

## **EMPLOYMENT AGREEMENT**

**BETWEEN:**

**ELIZABETH (LIZ) DOUGHTY**

(the "Employee")

**And**

**SFPP CORPORATION**

(the "Employer")

### **WHEREAS:**

The Employer was established as a corporation pursuant to Schedule 3 of the *Joint Governance of Public Sector Pension Plans Act*, SA 2018, c J-05 (the "Act") to perform duties related to the Special Forces Pension Plan ("SFPP");

The Employee was previously employed by Alberta Pensions Services Corporation ("APS") and was transferred to the employment of the Employer pursuant to the Act effective March 1, 2019;

The board of directors of the Employer (the "Board") wishes to appoint the Employee as the Chief Executive Officer ("CEO") of the Employer;

In consideration of the foregoing and in consideration of the following mutual covenants and agreements, the parties agree as follows:

### **TITLE**

1. The Employee is appointed to the position of Chief Executive Officer ("CEO") of the Employer.

### **EFFECTIVE DATE**

2. This appointment will be considered to have taken effect March 1, 2019, (the "Effective Date").

### **POSITION**

3. The Employee will be employed in the position of CEO, with responsibility for:

- a. overall management of the Employer;
- b. providing leadership, advice and guidance to the Board;

- c. providing leadership, advice and guidance to the SFPP Sponsor Board established pursuant to the *Act*,
- d. to manage and maintain strong and effective relationships with the sponsors, stakeholders and service providers to SFPP; and,
- e. to manage and oversee the other staff of the Employer,

all as determined and directed by the Board. The duties and responsibilities of the Employee may be changed, altered, or added to from time to time to meet the needs of the Employer. The Employee will report to and accept instructions from the Board through the Chair of the Board (the "Chair").

4. The Parties agree that this position is a managerial position, which from time to time and as necessary will require the Employee's services beyond normal working hours and without additional compensation, overtime pay or time in lieu thereof.
5. The Employee will perform the duties assigned to her faithfully and to the best of her ability in a diligent, competent and professional manner and in the best interests of the Employer.
6. The Employee will be bound by and agrees to operate within the policies, practices, procedures, regulations and guidelines established by the Employer, as changed or amended from time to time, except where they contradict the express terms of this Agreement.
7. The Employee will devote her full time and attention to the operations and affairs of the Employer. As the senior executive of the Employer, the Employee will ensure that the Employer's interests are being attended to and remain a priority at all times. The Employee will not, without the written consent of the Board, undertake any other business or occupation whether for remuneration or otherwise which interferes with her obligations to the Employer or that constitutes a potential, perceived or real conflict of interest.
8. The Employee agrees to abide by all conflict of interest, ethics and governance policies adopted by the Board. During the operation of this Agreement the Employee will promptly disclose to the Board in writing full and complete information concerning any interests, direct or indirect (as owner, shareholder, partner, lender, or other investor, director, officer, employee, consultant or otherwise) she may have or any member of her family has or in the future acquires in any business which does business with the Employer or with any of its sponsors, stakeholders, suppliers, or service providers.
9. The Employee shall ensure that the Employer operates and functions within the boundaries of the *Act*, other applicable legislation, and the Board's policies.
10. The Employee is accountable to the Board.
11. On a daily basis, the Employee is the leader of the Employer related to administration, management and operations.

## **SALARY**

12. The Employee's annual salary (the "Salary") shall be \$162,000.00 and shall be paid in installments in accordance with the Employer's regular payroll practices as they may be amended from time to time, less deductions and withholdings as may be required by law or authorized by the Employee. The Employee's performance and the Salary will be reviewed annually and, subject to satisfactory performance, the Salary may be increased no more than 5 per cent. Whether any increase is applied to the Salary, and the amount of any such increase (up to the maximum potential increase of 5 per cent) shall be at the sole and unfettered discretion of the Employer.

## **Lump Sum**

13. In consideration of the Employee accepting terms and conditions of employment which, to some degree, vary from those in effect when she was employed with APS, the Employee shall receive a onetime, non-pensionable lump sum of \$43,499.23, in recognition of the additional duties performed since May 1, 2018.

