

# Know More. Choose Well. Benefits Resource Guide

Canada Employees

## Important Benefits Contacts

Resource	Pg	Phone Number	Web Address
AVNET INTERNATIONAL (CANADA) HUMAN RESOURCES DEPARTMENT		905-812-4424	home.avnet.com/hr/canada
MEDICAL, PHARMACY, DENTAL AND VISION BENEFITS	4		
Great-West Life		800-957-9777	groupnet.greatwestlife.com
LIFE INSURANCE	8		
Great-West Life		204-946-8554	
DISABILITY INSURANCE (STD & LTD)	11		
Great-West Life		866-325-6413	
RETIREMENT/INVESTMENT PROGRAMS	13		
<b>Pension Plan</b> Great-West Life		800-724-3402	grsaccess.com
<b>Registered Retirement Savings Plan</b> Great-West Life		800-724-3402	grsaccess.com
<b>Savings Plan</b> Great-West Life		800-724-3402	grsaccess.com
<b>Employee Stock Purchase Plan</b> Computershare		866-580-6975	computershare.com/employee/ca
EMPLOYEE ASSISTANCE PROGRAM	14		
LifeMatters		800-634-6433	mylifematters.com
OTHER PROGRAM	15		
Employee Service Awards		866-294-2290 (Globoforce)	avnet.me/awards

This brochure provides only highlights of the benefits offered by Avnet International (Canada). You may request the official plan documents for more information on the plans. If there are any inconsistencies between this brochure and the official plan documents, the plan documents will govern. Avnet International (Canada) reserves the right to modify, amend or terminate any of the benefit plans, in whole or in part, at any time. This brochure does not serve as a contract or offer of employment. If you have any questions, please contact Human Resources.

Any decision in respect of your coverage and insurability for benefits under the medical (pharmacy), dental, vision, life insurance, disability (shortand long-term) and employee assistance program is made by each individual insurance carrier or service provider in accordance with the official plan documents. Avnet International (Canada) does not have any authority to dispute or make determinations contrary to each individual insurance carrier or service provider.

## Benefits Eligibility

All regular employees residing in Canada who are scheduled to work 20 or more hours a week are eligible for Avnet International (Canada) medical (pharmacy), dental, vision, life insurance and disability benefits. Your coverage can begin one month after date of hire. You may enroll your eligible dependents in the same medical, dental and vision plans in which you are enrolled. Choose "Single" coverage for yourself only or "Family" for yourself and one or more dependents.

#### Eligible dependents include:

- Your spouse (including someone with whom you cohabit in a marriage-like relationship)
- Your unmarried child under 21 years of age (including an adopted child, a child for whom you are a legal guardian, a stepchild and/or a child of your spouse) and dependent on you for support\*
- Your unmarried child 21 years of age or older who is a full-time student and dependent on you for support (up to age 25)
- Any other person required by law to be considered a dependent

Coverage for medical, dental, and vision are bundled together in one convenient biweekly deduction. To enroll, request a Great-West Life application for group coverage from Human Resources or print a copy from the HR Canada intranet. Return your completed form to Human Resources within your first month of employment.

Please note that Avnet International (Canada) medical/dental coverage can only be refused if you and/or your dependents are covered by duplicate group benefits through your spouse's employer. If you lose spousal coverage, you must apply for Avnet International (Canada) coverage within 31 days of loss of such coverage. Please contact Human Resources to request addition to Avnet's plan. If you do not apply within 31 days, you and your dependents may be required to provide proof of insurability acceptable to Great-West Life to be covered. If you are approved, coverage for dental benefits may be limited for the first 12 months.

Your coverage for medical (pharmacy), dental, vision and life insurance will end upon termination of your employment relationship with Avnet.\*\* Short-term (STD) and long-term disability (LTD) coverage will end upon lawful termination of your employment, at the end of your statutory notice period (if applicable), at retirement (STD) or age 65 (LTD), or upon your death, whichever is earliest.

Avnet reserves the right to audit the eligibility of dependents enrolled in its health plans. Employees covering ineligible dependents forfeit continued coverage for those dependents and could be subject to corrective action.

#### SPECIAL INFORMATION FOR QUEBEC EMPLOYEES

Please note that some benefit provisions are different for Avnet International (Canada) employees residing in Quebec. Many of these exceptions are explained in this booklet. However, for complete details of plan provisions specific to your province, please refer to the plan document for Quebec employees posted on the HR Canada intranet.

\*The age restriction does not apply to a mentally or physically disabled person who has this condition and was previously insured on this plan as a dependent. \*\*An employee on leave of absence will continue to be eligible for benefits coverage for up to three years, after which time benefit coverage will be discontinued.

