A GUIDE TO SHELL CANADA’S PENSION AND BENEFITS PLANS FOR TEMPORARY EMPLOYEES

December 2015
INTRODUCTION

Shell in Canada (Shell) welcomes you and your contribution.

The information that follows will help you understand Shell Canada Limited’s (Shell Canada) benefit and pension programs and tell you what you need to do to participate in the plans.

Temporary employees include:

- Full-time and part-time employees hired for a prescribed period of time to work as developmental summer or co-op students in Shell’s university graduate recruitment program, and
- Full-time and part-time employees hired to perform work which is covered by a collective agreement at a unionized location and administered on the Shell payroll.

Questions

For assistance with any of the plans, contact the Shell Benefits Centre:

- Toll-free at 1-877-550-3539 (1-416-390-2633 if you’re outside Canada and the U.S.) from 6 a.m. to 6 p.m. Mountain Time, or
- Go to www.mybenefitscentre.com/Shell and use the message centre.

Protecting Your Privacy

Shell Canada is committed to protecting your personal information. We collect personal information about you and your dependents for the purpose of providing and administering the group benefits plans. We may share your personal information with third parties, as necessary, to determine eligibility for coverage and to administer the group benefits. Where third parties are located in jurisdictions outside of Canada they are required to protect the confidentiality of your personal information in a manner that is consistent with Canadian privacy laws and our privacy policy and requirements. Information respecting individual claims is held by Shell Canada’s plan administrators and is not accessible by Shell Canada.

Read our Privacy Policy on HR Online. If you have any questions about our privacy practices, contact our Privacy Officer at privacyincanada@shell.com.
PENSION AND BENEFITS

Pension Plan
You are eligible to join the Shell Canada Pension Plan (the Plan) after two consecutive calendar years of service (one year for Quebec employees) with Shell when in each of those years you have:

- A Shell income of 25% or more of the Year's Maximum Pensionable Earnings, or
- Worked at least 700 hours.

The Year’s Maximum Pensionable Earnings is the maximum earnings in a given year on which your Canada/Quebec Pension Plan (C/QPP) benefit or contribution is based. This amount is set each year by a formula defined in the C/QPP legislation.

HR Local Services keeps track of your temporary service and will contact you if you become eligible for the Plan.

Basic Life Insurance
You have Basic Life Insurance equal to two times your annual benefits earnings base (your annual base pay plus an adjustment for shift differential on base hours worked, if applicable) to a maximum of $1,000,000. Your life insurance increases as your annual benefits earnings base increases. Shell pays for your Basic Life Insurance.

Basic Accident Insurance
You have Basic Accident Insurance equal to one times your annual benefits earnings base (your annual base pay plus an adjustment for shift differential on base hours worked, if applicable) for work-related accidents only that occur during the performance of regular duties at Shell. Basic Accident Insurance does not cover everyday travel to and from work unless travel is a specific part of the occupation. Your accident insurance coverage increases as your annual benefits earnings base increases. Shell pays for your Basic Accident Insurance.

Quebec Temporary Employee Drug Plan
In accordance with Quebec legislation, Shell Canada provides the Quebec Temporary Employee Drug Plan – coverage for temporary employees and their dependents who do not have coverage elsewhere. This coverage is the same as Regie del’assurance-maladie du Quebec (RAMQ) coverage. It does not provide reimbursement for any other health-related expenses. If you work outside Quebec, you are not eligible for the Quebec Temporary Employee Drug Plan; however, you continue to be covered under the Quebec provincial health care plan.

If you decline coverage you must provide written proof of alternative prescription drug coverage such as under a spouse’s plan. If proof is not provided you will be covered under the Quebec Temporary Employee Drug plan at the Employee Only coverage level.

Temporary employees pay 100% of the monthly premium. Premiums are subject to change annually. As of January 1, 2016, the premiums are:

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Monthly Premium</th>
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<tbody>
<tr>
<td>Employee only</td>
<td>$24.25</td>
</tr>
<tr>
<td>Employee plus 1 dependent</td>
<td>$48.25</td>
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<tr>
<td>Employee plus 2 or more dependents</td>
<td>$73.50</td>
</tr>
</tbody>
</table>
Students Only
If you are a student who is a resident of Quebec and have coverage for prescription drugs through your parent’s plan (either RAMQ or an employer plan), you continue that coverage while working at Shell.

If you are a student resident and working in Quebec who is not covered through your parent’s plan and have no coverage elsewhere, you may enroll in the Quebec Temporary Employee Drug Plan.