## **TERMINATION**

14. Upon termination of this Agreement for any reason, the Employee shall be entitled to receive any remuneration earned up to the Termination Date, in addition to any other severance or termination payments which are payable under the terms of this Agreement.
15. The Employee may terminate this Agreement on the giving of no less than 2 months prior written notice of resignation to the Employer.
16. Employment pursuant to this Agreement may be terminated in the following manner:
  - a. By the Employer at any time upon providing 12 months written notice or payment of 12 months of the Employee's Salary in lieu of said notice or any combination thereof.
  - b. By the Employer, in its absolute discretion, at any time, and without notice or pay in lieu thereof, for just cause. For the purposes of this Agreement the phrase "just cause" has the same meaning given it at common law but shall also include the following:
    - (a) A demonstrated failure on the Employee's part to perform the material duties of her position in a competent manner and not remedied by the Employee within an expeditious period of time after receiving written notice of failure from the Board;
    - (b) Pleading guilty to or being found guilty of a criminal offence involving fraud or dishonesty, or other such similar conduct;

(c) Disobeying reasonable instructions given in the course of employment by the Board and not remedied by the Employee within a reasonable period of time after receiving written notice of such disobedience;

17. The Employee agrees to accept the notice or pay in lieu of notice as set out in clause 16 (a) together with payment or remuneration due to the termination date as set out in clause 14 in full and final settlement of all amounts owed by the Employer on termination, including any entitlements under any applicable statutes, and any rights which the Employee may have at common law, and the Employee hereby waives any claim to any other payment or benefit from the Employer.

#### **BENEFITS**

18. Pursuant to Bill 27, The Employee will be entitled to benefits equivalent to those received by her while employed with APS, as set out in the Summary of Benefits – Management Staff attached and forming Schedule “A” to this Agreement”. The Employee authorises the Employer to make such deductions from her Salary as are necessary to pay the Employee’s share of premiums and contributions to the benefits. The Employee’s eligibility to receive benefits payable and deliverable shall be subject to the terms and conditions of the applicable benefit plan or policy, as they may be amended from time to time. The Employer reserves the right to modify and change any of all of the benefit programs, plans or policies or substitute other benefit programs, plans or policies, provided however that such benefits, in the aggregate, remain generally commensurate with the benefit program set out in Schedule “A”.

19. The Employee will arrange scheduling of her annual vacation with the Chair, but in the event of a disagreement, the Board retains the right to unilaterally establish the vacation period or periods.

20. The Employee will retain the vacation entitlement she received while employed with APS. Vacation, and unused vacation hours, will be administered pursuant to the Employer policies.

#### **SET-OFF**

21. The Employee agrees that the Employer may deduct and set-off monies owed by the Employee to the Employer from salary, benefits, entitlements and other monies payable to the Employee by the Employer.

#### **PERSONAL DATA**

22. The Employee hereby authorizes and consents to the collection, use, and disclosure of information about her as an identifiable individual (her “Personal Information”) as may reasonably be required to establish, manage or terminate the employment relationship or post employment relationship, including but not limited to information required to enable the

provision of wages and benefits, to evaluate and assess her performance, to conduct any necessary investigation, and to facilitate contact with the Employee.

23. The Employer is authorized to retain the Employee's Personal Information for as long as may be required for employment purposes and for a reasonable period of time thereafter as may be necessary, or as may be required by law.

#### **CONFIDENTIALITY**

24. The Employee acknowledges that she is a fiduciary and occupies a position of trust with the Employer and is in a position in which she has access to and may obtain access to information of the Employer, and of the Sponsor Board, of the sponsors, stakeholders, service providers and of plan members of the SFPP which is not lawfully in the public domain ("Confidential Information").
25. At all times, the Employee shall keep the Confidential Information of the Employer, and that of the Sponsor Board, of the sponsors, stakeholders, service providers and plan members of the SFPP, confidential and shall take all reasonable steps to ensure the Confidential Information is collected, used, and disclosed only in accordance with the objects of the SFPP, the policies of the Employer, and in accordance with all applicable privacy legislation.
26. The Employee agrees that her obligation to protect the confidentiality of the Confidential Information shall continue even after she is no longer employed by the Employer.

#### **USE OF EMPLOYER RESOURCES**

27. The Employee acknowledges and accepts that the Employer's resources, including but not limited to servers, computers, printers, fax machines, telephones, postal services, e-mail facilities, and Internet facilities (the "Resources") are for conducting the Company's business.
28. The Employee shall have Internet access and an e-mail account, in order to carry out her duties. The usage of these tools for personal reasons is permissible as long as it is carried out in a reasonable and proportional manner, and as long as it respects the security measures protecting the information and the information systems. The excessive and abusive use of these tools for purposes unrelated to the Employee's work, or the breach of the existing safety measures of the Employer's information systems, could lead to sanctions, up to and including termination.
29. The Employee shall have no expectation of privacy in relation to the use of the Resources provided by the Employer.
30. The Employee understands and accepts that the Employer may, at its discretion, monitor the Employee's use of the Resources and intercept, acquire, read, view, inspect, record, and/or

review any and all communications created, stored, transmitted, spoken, sent, received, or communicated by the Employee on, over, or in the Resources or otherwise. The Employee hereby consents to the Employer doing so.