## Medical Coverage

#### Please refer to the Premium Schedule on page 16 for costs to you.

The Avnet International (Canada) medical (pharmacy) plan is insured by Great-West Life and provides healthcare coverage to employees and their eligible dependents. The plan covers reasonable charges for medicallynecessary services to treat injury and disease as set out below, and more fully in the official plan policy.

Please note that services are only covered if they are provided in Canada and, in some cases, within your province of residence. Exceptions may be granted for emergency situations such as international travel or vacation, or for treatments not available in Canada upon predetermination by Great-West Life. Refer to the group benefit plan document posted on the HR Canada intranet for additional details about these limitations.

Avnet's plan number is 321313; your ID is your Avnet employee number.



#### Plan Benefits - Medical

Calendar year deductible	None
Portion of covered expenses payable	100%
Hospital services	100% semi-private room
Other medical services	100% (some limits apply)
Licensed specialists as listed	Limited to \$400 per calendar year for each type of paramedical practitioner
Private duty nursing services	75% of the charge up to a limit of \$5,000 per calendar year
Prescription drugs	Plan benefits detailed under prescription drug section
Dental care	Plan benefits detailed under dental section
Vision care	Plan benefits detailed under vision section
Lifetime maximum	Unlimited

#### Your Avnet medical coverage includes:

- Acupuncture/naturopath
- Chiropractic
- Massage
- Orthotics

Refer to your group benefit plan document for details and limitations.

#### Medical Referral Services

Your Avnet International (Canada) coverage includes a Best Doctors<sup>®</sup> medical referral services card (MRSC) designed to give you and your healthcare provider access to the latest technologies, world-class medical opinions and clinical guidance. This service can assist in confirming diagnosis of a covered condition and suggest an effective treatment plan for illnesses such as Alzheimer's disease, cancer, multiple sclerosis and stroke. To begin the referral process, call 877-419-BEST (2378).

With Great-West Life's GroupNet<sup>™</sup> Mobile app, you can access a variety of plan member services on your mobile device.

Submit claims online

- View card information (member ID, Drug and Global Medical Assistance)
- Access personalized coverage information
   Using GPS, locate the nearest provider who has access to Provider eClaims

Registering is easy. Just go to greatwestlife.com and click GroupNet for Plan Members to begin the process.

### Pharmacy Coverage

#### Please refer to the Premium Schedule on page 16 for costs to you.

The Avnet International (Canada) Pharmacy plan is insured by Great-West Life and provides coverage for legal medications prescribed by your healthcare providers for the treatment of injury or disease (some limits apply). When you enroll in the Avnet International (Canada) Medical Plan, you receive your prescriptions through the Continuity of Care Program (also known as the Patient Choice Program)\*. In this program, brand-name drug manufacturers pay up to 100 percent of the difference between the generic cost of their brand-name equivalent and the brand-name drugs taking part in this program and the list is continually growing. This initiative will help contain your out-of-pocket costs while reducing the prescription expenses paid by the Avnet International (Canada) Pharmacy plan.

If the brand-name drug you are prescribed is part of the CCP, up to 100 percent of the difference in cost between generic and brand is reimbursed by the brand-name drug manufacturer once you register for the CCP and receive your card (see instructions below). Then, Avnet's drug benefit will reimburse 90 percent of the generic price of the drug. If a brand-name drug does not have a generic equivalent, or is not part of the CCP, the Avnet plan will continue to reimburse 90 percent of the cost of the brand-name drug. When you have your prescription filled, show your CCP card

to your pharmacist. The pharmacist will first submit the claim to the Avnet International (Canada) Medical Plan for reimbursement based on the cost of your drug's generic equivalent. Then, the claim will be submitted to the drug manufacturer with your CCP card. Note: You must tell your pharmacist about the Continuity of Care program; otherwise, you will be responsible for the difference in cost between generic and brand for participating drugs.

#### Get Your CCP Card Today – Easy Registration

- Go to peoplecorpextras.ca and click on the drug you are prescribed.
- 2. Click 'register' to bring you to the appropriate drug manufacturer's website.
- Follow the prompts to download the card to your smartphone/ computer for immediate use or have a card mailed to you.
- Show your CCP card to your pharmacist when you have your prescription filled\*.

