

★ INSURANCE
We've got you covered.

★ PROMOTIONS
We help you reach for your next role.

★ WELL-BEING
A healthy body for a happy mind.

★ EDUCATION REIUMBURSEMENT
Upgrade your skills and take part in continuous learning.

★ VACATION
Because work-life balance matters.

★ EMPLOYEE RECOGNITION
Awards for significant work anniversaries

★ FLEX-TIME
Your work day, the way you want it.

★ AWARDS
President's Awards for superior performance.

★ CASUAL FRIDAYS
Comfort at the office.

★ WORK LIFE BALANCE
Accommodating your special circumstances.

★ REFERRAL PROGRAM
Refer someone to work at Cornerstone for a cash reward.

★ FITNESS
Energize your lifestyle for less.

Please refer to your Cornerstone Group of Companies Employee Handbook for more information



A FIVE STAR BENEFITS PACKAGE

YOU CAN COUNT ON

- ★ Group Benefits + Well-Being
- ★ Vacation, Flextime + Casual Fridays
- ★ Referrals, Promotions + Reimbursements
- ★ Employee Recognition + Awards
- ★ Work Life Balance + Fitness

Accidental Death and Dismemberment Insurance - Cornerstone's Accidental Death and Dismemberment Insurance Plan pays out a lump sum to an Employee in the event of a physical loss (i.e. limb, sight, hearing). In the event of a death resulting from an accident, the Employee's beneficiary is paid a lump sum.

Best Doctors - Should a Cornerstone Employee (or an eligible dependent) be diagnosed with a serious illness or injury, Cornerstone's Best Doctors program works with the Employee's treating physician to identify and consult with top medical experts to confirm the medical diagnosis and treatment. In addition, Best Doctors can pinpoint qualified specialists near the Employee's home to meet their particular medical needs.

Dental Care - Cornerstone Employees and eligible dependents are insured up to \$1,500 per year for various dental services including: Preventive and Basic Restorative Services (such as fillings and root canals) at 80% reimbursement, and Major Restorative Services (such as crowns and dentures) at 50% reimbursement.

Hospital and Extended Health Care Services - Cornerstone Employees and eligible dependents are covered for: Semi-Private Hospital, Out of Canada Emergency, Prescriptions Drugs (card), Medical Supplies, Various Professional Services and Ambulance and Survivor Extended Benefits. Hospital and Out of Canada Emergency are covered at 100%. Other services including prescription drugs are reimbursed at 80%.

Prepaid Legal Services and Identity Theft Shield - Cornerstone Employees and eligible dependants are able to access low-cost legal services. The cost of this benefit is 100% Employee-paid. Employees and eligible dependents who apply for Prepaid Legal Services are also able to apply for an Identity Theft Shield benefit which provides services to Employees if they become victims of identity theft. The cost of this benefit is also 100% Employee-paid.

Life Insurance - Cornerstone's Life Insurance benefit is 1x an Employee's annual salary to a maximum of \$150,000 (maximum \$75,000 between the ages of 65 and 70). Employees who become deceased, this benefit provides financial assistance to their beneficiaries. Employees can also purchase additional life insurance.

Long Term Disability - Cornerstone's Long Term Disability Insurance Plan provides financial protection for qualifying Employees by paying a portion of their incomes while they are disabled or ill and unable to work. Coverage is based on 66.67% of an Employee's pre-tax monthly salary. This coverage is only applicable to Cornerstone Employees. Dependents are not covered.

Travel Assistance - Through GESA Assistance, immediate world-wide assistance is available to Cornerstone Employees and eligible dependents during a travel emergency (health or otherwise) which occurs outside their province of residence.

Vision Care - Cornerstone Employees and eligible dependents are covered for: Eye Exams (\$120 every 24 months), Eye Glasses, Prescription Sunglasses, Elective contact lenses (\$300 every 24 months) and Contact Lenses or Laser Surgery for special conditions (\$200 in 24 months).

Work Life Employee Assistance Program - By simply dialing a toll-free number, information, assistance and counseling are available to Cornerstone Employees for anything from simple questions to those serious issues that complicate an Employee's life at work or at home. Calls are answered by master-level counselors. Information is also available at www.lifebalance.net.

Sick Days - Permanent Full-Time Cornerstone Employees receive up to 6 paid sick days (at their regular pay) per calendar year for absences from work due to illness or injury. Sick days can be carried over each year to a maximum of 12. Sick days may also be used for doctor/dental appointments.

Casual Fridays - On Monday through Thursday the dress code at Cornerstone is Business Casual. However, on Fridays, Employees have the option of dressing down.

Flextime - Cornerstone enables Employees to have work arrangements that differ from traditional hours of work in order to accommodate both business and personal needs. For example, some employees choose to work 8:30-4:30. Flextime requests are subject to manager approval.

Generous Vacation Allotment - Cornerstone provides its Employees with a generous allotment of vacation days. Employees can view their allotments at a glance via Cornerstone's Online Attendance System.

Promotions - Whenever possible, Cornerstone considers internal applicants for open positions before posting opportunities externally.

Referral Program - A Cornerstone Employee who makes a successful referral for an open position at Cornerstone receives a financial award once the referred Employee has successfully completed 6 months of employment with Cornerstone.

Tuition and Educational Reimbursement Program - Cornerstone Employees working towards a designation or certification in their field will be subsidized for 100% of the cost for the course(s) providing that they obtain at least a "B" average. In addition, Cornerstone will subsidize 100% of the cost for any seminar or workshop intended for the betterment of the Employee. This program is subject to Management and HR approval.

President's Awards - Cornerstone provides financial awards to Employees nominated by their peers for outstanding performance.

Service Recognition Awards - Cornerstone celebrates significant employment anniversaries with generous awards.

Additional Days Off - At Cornerstone, every Employee is provided with additional days off for special circumstances. These include bereavement, family responsibility, jury duty and volunteering with non profit organizations.

Fitness Subsidy - Cornerstone offers a Fitness Subsidy that can be used towards a fitness facility or health club which is able to track attendance / participation. Employees pay their membership fees upfront and after 1 year of membership, if they have attended at least 100 times, Cornerstone will reimburse their membership costs up to \$500.00.