31. In particular, to guarantee the security of the Employer's information and the information systems and to maintain correspondence when the Employee is absent (i.e. due to illness or vacation) or when the correspondence cannot be guaranteed in any other way (i.e. through automatic response or redirection functions), the Employer shall be able to access the electronic communications of the Employee (e-mail and Internet) and control their use by the Employee. The Employee expressly accepts and authorizes the Employer to access the e-mail account given to her by the Employer or the history of web pages visited by the Employee, insofar as this is necessary to satisfy the above.

#### **NON-SOLICITATION**

32. The Employee agrees that she will not directly or indirectly, knowingly solicit, interfere with or endeavour to entice away from the Employer, any employee of the Employer, for a period of 12 months following the termination of the Employee's employment with the Employer.

#### **NOTICES**

33. Any notice/request/demand/consent required to be given under this Agreement may be provided by personal delivery, by registered mail or by facsimile or other means of recorded electronic communications to the Parties hereto at the following addresses:

- (a) To the Employer:

SFPP Corporation,  
Attention: Chair of the Board of the Directors  
1503 Windermere Boulevard SW  
Edmonton, AB T6W 0S9

- (b) To the Employee:

Elizabeth (Liz) Doughty  
[REDACTED]

34. Any Notice, direction or other instrument shall, if delivered, be deemed to have been given and received on the business day on which it was so delivered, and if not a business day, then on the business day next following the day of delivery, and, if mailed, shall be deemed to have been given and received on the fifth day following the day on which it was so mailed, and, if sent by

facsimile transmission or by electronic communications, shall be deemed to have been given and received on the next business day following the day it was sent.

35. Either Party may change its address for Notice in the aforesaid manner.

#### GENERAL

36. This Agreement embodies the entire agreement between the Parties. All promises, prior contracts whether oral or in writing, representations and understandings, are merged herein. Any modification to this Agreement must be in writing and signed by both parties to be valid.
37. The Parties agree that the laws of the Province of Alberta shall apply to this Agreement. The parties irrevocably attorn to the Alberta jurisdiction for all matters.
38. In the event that any provision or any part of any provision of this Agreement is held or deemed to be void, unenforceable, invalid or illegal, for any reason whatsoever (by reason of the operation of any law or by reason of the interpretation placed thereon by a court, tribunal, or other body or Person of competent jurisdiction), it shall be severable and deemed to be deleted and all other remaining provisions shall remain valid and binding upon the parties hereto.

SFPP Corporation

PER: \_\_\_\_\_

DATE: April 8 2019

Elizabeth (Liz) Doughty

Witness

DATE: April 11, 2019.

(print name of Witness)

The following information summarizes the various benefits that are available to all permanent and temporary employees of SFPP Corporation. Each plan in the Benefits Program was established with the well-being of our employees in mind. The plans are continually reviewed and updated to ensure legal compliance and to provide our employees with the high quality benefits that they have traditionally enjoyed.

This overview is an informational guide and carries no contractual or other rights. It is not intended to create, nor shall it be construed to form, a contract between the Corporation and any one or all of its employees. The terms and conditions of the benefits plans will be governed by the appropriate Master Policy.

BENEFITS		COVERAGE TYPE	COST SHARE	
			EMPLOYEE	EMPLOYER
<b>VACATION</b>				
Entitlement	Issued on an up-front basis at the beginning of each calendar year, or date of hire for new employees. An employee's service for the following year is used to determine entitlement for the beginning of each calendar year:  < 5 years of service = 15 days 5 years or more = 20 days 13 years or more = 25 days 21 years or more = 30 days 30 years or more = 35 days	Active: Date of Hire	N/A	Salary Cost
Active: Date of Hire	N/A	Salary Cost		
<b>STATUTORY HOLIDAYS</b>				
Observation	<ul style="list-style-type: none"> <li>• New Year's Day</li> <li>• Family Day</li> <li>• Good Friday</li> <li>• Easter Monday</li> <li>• Victoria Day</li> <li>• Canada Day</li> <li>• Civic Holiday</li> <li>• Labour Day</li> <li>• Thanksgiving Day</li> <li>• Remembrance Day</li> <li>• Christmas Day</li> <li>• Boxing Day</li> <li>• Christmas Floater</li> <li>• Christmas Closure (see annual calendar)</li> </ul>	Active: Date of Hire	N/A	Salary Cost
<b>CASUAL ILLNESS</b>				
Entitlement	Unlimited employee illness days per year	Active: Date of Hire	N/A	Salary Cost
Maximums	Up to 3 consecutive days			
<b>BENEFITS</b>		COVERAGE	COST SHARE	