#### Plan Benefits - Pharmacy (Prescription Drugs)

**Prescription Drugs** 

90% with a \$7 dispensing fee cap

#### Save When You Shop at a Loblaws-Owned Pharmacy

Remember, the Avnet International (Canada) Medical Plan reimburses the dispensing fee portion of your prescription up to \$7; you are responsible for the rest. When you shop at a Loblaws-owned pharmacy, your dispensing fee is capped at \$8.62. Loblaws also guarantees to cap its ingredient cost mark-up at 8% versus the national average mark-up of 15%, so you won't be overpaying for your drugs. Please note, however, that you are not obligated to use a Loblaws-owned pharmacy.

To find a Loblaws pharmacy near you, visit peoplecorpextras.ca and click on Preferred Pharmacy Provider locator at the top right, or go to loblaws.ca.

#### Global Medical Assistance

In addition to the services previously listed, Great-West Life provides medical assistance through a worldwide communications network which operates 24 hours a day. The Global Medical Assistance Program locates medical services and obtains Great-West Life's approval of covered services, when needed as a result of a medical emergency occurring while you or a covered dependent is travelling for vacation, business, or education. Benefits include hospital payments required for admission, medical evacuation, transportation, lodging and car rental charges, and preparation and transportation services in the event of death (some limits apply). Coverage in Canada is limited to emergencies occurring more than 500 kilometres from home. For assistance, please call the appropriate number listed on your Global Medical Assistance card.

#### Business Accident and Emergency Sickness Medical Coverage/Travel Assistance

Avnet International (Canada) offers employees travel accident and emergency health insurance through Ace Travel Assistance (policy number ADDN06573873). This coverage is available for use when travelling on Avnet business outside of Canada and includes worldwide travel assistance. The program is available at no cost to you and features:

- Accident coverage (up to \$250,000 per incident)
- Emergency medical expenses (up to \$10,000)
- Medical evacuation and repatriation (100% of covered expenses))
- Accidental death and dismemberment coverage (up to \$250,000)
- Worldwide travel assistance including security information and personal services

For assistance in a travel emergency, Ace Travel Assistance by calling, toll free, 855-327-1414 (in the United States) or 630-694-9764 (outside the United States).

\*Quebec employees: Due to legislation in Quebec, some drugs may be excluded from the CCP. If your drug is excluded because you live in Quebec, you will be made aware when you register on the manufacturer's website.

## Dental and Vision Coverage

Please refer to the Premium Schedule on page 16 for costs to you.

#### Dental Coverage

The Avnet International (Canada) dental plan is insured by Great-West Life and provides coverage for a wide range of preventive and restorative dental services to employees and their eligible dependents. In addition to providing coverage for the services performed by a licensed dentist, the plan also provides coverage for those performed by a denturist licensed to practice denture therapy and/or by a dental hygienist who is entitled to practice independently.

The fee schedule used for your dental claim is the one in effect on the date of your treatment. Schedules are approved and published by each provincial dental association in the province where you reside.

NOTE: If an allowance for an expense is not included in the fee schedule, Great-West Life will determine the reasonable and customary allowance.

#### Vision Coverage

Vision benefits for all employees and eligible dependents (regardless of medical coverage) is provided by Great-West Life through Preferred Vision Services (PVS). Services include discounts on quality eyewear and lens extras (scratch guarding, tints, etc.) when you purchase these items from a PVS network optician or optometrist. Discount laser eye surgery (up to the maximum benefit shown below) is also available when using a participating PVS network provider.

Call the PVS information hotline at 800-668-6444 or visit the website at pvs.ca for program details and PVS locations. Present your PVS ID card at the time you purchase eyewear or at the initial laser eye surgery consultation. Pay the discounted PVS price at the time of service; then, submit your receipt and claim form to Great-West Life for reimbursement.

Plan Benefits - Dental
Calendar year deductible     None       Basic/preventive services Routine exam (once every 9 months) Complete exam     Vision
(once every 24 months)     80%       Polishing     80%       (once every 6 months)     X-rays       (frequency depending on the type of x-ray)     1
Major restorative services (such as crowns, fixed bridges, dentures, etc.) 50%
Basic/preventive/major restorative maximum\$1,500 per calendar year (combined for all covered services)
Orthodontics 50% (includes children and adults) up to \$2,000 lifetime maximum

## Live Well

We encourage you to take advantage of the opportunity to learn more about being in control of your health and well-being. It takes less than a half-hour to complete a confidential, online Personal Health Risk Assessment. The personal information gathered is entirely confidential and will not be disclosed to anyone at Avnet International (Canada) or used in the determination of employee health plan contributions.

Register on greatwestlife.com and visit the Health & Wellness page.

Once the assessment is complete, you have the opportunity to create a personalized action plan. Your action plan can help you make changes to your lifestyle that can improve your quality of life and reduce your risk of disease and other health problems.

