



BENEFIT AND ASSOCIATE PROGRAMS QUICK REFERENCE

Ecolab provides a comprehensive benefit program for all **permanent, full time associates**, based upon employment status and length of service. The following is a brief overview of the benefits provided; Contact HR for more information.

Benefit	Details	Cost
Health Care Benefit	<ul style="list-style-type: none"> ▲ Coverage eligible from date of hire; application required ▲ Prescription drugs - 90% of lowest cost generic equivalent ▲ Semi-private hospital ▲ Emergency travel assistance ▲ Vision care, hearing aids, appliances ▲ Paramedical services, nursing care and convalescent care ▲ Ambulance fees 	Single coverage - \$18.50/m Family coverage - \$60.00/m Family includes spouse and unmarried dependant children under 22 or under 25 if attending full time school
Dental Care Benefit	<ul style="list-style-type: none"> ▲ Coverage eligible from date of hire; application required ▲ 90% for minor procedures to a max of \$1500 per year; basic preventative and major restorative ▲ 60% for major procedures to a max of \$1500 per year; crowns, bridges, denture; pre-approval required ▲ 50% for orthodontics to a lifetime max of \$1500 	
Disability Benefit	<ul style="list-style-type: none"> ▲ Coverage eligible from date of hire ▲ Short Term Disability (STD) - 66 2/3% to 100% of monthly earnings up to first 6 months ▲ Long Term Disability (LTD) 66 2/3% of first \$3500 of monthly earnings, plus 50% of balance after 6 months of disability 	Ecolab pays 100% STD Associate pays 100% LTD
Death Benefit	<ul style="list-style-type: none"> ▲ Coverage eligible from date of hire ▲ One-time payment equal to one-half normal monthly pay if actively employed at the time of death; paid to beneficiary ▲ Death benefit is in addition to pay for actual time worked 	Ecolab pays 100% of Death Benefit
Life Insurance Plan	<ul style="list-style-type: none"> ▲ Coverage eligible from date of hire ▲ Life insurance 2x annual salary; benefits paid to beneficiary(ies) ▲ AD&D insurance 2x annual salary ▲ Option to purchase additional life/A&D insurance for self and dependants 	Ecolab pays 100% of basic insurance Associate pays 100% of optional coverage
Pension Plan	<ul style="list-style-type: none"> ▲ One year waiting period; two year vesting period ▲ Defined contribution plan; application required to join plan ▲ Plan provides Ecolab-paid core contribution of 2% of pay ▲ Plan matches associate contributions to a maximum 3% of pay ▲ Voluntary associate contributions beyond 3% of pay permitted on an unmatched basis 	Ecolab pays 100% of core contribution Associate contributes up to 3% of pay; Ecolab provides match up to 3%
Ecolab Share Purchase Plan	<ul style="list-style-type: none"> ▲ For every dollar of stock purchased by an associate, Ecolab matches 15% (taxable) in stock ▲ Associates can purchase stock through payroll deductions 	Associate purchases stock; Ecolab provides a 15% match of stock purchased
Educational Assistance Program	<ul style="list-style-type: none"> ▲ 6 month waiting period; documented on Development Plan ▲ Associates can be reimbursed for 100% of tuition, books and fees of career related undergraduate courses up to \$2500 per fiscal year and up to \$5000 per fiscal year for graduate courses. 	Ecolab reimburses 100% of approved expenses
Employee Assistance Plan (EAP)	<ul style="list-style-type: none"> ▲ Associates can access confidential, professional telephone counseling for everyday issues or major concerns including legal, personal, financial, family or work ▲ Toll free 24 hour: 1 800 387 4765 (English) 1 800 361 5676 (Français) 	Ecolab pays 100% of EAP
Matching Gifts/Donations Program	<ul style="list-style-type: none"> ▲ Associate donation matched to Canadian registered non-local, non-religious and non-political charities ▲ Associate gift of 50 plus hours of volunteer work matched at a value of \$100 per associate per year ▲ Donation or gift match is limited to one match per year ▲ Minimum donation of \$25 per associate per year ▲ Maximum donation of \$100 per associate per year 	Ecolab pays match with proof of associate donation
Ida C. Koran Trust Fund	<ul style="list-style-type: none"> ▲ Student scholarships and loans to associates' dependant children; annual applications by early February each year ▲ Also provides assistance to associates in serious financial need; applications are considered throughout the year 	Fully paid by Trust Fund