		<b>TYPE</b>	<b>EMPLOYEE</b>	<b>EMPLOYER</b>
<b>PERSONAL LEAVE</b>				
Entitlement	12 days per year, prorated for new hires			
Eligible Leaves	Medically related absences including medical or dental appointments, illness in family, bereavement, emergencies or uncontrollable personal circumstances.	Active: Date of Hire	N/A	Salary Cost
Renewal	Annual			
Payout	80% payout for unused days annually			
<b>PENSION (MANAGEMENT EMPLOYEES PENSION PLAN)</b>				
Participation	Mandatory			
Benefit	Defined Benefit Pension Plan			
Entitlement	Pension based on salary and service			
Management Supplementary Retirement Plan	Supplementary plan to the MEPP Pension based on service and salary above the MEPP salary cap after July 1999			
<b>LIFE INSURANCE</b>				
<b>Core Basic Life Insurance</b>		Mandatory	0%	100%
Coverage	1X or annual salary, rounded to the next higher \$1,000, if not already a multiple thereof	Active: Date of Hire		\$0.210 per \$1,000 of coverage
Non-Evidence Maximum	\$400,000			
Overall Maximum Benefit	\$400,000			
Reduction	Upon attainment of age 65 coverage reduces to 1X annual salary			
Termination Age	Age 70, or retirement, whichever occurs first			
Mandatory Dependent Life Insurance	\$10,000 Spouse \$5,000 each Dependent Child			\$3.10 per month

<b>BENEFITS</b>	<b>COVERAGE</b>	<b>COST SHARE</b>
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		TYPE	EMPLOYEE	EMPLOYER
<b>Opted Up Basic Life Insurance</b>		Optional	100%	0%
Coverage	2.5X annual salary, rounded to the next higher \$1,000, if not already a multiple thereof	Active: Date of Hire	Additional Cost to EE	
Non-Evidence Maximum	\$400,000		\$0.210 per \$1,000 of coverage, over and above the cost of 1x premiums	
Overall Maximum Benefit	\$400,000			
Reduction	Upon attainment of age 65 coverage reduces to 1X annual salary			
Termination Age	Age 70, or retirement, whichever occurs first			
<b>Voluntary Life Insurance</b>		Voluntary	100%	0%
Voluntary Employee Life	Available in units of \$5,000 to \$500,000 maximum, medical evidence submission required		per unit cost based on age, gender, and smoker status	
Voluntary Spousal Life	Available in units of \$5,000 to \$500,000 maximum, medical evidence submission required			
Termination Age	Age 70, or retirement, whichever occurs first			
<b>ACCIDENTAL DEATH &amp; DISMEMBERMENT INSURANCE (AD&amp;D)</b>				
<b>Core Basic Accidental Death &amp; Dismemberment Insurance</b>		Mandatory	0%	100%
Coverage	Equal to Basic Life Insurance coverage amount	Active: Date of Hire	\$0.017 per \$1,000 of coverage for the cost of 1x premiums	
Termination Age	70 (age 65 reduction in coverage matches Life Insurance)			
Business Travel Accident	Also applicable for bone fide business travel (Policy 100003272) For employees travelling on business. Coverage based on salary		0%	100% \$0.017 per \$1,000 of coverage
<b>BENEFITS</b>		<b>COVERAGE</b>	<b>COST SHARE</b>	