As part of your fitness efforts, you and family members living in your home can join a nationwide network of GoodLife Fitness Clubs at 50% off the regular membership rates. Contact the Avnet International (Canada) HR office for more information or to join the program.





To insure good health: Eat lightly, breathe deeply, live moderately, cultivate cheerfulness, and maintain an interest in life.

– William Londen

## Visit Great-West Life's website at greatwestlife.com

To access valuable tools to improve and manage your health.

Stay on top of your game by calculating your Body Mass Index (BMI), tracking your daily caloric intake and charting your physical activity. You can also log on to view your health claims and verify payment.

## Life Insurance Coverage

The Avnet International (Canada) life insurance and accidental death and dismemberment (AD&D) plans, insured through Great-West Life, provide basic life and accidental death and dismemberment (AD&D) benefits equal to one time your annual pay (or target income) up to \$500,000 at no cost to you. You are automatically enrolled in these benefits one month after date of hire.

You also have the option to purchase additional life insurance for you and/or your spouse insured through Great-West Life. You pay for this additional coverage through biweekly payroll deductions. At any time, you may apply for an increase or decrease in life insurance.

### Evidence of Insurability (EOI)

You will be required to give evidence of insurability before becoming insured or when applying for increased amounts of life insurance. Evidence of insurability may also be required for any of your dependents. When you apply for Optional Life Insurance, you must provide evidence of insurability. Request an EOI form from Human Resources or print a copy from the HR Canada intranet. Return your completed form to Human Resources. Once Great-West Life approves your request, your coverage increases.

### Choosing a Beneficiary

When you enroll for benefits, be sure to choose a beneficiary for your life insurance. Unless you make your initial beneficiary designation irrevocable, you may change this beneficiary designation at any time\*. Complete the form posted on the HR Canada intranet and send it to Human Resources.

### Accidental Death & Dismemberment

In addition to the basic AD&D benefit, your coverage includes educational costs for your dependent children and occupational training for your spouse in the event of your death. If an injury necessitates a change in your occupation, you may be entitled to educational benefits. Wheelchair accessibility and family transportation expenses are also included in your coverage (some limits apply).

To make a life insurance or AD&D claim, request a claim form from Human Resources.

### Life Insurance Limitations

The following limitations apply to your optional life insurance elections -

- In order to have your Optional Life Insurance premium waived for any period of total disability, you must be participating and cooperating in a reasonable and customary treatment program for each disabling condition.
- If death occurs as a result of suicide, only the amount of Optional Life Insurance that was in effect for two years or more is paid.
- No Dependent Life Insurance benefit is paid for dependents under 24 hours of age.
- No Dependent Life Insurance benefit is paid for dependents who were confined in a hospital when they became eligible for coverage and continued to be hospitalized until death.





## Summary of Life Insurance Coverage

Life Insurance Coverage	
<b>Basic Life Insurance</b> Company-paid premiums for coverage for you	1 time your annual pay (or target income) to a maximum of \$500,000
Accidental Death & Dismemberment (AD&D) Company-paid premiums for coverage for you	1 time your annual pay (or target income) to a maximum of \$500,000
<b>Optional Life Insurance*</b> Employee-paid premiums for coverage for you	Optional Life Insurance is available in \$10,000 units subject to approval of evidence of insurability. Coverage will terminate on the date the employee attains age 65.
<b>Basic Dependent Life Insurance**</b> Company-paid premiums for coverage for your spouse/children	Spouse: \$10,000 Each child: \$5,000
<b>Optional Dependent Life Insurance*</b> Employee-paid premiums for coverage for your spouse	Optional Dependent Life Insurance is available in \$10,000 units subject to approval of evidence of insurability. Coverage will terminate on the date the spouse attains age 65.

\*Maximum benefit of \$500,000 for Optional Life and Optional Dependent Life. \*\*If you have dependents, they are automatically enrolled one month after date of hire.

Monthly rates below are per \$10,000 of selected Optional Life Insurance and Optional Dependent Life Insurance				
AGE	MALE NON-SMOKER	MALE SMOKER	FEMALE NON-SMOKER	FEMALE SMOKER
< 35	\$.60	\$1.00	\$.50	\$.70
35-39	.70	1.30	.60	1.00
40-44	1.00	2.10	.90	1.60
45-49	1.90	3.90	1.60	2.70
50-54	3.30	6.50	2.70	4.40
55-59	6.10	11.20	4.30	6.70
60-64	8.60	15.10	5.70	8.40



### Leaves of Absence

#### Pregnancy Leave

Eligible employees\* are entitled to 17 weeks of pregnancy leave (18 weeks in Quebec), which may begin up to 17 weeks before the expected delivery date. You must provide at least two weeks written notice before the start of the leave. The notice period is waived in the event of pregnancy complications or premature birth; however, written notice is still required.