Business Travel – Emergency Travel Assistance
This benefit provides emergency medical coverage when you travel on business outside your home province or outside Canada. It pays for eligible emergency hospital or medical expenses that are in excess of your provincial health care coverage. The coverage also includes emergency travel assistance with Sun Life Financial emergency travel assistance provider, Europ Assistance USA, Inc. [Europ Assistance], a 24-hour world travel assistance service that provides help in most languages for both medical and non-medical emergencies that occur while you are travelling almost anywhere in the world.

Coverage While Travelling on Company Business
Shell automatically provides this benefit at no cost to you. No enrollment is necessary. However, you must be covered under provincial health care to be eligible for this benefit. Eligible emergency hospital or medical expenses that are in excess of your provincial health care coverage are reimbursed at 100%.

Coverage is in effect for 72 hours before and 72 hours after your scheduled business activities. You should buy personal travel insurance if your personal travel will extend beyond the 72 hours covered under business travel insurance. Your dependents are not included in your business travel coverage.

If you are planning an out-of-country business trip and you have a medical condition that is not stable (e.g., you have received treatment or had a change in medication in the last three months), you should obtain clearance from your doctor or Shell Health, Occupational Health before travelling (although this does not guarantee a claim will be paid).
Emergency Travel Assistance

Sun Life Financial provides emergency travel assistance in association with Europ Assistance USA, Inc. (Europ Assistance).

If a medical emergency occurs while travelling, it is important that you or, if you are unable, someone close to you or a hospital employee, call the Europ Assistance operations centre before receiving medical care. Europ Assistance must pre-authorize any invasive or investigative procedures (e.g., surgery, angiogram, MRI), except in extreme circumstances. If you don’t contact Europ Assistance your claim could be reduced or declined.

For assistance while traveling, contact Europ Assistance.

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<thead>
<tr>
<th>Country</th>
<th>Number</th>
<th>Instructions</th>
</tr>
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<tbody>
<tr>
<td>Canada and the U.S.</td>
<td>1-800-511-4610</td>
<td>Call toll-free</td>
</tr>
<tr>
<td>Cuba</td>
<td>1-202-296-7493</td>
<td>Call 66-12-12 for an international operator. Ask for 1-202-296-7493 (collect call). Toll-free dialing or calls from public phones are not available.</td>
</tr>
<tr>
<td>Elsewhere call</td>
<td>1-202-296-7493</td>
<td>Call collect</td>
</tr>
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You will be required to provide the following information:

- Your Shell Canada contract number: 150113
- Your Sun Life Financial member ID number
- Your provincial health care insurance number.

Europ Assistance will confirm your eligibility for coverage and if possible arrange direct payment.

The Europ Assistance contact information is also shown on the enclosed travel card.

Your Sun Life Financial member ID number is 100 followed by the last six digits of your Shell People personnel number. For example, if your Shell People personnel number is 00123456, your Sun Life Financial member ID number will be 100123456.
Eligible Travel Medical Expenses
Europ Assistance will cover emergency services while you are outside the province where you live and they will also cover referred services.

For both emergency services and referred services, Europ Assistance will cover the cost of:

- A semi-private hospital room.
- Other hospital services provided outside of Canada.
- Out-patient services in a hospital.
- The services of a doctor.

Expenses for all other services or supplies eligible under this plan are also covered when they are incurred outside the province where you live, subject to the reimbursement level and all conditions applicable to those expenses.

Disability Income
After six months of continuous employment, you are eligible for coverage under the Shell Income Continuance (SIC) plan. SIC provides 100% of your monthly benefits earnings base for the first 13 weeks of disability, then 70% of your monthly benefits earnings base for the remaining 13 weeks of SIC. It does not pay for optional procedures which are not medically necessary such as cosmetic surgery, laser eye surgery, and assisted reproductive technologies. This benefit will be reduced by any Worker’s Compensation or Canada/Quebec Pension Plan disability benefit you receive. Shell pays the cost of this benefit.
The following must be completed within 45 days of your first day of employment:
- Basic Life and Accident Insurance beneficiary designation, and
- Quebec Temporary Employee Drug Plan enrollment (if applicable).

To designate your beneficiaries and make your Quebec Temporary Employee Drug Plan election, go to the Shell Benefits Centre:
- Go to www.mybenefitscentre.com/Shell,
- Select myBenefits.
Shell Benefits Centre

- Toll-free at 1-877-550-3539 [1-416-390-2633 if you’re outside Canada and the U.S.] from 6 a.m. to 6 p.m. Mountain Time, or
- Go to www.mybenefitscentre.com/Shell and use the message centre.

This guide communicates part of the policies, plans, programs, and procedures that govern the Shell employment relationship in Canada and by which employees must abide. In the event of any discrepancy between information in this document and applicable Shell plan documents, entitlements will be determined in accordance with the plan documents. At any time, Shell may amend any provision of, or entirely discontinue, any plan, program, policy, or procedure.