		<b>TYPE</b>	<b>EMPLOYEE</b>	<b>EMPLOYER</b>
<b>Opted Up Basic Accidental Death &amp; Dismemberment Insurance</b>		Optional	100%	0%
Coverage	Equal to Basic Life Insurance coverage amount	Active: Date of Hire	\$0.017 per \$1,000 of coverage, over and above the cost of 1x premiums	
Termination Age	70 (age 65 reduction in coverage matches Life Insurance)			
<b>Voluntary Accidental Death &amp; Dismemberment Insurance</b>		Voluntary	100%	0%
Coverage	Available in units of \$25,000	Active: First day of the month after application approved	Employee: \$0.75 per unit Dependent: \$1.125 per unit	
Benefit Maximum	\$400,000			
	Coverage also available for eligible dependents			
Termination Age	70 (age 65 reduction in coverage matches Life Insurance)			
<b>DISABILITY BENEFITS</b>				
<b>General Illness/Short Term Disability (Self-Insured by APS)</b>		Mandatory	N/A	Salary Cost
Elimination Period	Illnesses of more than 3 consecutive work days, with satisfactory proof of illness required	Active: Date of Hire		GI/STD benefits are provided through salary continuance. Payments are not issued from a third party Insurer.
Calculation	<ul style="list-style-type: none"> <li>▪ 100% of salary for the first 30 work days</li> <li>▪ 90% of salary for the next 25 work days</li> <li>▪ 80% of salary for the next 25 work days</li> <li>▪ 70% of salary for remainder of calendar year</li> </ul>			
Benefit Renewal	Based on calendar year			
Monthly Benefit	70% of monthly salary			
Monthly Maximum	\$10,000			
Benefit Period (for approved claims)	Up to 2 years if unable to perform duties of own occupation; benefits only continue if can't perform duties of any occupation			
<b>BENEFITS</b>		<b>COVERAGE</b>	<b>COST SHARE</b>	

		<b>TYPE</b>	<b>EMPLOYEE</b>	<b>EMPLOYER</b>
<b>Long Term Disability</b>		Mandatory	0%	100%
Eligibility	Employees working minimum of 20 hours per week; Permanent Employees covered after 3 months of continuous service; Temporary/Term Certain Employees covered after 6 months of continuous service	Perm Active: First day of the month following 3 months of continuous service.		\$3.007 per \$100 of coverage
Monthly Benefit	70% of monthly salary			
Monthly Maximum	\$10,000			
Non-Evidence Maximum	\$9,000			
Elimination Period	580 working hours			
Tax Status	Benefits received are taxable			
Maximum Benefits Duration	Permanent Employees: to age 65 Temporary/Term Certain Employees: 2 years	Term Active: First day of the month following 6 months of continuous service.		
Definition of Disability	Two years own occupation, then any occupation to age 65			
Termination Age	Age 65, or retirement, whichever occurs first			

BENEFITS		COVERAGE TYPE	COST SHARE		
			EMPLOYEE	EMPLOYER	
<b>EXTENDED HEALTH CARE</b>		Choice Point: 2018 and every 2 years thereafter			
<b>Core Health Coverage</b>		Mandatory	0%	100%	
Drug Payment (pay direct drug card)	80%;			Single: \$111.50 per month	
Drug Formulary	\$6.00 dispensing fee cap per script			Family: \$191.50 per month	
Smoking Cessation	Alberta Blue Cross Drug Benefit List Least Cost Alternative (LCA)				
Other Medical Services	\$500 per lifetime per participant				
Reimbursement	100%				
Hospital	Semi-private or private accommodation				
Psychologist Coverage	\$70 per visit; maximum \$1000 per policy year				
Paramedical:	\$50 per visit per practitioner; overall maximum for all practitioners combined \$1000 per policy year				
	Includes: Chiropractor, Massage Therapist, Chiropodist/ Podiatrist, Physiotherapist, Speech Language Pathologist, Acupuncturist				
Home Nursing Care	\$10,000 per 3 years				
Accidental Dental	\$2,000 per accident				
Hearing Aids	\$500 per 4 years				
Emergency Travel	100% emergency services, including Travel Assistance; \$1,000,000 maximum per incident				
Eye Examinations					
Vision Care – Frames/Lenses	\$100 every 24 consecutive months				
	\$200 every 24 consecutive months				