You receive sick pay for the first two weeks of pregnancy leave. Those who are eligible for pregnancy benefits under the Employment Insurance Act may collect benefits for up to 15 of the 17 weeks of pregnancy leave. For 15 weeks, Avnet International (Canada) pays a top-up equal to the difference between the Employment Insurance benefit, plus any other earnings, and 100% of your target income. You must provide proof of the Employment Insurance payment to Human Resources.

#### Parental Leave

Eligible employees\* are entitled to parental leaves in accordance with the provincial Employment Standards legislation. Any employee who has taken pregnancy leave is entitled to 35 weeks of parental leave (52 weeks in Quebec, 37 weeks in Alberta and Manitoba, and 34 weeks for the birth mother and 37 weeks for the birth father in Saskatchewan). You are requested to give written notice at least two weeks before the start of your leave.

- A natural mother must begin her parental leave when her pregnancy leave ends (i.e., after 17 weeks) or after the child first comes into her custody, care, or control.
- A father or any other parent can take up to 37 weeks of parental leave. The leave is provided to care for a child who has come into the care, custody or control of a parent for the first time and must be within 52 weeks after birth (or within 52 weeks of the adoption date).

Those who are eligible for parental benefits under the Employment Insurance Act may collect benefits for up to 35 weeks of parental leave.

NOTE: Employees have a two-week waiting period for either pregnancy leave or parental leave. However, only one waiting period is required if you take both leaves sequentially.

#### SPECIAL INFORMATION FOR ONTARIO EMPLOYEES

If two or more employees (employed by Avnet International (Canada) or a different organization) take this leave to provide care and support for a specific family member, the eight weeks of Family Medical Leave must be shared between them.

"Provide care and support" is defined as providing psychological or emotional support, arranging for care by a third-party provider, or directly providing or participating in the care of the family member.

### Family Medical Leave (FML)

Avnet International (Canada) provides up to eight weeks (12 weeks in Quebec) unpaid Family Medical Leave if you need time off to provide care and support to a family member who has a serious medical condition where there is a significant risk of death occurring within a period of 26 weeks. Family Medical Leave does not have to be taken consecutively, but you may only take it in full week increments.

All employees are entitled to take a Family Medical Leave in accordance with the applicable provincial employment standard legislation. If you qualify, you can also access Compassionate Care Employment Insurance (EI) benefits for up to six weeks. For details on eligibility for employment insurance benefits, refer to information on Employment Insurance (EI) Compassionate Care Benefits available on **servicecanada.gc.ca**.

You must advise your manager in advance of taking Family Medical Leave. If prior notice is not possible because of the urgency of the situation, inform your manager as soon as possible. If you request an extension beyond the initial eight weeks, you must submit a written request to your manager.

#### Personal Emergency Leave

In addition to FML, personal emergency leave is available to you for up to 10 days each calendar year. This unpaid, job-protected leave may be taken in the case of personal illness, injury, or medical emergency and the death, illness, injury, medical emergency, or urgent matter pertaining to certain family members and dependent relatives.



\*Employed by Avnet for at least 13 weeks.

## Disability Coverage

Avnet International (Canada) offers you short-term and long-term disability coverage to provide financial assistance when you are unable to work due to disability. You are automatically enrolled for these benefits after one month of employment.

### To apply for disability benefits

- Request a claim form from Human Resources.
- See a medical doctor no later than the 5th day after your disability begins or recurs.
- Complete the claim form according to the instructions provided.
- Return the claim form to Great-West Life Disability Benefits.

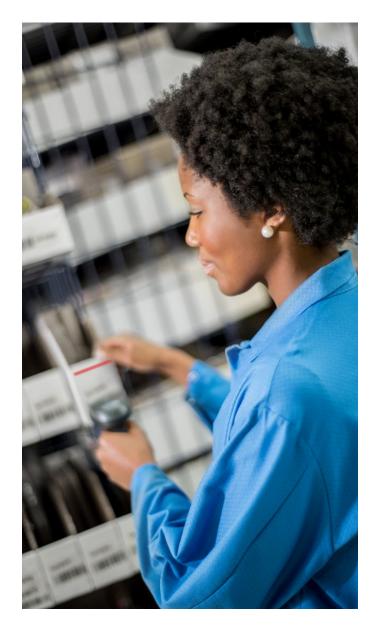
#### Short-Term Disability (STD) Coverage

STD coverage is provided at no cost to you. The STD plan is administered by Great-West Life. You are considered disabled if you are unable to perform all the duties of your occupation due to injury or disease. In order to qualify for disability pay, you must participate and cooperate in a reasonable and customary treatment program for each disabling condition recommended by the licensed physician or chiropractor treating you.

