7,000 CAD per calendar year; Workday benefit election required ▲ For every CAD dollar of Ecolab common stock purchased, Ecolab matches 15% (taxable) in stock ▲ Visit www.computershare.com/employee.ca for shareholder inquiries ▲ Call Computershare: 1.866.580.7132 (English/Français), Monday-Friday, 8:30am to 8:00 pm ET 	Employee purchases Ecolab shares to a maximum of \$7,000, and Ecolab provides a 15% match
Matching Gifts/Donations Program	<ul style="list-style-type: none"> ▲ Ecolab will match an employee's donation to a Canadian registered charity (non-local, non-religious, and non-political in nature) ▲ Ecolab will match an employee's gift of 50+ hours per year to a Canadian registered charity (non-religious and non-political in nature) ▲ Ecolab limits one match (donation or gift) per calendar year ▲ Matching donations are limited to a minimum \$25 and up to \$100 per employee ▲ Matching gifts are \$100 per employee for eligible volunteer work/community leadership 	Ecolab matches employee donations/gifts to Canadian registered charities
Ida C. Koran Trust Fund	<ul style="list-style-type: none"> ▲ Eligible to apply for Trust opportunities after one year of completed continuous service; Ida Koran Trust application required ▲ The Trust provides scholarship awards for dependent children of Ecolab employees and retirees ▲ The Trust offers one-time financial assistance to Ecolab employees and retirees facing unexpected hardship ▲ Visit www.idakoran.com for Trust inquiries 	The Trust provides opportunities
Employee Referral Program	<ul style="list-style-type: none"> ▲ Ecolab pays a cash award of \$500 CAD for the referral of a candidate who is hired into a permanent full time or part time position; see eligibility rules 	Ecolab pays \$500 cash award
Service Recognition Program	<ul style="list-style-type: none"> ▲ Ecolab recognizes milestone anniversaries, every 5 years, with a company service pin and a recognition gift from a service recognition catalog; see eligibility rules 	Ecolab provides recognition gifts