BENEFITS		COVERAGE TYPE	COST SHARE	
			EMPLOYEE	EMPLOYER
<b>Opt-Up Health Coverage</b>		Voluntary	100%	0%
Drug Payment (pay direct drug card)	90%;		Additional Cost to EE	
Drug Formulary	\$6.00 dispensing fee cap per script		Single: \$13.50 per month	
Smoking Cessation	Alberta Blue Cross Drug Benefit List Least Cost Alternative (LCA)			
Other Medical Services	\$500 per lifetime per participant			
Reimbursement	100%		Family: \$52.50 per month	
Hospital	Semi-private or private accommodation			
Psychologist Coverage	Unlimited per visit; maximum \$1,200 per policy year			
Paramedical:	\$65 per visit per practitioner; overall maximum for all practitioner combined \$1000 per policy year			
	Includes: Chiropractor, Massage Therapist, Chiropodist/ Podiatrist, Physiotherapist, Speech Language Pathologist, Acupuncturist			
Home Nursing Care	\$25,000 per 3 years			
Accidental Dental	\$2,000 per accident			
Hearing Aids	\$750 per 4 years			
Emergency Travel	100% emergency services, including Travel Assistance; \$1,000,000 maximum per incident			
Eye Examinations				
Vision Care – Frames/Lenses	\$100 every 24 consecutive months			
	\$350 every 24 consecutive months			

BENEFITS		COVERAGE TYPE	COST SHARE	
			EMPLOYEE	EMPLOYER
<b>DENTAL CARE</b>		Choice Point: 2018 and every 2 years thereafter		
<b>Core Dental Coverage</b>		Mandatory	0%	100%
Basic Services	80% coverage	Active: First day of the month following Date of Hire		Single: \$53.00 per month
Major Services	70% coverage			Family: \$144.50 per month
Orthodontics	50% coverage			
Maximums	\$2,500 per person per policy year for Basic & Major services combined; \$2,500 lifetime adult and dependent child covered for Orthodontics			
Recall Exams				
Basis of Payment	Once per 9 months  Current year Alberta Blue Cross Usual & Customary Fee Schedule			
<b>Opt-Up Dental Coverage</b>		Voluntary	100%	0%
Basic Services	90% coverage	Additional Cost to EE		
Major Services	90% coverage			
Orthodontics	70% coverage	Single: \$19.00		
Maximums	\$3,500 per person per policy year on Basic & Major services combined; \$4,000 lifetime adult and dependent child covered for Orthodontics		Family: \$45.50 per month	
Recall Exams	Once per 9 months			
Basis of Payment	Current year Alberta Blue Cross Usual & Customary Fee Schedule			
<b>EMPLOYEE AND FAMILY ASSISTANCE PLAN</b>				
Services	Call service center available 24 hours per day  Counseling services for all types of issues, crisis support, on-line support tools  Confidential access available to employees and their families  Employee Access: 1-800-663-1142 or <a href="http://www.homewoodhealth.com">www.homewoodhealth.com</a>	Active: Date of Hire	0%	100%  \$5.02 per month

BENEFITS	COVERAGE TYPE	COST SHARE	
		EMPLOYEE	EMPLOYER
<b>FLEXIBLE SPENDING ACCOUNT (FSA)</b>			Choice Point: Allocations must be made before December 1 each year, for the following year
<b>Health Spending Account (HSA)</b>	Voluntary	100% Employer-paid benefit. Entitlements are based on FTE.	
Balance carry-forward	Up to one calendar year if unused	Non-taxable	
Termination	Age 70, or retirement, whichever occurs first		
Taxation	Tax-effective benefit to employees (non-taxable)		
	Employee Access: 780-498-8000 or 1-800-661-6995 or <a href="https://www.ab.bluecross.ca/">https://www.ab.bluecross.ca/</a>		
<b>Personal Spending Account (PSA)</b>	Voluntary	Active: The schedule details entitlement based on the first day of the month following the date of hire and the last day of the month ending employment for temporary staff.	
Balance carry-forward	Up to one calendar year if unused		
Taxation	Taxable benefit for each eligible expense		
Eligible Expenses	Areas of interest in personal development, fitness and improving overall well-being, and technology. Please refer to the Blue Cross website for more information.		
	Employee Access: 780-498-8000 or 1-800-661-6995 or <a href="https://www.ab.bluecross.ca/">https://www.ab.bluecross.ca/</a>		
<b>Group Registered Retirement Savings Plan (RRSP)</b>	Voluntary		
Taxation	Tax deductible		
Voluntary Spousal RRSP	Spouses covered under the Blue Cross Group benefit plan are eligible to enroll in the Spousal RRSP Group Savings Plan.		
	Employee Access: <a href="https://www.sunlife.ca/">https://www.sunlife.ca/</a>		
<b>Tax Free Savings Account (TFSA)</b>	Voluntary		
Taxation	Taxable benefit		
	Employee Access: <a href="https://www.sunlife.ca/">https://www.sunlife.ca/</a>		
			*It is the employee's responsibility to know their own personal contribution limits to avoid tax penalties.