Contingent on your STD approval by Great-West Life, Avnet International (Canada) pays a top-up equal to the difference between the Employment Insurance benefit, plus any other earnings, and 100% of your target income. You must provide proof of the Employment Insurance payment to Human Resources.

### Long-Term Disability (LTD)

If you are unable to work for a long period of time due to injury or disease, your coverage includes LTD benefits. Great-West Life insures your LTD benefits and the cost (per \$100 of monthly coverage) is deducted from your biweekly paycheque. During the first 24 months of LTD benefits, you are considered disabled if you are unable to perform your current occupation. To continue receiving benefits after that time, you must be unable to do any work for which you could be expected to earn at least 60 percent of your pre-disability earnings.



Disability Benefits	
Short-term disability	<ul> <li>Waiting period of 14 days</li> <li>Great-West Life pays 66.7% of weekly insurable earnings up to the current year's maximum weekly Employment Insurance benefit</li> <li>Avnet pays a top-up to 100% of target income for up to 15 weeks</li> <li>Benefits paid weekly for up to 15 weeks (as long as you remain disabled)</li> </ul>
Long-term disability	<ul> <li>Waiting period of 17 weeks</li> <li>Great-West Life pays 66.7% of the first \$2,250, plus 50% of the next \$3,500; plus 44% of the balance of monthly insurable earnings</li> <li>Maximum monthly benefit of \$14,000</li> <li>Benefits paid monthly up until death or your 65th birthday (as long as you remain disabled)</li> </ul>

## Paid Time Off

Avnet International (Canada) encourages you to take time to relax, enjoy some travel, work on a home improvement project, or spend time with family and friends. All regular, full-time employees are eligible to receive paid time off for the following situations. Part-time employees (20 or more hours a week) also qualify for prorated vacation, holiday, and sick leave based on their scheduled work hours.

#### Vacation

Employees earn vacation time each biweekly pay period based on their length of service with the company. You are eligible to use accrued vacation beginning the pay period after 90 days of employment.

Length of Employment	Annual Vacation	Pay Period Accrual
1-4 years	80 hours	3.08 hours
5-9 years	120 hours	4.62 hours
10+ years	160 hours	6.15 hours

### Holidays\*

Avnet International (Canada) grants 11 paid holidays each year, including floating holidays.

#### New Year's Day (All)

Family Day/Louis Riel Day (Alberta/ British Columbia/ Manitoba/Ontario/ Saskatchewan)

Good Friday ~(AII)

Victoria Day (All)

St. Jean-Baptiste Day (Quebec)

Canada Day (All)

Civic Holiday/BC Day (British Columbia/Ontario/Saskatchewan)

Labour Day (All)

Thanksgiving Day (All)

Remembrance Day (Alberta/British Columbia/Manitoba/Saskatchewan) Christmas Day (All)

Berring Berri (Ostania (Osta

Boxing Day (Ontario/Quebec)

**Floating holidays** (British Columbia/Ontario/Saskatchewan have one; Alberta/Manitoba/Quebec have two)

Floating holidays, which the company may designate in any given year, can be taken with prior supervisory approval. New employees are paid for designated holidays upon hire and are eligible to use floating holidays beginning the pay period after 90 days of employment<sup>\*\*</sup>. However, employees hired after October 1 of any year are not eligible for floating holidays in that year.

\*Subject to change on an annual basis.

\*\*If you are hired in September, you are allowed to use your floating holidays in advance of meeting the eligibility requirement.

### Sick Leave

**Hourly employees** accrue 48 hours of sick leave per year (1.85 hours each biweekly pay period). This paid time off can be used for personal illness or to care for a sick immediate family member, including accompanying him/ her to medical appointments. New employees are eligible to use accrued sick leave beginning the pay period after 90 days of employment. Sick leave can carry over from year to year and balances over 80 hours can be paid out at your request (minimum payout of eight hours).

**Salaried employees** have 80 hours of sick leave available upon date of hire. The sick leave hours you use are renewed each pay period as long as you have returned to work for at least one full day. This paid time off can be used for personal illness or to care for a sick immediate family member, including accompanying him/her to medical appointments. After you take 80 consecutive hours of sick leave, you must apply for short-term disability benefits.

