

HF Sinclair Benefits Summary

HF Sinclair believes it's important to offer a range of benefits to support your physical, mental and financial well-being goals.

This guide outlines what we provide to our employees. To learn more about how our benefit offerings can make every day better, visit rewards.hfsinclair.com.



Simple Flex Plan

Protect yourself and your family with our Simple Flex Plan through Sun Life. The Plan includes coverage for medical and dental services as well as income protection through disability, life, critical illness and optional accidental death and dismemberment insurance. You will have the opportunity to choose the level of coverage that is best for you. Credits are provided to help cover all or a portion of the cost depending on the options you choose.



Medical

Choose the coverage that's right for you and your circumstances from one of three medical insurance options. Our coverage includes prescription drugs, paramedical, vision care and other health services. The amount of coverage will vary based on the medical option you choose.



Dental

Keep your teeth and gums healthy with one of our three dental insurance options. You will have access to various preventative, basic and major dental services depending on the dental option you choose.



Health Spending Account (HSA)

Any excess credits from your Simple Flex Plan options will be added to your HSA which can be used for health, vision and dental related expenses. You have a two-year rolling period during which you can use your HSA dollars. After that period, any unused dollars will be forfeited.



Disability Coverage

Short-term Disability pays benefits for the first 26 weeks you are absent from work. If your non-occupational illness or injury doesn't allow you to perform your normal occupational duties, and extends your absence beyond 40 hours, you will receive a percentage of your annual base pay for up to 26 weeks for your covered illness or injury after satisfying the plan's elimination period.

Long-term Disability may be provided if you're still unable to work due to illness or injury, at the end of the short-term disability period. The monthly benefit amount you receive is determined by the Simple Flex Plan option you elected.



Employee and Family Assistance Program (EFAP)

Wherever you are and whatever you're facing, we're here to support you with our confidential and free EFAP. Available 24/7, the program is designed to support you and your family members with services from professional counselling to work life support, accessible anytime online, in person or by phone.



Pension and Savings

It's easy to save for retirement with our Defined Contribution (DC) and Savings Plans.

DC Plan - You are automatically enrolled in our DC Plan and HF Sinclair will contribute an amount equal to 5% of your base pay. This will increase to a maximum of 9% depending on your years of service.

Savings Plan - Our Savings Plan allows you to boost your retirement funds or save for short-term goals. Once you've been with HF Sinclair for a year, you are automatically started at a 5% contribution which you can raise or lower any time. You can contribute up to 30% of your base pay through payroll deductions. After one year of employment, depending on your contribution, HF Sinclair could contribute up to 7.5% into your Savings and DC Accounts.



Life Insurance

We provide Basic Employee Life Insurance coverage that is equal to your annual base pay to a maximum of \$600,000. You may also purchase optional coverage for yourself, spouse and children.



Business Travel Accident Insurance

So you have peace of mind while you're away for business, all active employees will receive Business Travel Accident Insurance. Coverage is equal to three times your annual base pay up to a \$2,000,000 maximum and is payable in the event of an incident while you are traveling on business.



Optional AD&D

To supplement your basic coverage, you can also purchase additional AD&D insurance for yourself, spouse and children.



Critical Illness Insurance

All employees are provided with Basic Critical Illness Insurance coverage of \$20,000. To supplement your basic coverage, you may purchase additional optional Critical Illness coverage for yourself, your spouse and your children.



Additional Benefits

We have many other benefits and perks for you to choose from including Pet Insurance, Identity Theft Protection, Home & Auto Insurance, Discounts Program and more. Take the time to see how these can support your needs at rewards.hfsinclair.com.



Useful Contacts

Benefit	Provider	Website/Email	Phone Number
Simple Flex Plan Medical Prescription Vision and Hearing Dental Pensions and Savings Disability Coverage Critical Illness Health Spending Account Life Insurance	Sun Life	mySunLife.ca	1-866-881-0583 1-866-733-8612 (Pensions and Savings support)
Employee and Family Assistance Program	TELUS Health	hfsinclair.lifeworks.com	EN: 1-844-671-3327 FR: 1-855-360-5485
Group Home and Auto	Gallagher	pisales@ajg.com	1-866-752-8717
Business Travel Accident	AIG Canada	travelassist.my.salesforce-sites.com/ travelassistance	
Voluntary AD&D Insurance	AIG Canada	benefits@hfsinclair.com	
Pet Insurance	Petsecure	petsecure.com/ajg	1-888-920-7176
Identity Theft Protection	Norton LifeLock	members.excelsiorenroll.com/ HFSinclairCanada	1-800-607-9174



Questions?

Scan the QR Code below or visit rewards.hfsinclair.com for more information. You can also access expert support on all things benefits by emailing benefits@hfsinclair.com.