### Death in Family

Avnet International (Canada) grants up to five work days off with pay to attend the funeral of your spouse/domestic partner, or fiancee, or a parent, child, sibling, grandparent, grandchild, stepparent or stepchild of you or your spouse/domestic partner. One day off with pay may be granted to attend the funeral of other relatives.

#### Volunteer Time

Avnet encourages employees to be involved in their communities wherever they may live. Through the Volunteer Time program sponsored by Avnet Cares, you are granted up to eight hours of company time annually to volunteer for a non-profit organization meeting Avnet's eligibility criteria. More details are available on the Avnet Cares intranet page.



If you leave Avnet after 90 days employment, your accrued vacation hours and any other paid time off (as required by law) will be paid on your final paycheque.

### Retirement/Investment Programs

Avnet International (Canada) sponsors several retirement/investment plans to help you build funds for your retirement security during your working years.

#### Pension Plan

Avnet International (Canada) contributes 4% of your eligible earnings (as defined in the pension plan document) to a defined contribution pension plan account in your name. You get to choose how you want your account invested. Based on your decisions, investment earnings (or losses) are posted to your account over time. Pension earnings are tax-sheltered, meaning that income taxes are not currently paid on these amounts. At retirement, you purchase a retirement income with the value of your account.

The value of contributions Avnet International (Canada) makes annually on your behalf to the pension plan is your pension adjustment (PA). Your PA reduces the amount you may contribute to your RRSP and is reported to the Canada Revenue Agency (CRA) annually.

Employees join the plan on the first of the month following one year of continuous employment (as defined in the pension plan document). You are immediately 100% vested in this pension benefit, which means you are entitled to Avnet International (Canada)'s contributions and any earnings on these contributions upon retirement. If you leave Avnet International (Canada), you may choose to transfer your pension plan benefits out of the plan.

NOTE: Different participation rules apply to employees who are residents of Quebec. Please refer to your plan document for additional details.

## Registered Retirement Savings Plan (RRSP)

The RRSP plan offers employees the opportunity to save money towards retirement. Participation may begin on the first of the month after you complete three months of continuous employment. RRSP earnings are tax-sheltered, meaning that income taxes are not currently paid on these amounts.

A spousal RRSP is one where you contribute in your spouse's or commonlaw partner's (both as defined in the Income Tax Act) name. If you choose to participate, a spousal RRSP can reduce your current and future taxes.

The Income Tax Act limits how much you can contribute to an RRSP and spousal RRSP. This amount is included on the Notice of Assessment you receive after you file your income tax return.

#### Savings Plan

The savings plan allows you to set aside income in an investment account for retirement or other personal goals. Investment earnings in the savings plan are not tax-sheltered, meaning that you are required to pay taxes in the year they are earned.

#### Employee Stock Purchase Plan (ESPP)

You may choose to become an Avnet, Inc. shareholder by participating in the ESPP. You can purchase shares of Avnet, Inc. common stock at a 5 percent discount through regular payroll deductions. Print out a form from the HR Canada intranet and send to Human Resources to start, change, or cancel your deductions.

You are encouraged to seek independent advice before choosing to invest in Avnet, Inc. Computershare Trust Company of Canada administers the ESPP on Avnet International (Canada)'s behalf.

#### **IMPORTANT NOTES**

Participating in the pension plan, RRSPs and savings plan all require enrollment through Great-West Life. Submit your choices and personal information at **grsaccess.com**. Upon eligibility, contact Human Resources for your guest Access ID.

You may withdraw from your RRSP, spousal RRSP, and savings plan at any time. However, legislation prevents you from withdrawing money from your pension plan while you are employed by Avnet.

The risks associated with any investment choices you make under the Avnet International (Canada) retirement/investment plans are yours. You should carefully review all available information and investment options to determine a prudent strategy. You are encouraged to seek independent financial advice. The Avnet International (Canada) retirement/investment plans are not designed to provide you with 100 percent of your retirement and savings needs.

Any appointment of Avnet International (Canada) as your agent is solely for the purposes of remitting contributions and forwarding instructions to Great-West Life or Computershare at your request. Avnet International (Canada) does not act as your agent in any other respect.

### **Retirement Contacts**

Pension Plan	Great-West Life	800-724-3402
RRSP and Spousal RRSP	Great-West Life	800-724-3402
Savings Plan	Great-West Life	800-724-3402
ESPP	Computershare	866-580-6975

### Employee Resources

#### **Employee Assistance Program**

All Avnet International (Canada) employees have access to Employee Assistance Program (EAP) services offered through LifeMatters. The EAP provides free, professional, confidential counseling for all types of personal issues and work/life balance challenges.

When you or a family member calls the EAP's toll-free telephone number, you have immediate access to a trained professional. The EAP professional will discuss your personal concerns with you and make sure you have access to appropriate resources.

You may receive counseling over the telephone with an EAP professional or you may be referred to a counselor in your area depending on your situation and your preference. If you visit a counselor, up to three sessions are provided at no charge to you. If more sessions are needed, the EAP professional can work with your health plan to explore further coverage.

#### The EAP also offers work/life resource and referral services for:

- Alcohol/drug concerns
- Balancing work and personal life
- Family conflict/concerns
- Family/dependent care needs
- Financial/budgeting difficulties
- Grief/loss
- · Personal law questions (includes one free 30-minute legal consultation per issue and discounts for ongoing representation)
- Relationship-building skills
- Resolving workplace conflict
- Self-improvement/personal development
- Stress/anxiety/depression

None of your personal information is ever shared with Avnet. You do not need to participate in the Avnet medical plan in order to access EAP benefits.

#### Confidential. free assistance from LifeMatters

#### Call 800-634-6433 (toll-free) 24 hours a day, 7 days a week

#### Visit mylifematters.com

(password: AVNET1) for educational resources, self-assessments, and the option to contact counselors electronically.

### **Life**Matters<sup>®</sup>



Service disponible en français: 877-307-1080

## Other Avnet Programs

#### Adoption Assistance

Avnet, Inc. reimburses you for most adoption-related expenses up to \$3,500 (CAD) per child. Assistance is provided for the adoption of children under 18 years of age who are not biologically related to either parent.

#### Avnet Scholarships

Each year, several scholarships from \$500 to \$2,000 (USD) are awarded to children and spouses of Avnet, Inc. employees (North America). The scholarships are awarded to students who show outstanding potential.

#### Computer Loans

After one year of employment, you can obtain an interest-free loan of up to \$2,500 (CAD) to purchase computer hardware and software. To qualify for the loan, you must first purchase your equipment and submit a receipt. You are reimbursed for the purchase, then loan installments are deducted from your paycheques for up to one year.

#### Educational Assistance

This program reimburses full-time employees up to \$5,250 for undergraduate courses (\$7,000 for graduate courses) (CAD) per calendar year to help meet approved educational expenses. Courses must be for Avnet career development or part of a work-related degree program and be accredited to qualify for reimbursement. There is a one-year waiting period for new employees to qualify for reimbursements.

NOTE: Employees who voluntarily terminate employment from Avnet International (Canada) within 12 months of receiving Educational Assistance reimbursements are responsible for paying those reimbursements in full upon termination.

#### Employee Service Awards

Avnet, Inc. honors employees for their years of service by presenting them with a service award on their one-year anniversary. Employees are also awarded gifts through iRecognize at five years of service and every five years thereafter.

For program details, please refer to the HR Canada intranet. See page 2 of this guide for contact information.



### Avnet International (Canada) Premium Schedule<sup>\*</sup>

Coverage Options	Biweekly Deductions				
Medical Pharmacy Dental Vision	Single - \$13.00 Family - \$46.00				
Disability Coverage	Short-Term Disability – No cost to you Long-Term Disability – Employee paid at \$2.93 per \$100 of monthly coverage				
Life Insurance (Employee) 1x annual pay (or target income) up to \$500,000	No cost to you				
	Monthly rates below are	e per \$10,000 of selecte	ed Optional Life Ins	urance and Optional Depe	endent Life Insurance
	Age	Male Non-Smoker	Male Smoker	Female Non-Smoker	Female Smoker
Optional Life Insurance	<35	\$.60	\$1.00	\$.50	\$.70
(Employee/Spouse)	35-39	.70	1.30	.60	1.00
	40-44	1.00	2.10	.90	1.60
	45-49	1.90	3.90	1.60	2.70
	50-54	3.30	6.50	2.70	4.40
	55-59	6.10	11.20	4.30	6.70
	60-64	8.60	15.10	5.70	8.40

### **Enrollment Instructions**

As a new employee, complete your Great-West Life application for group coverage and return it to Human Resources within your first month of employment.

If you acquire any dependents after becoming insured or lose coverage with your spouse's employer, apply for Avnet International (Canada) benefits within 31 days after they (or you) become eligible. Applications submitted after 31 days may require proof of insurability acceptable to Great-West Life. If approved, coverage for dental benefits may be limited for the first 12 months. For benefit questions, call the

Avnet International (Canada) HR office at

905-812-4424

\*Subject to change on an annual basis.



