



CBRE BENEFITS AS OF AUGUST 2019



CBRE offers a comprehensive benefit program providing protection to eligible employees and their families. Our flex benefits plans are designed to meet our employees' needs by offering a variety of coverage options.

CBRE provides each employee with Flex dollars to purchase their benefit elections and any unused dollars are deposited into the Health Spending Account (HSA). Plan options include:

- Medical, Dental and Vision coverage
- Life Insurance
- Accidental Death & Dismemberment Insurance and Critical Illness Insurance
- Short- and Long-Term Disability
- Health Spending Account
- Group Retirement Program
- Travel Accident coverage

MEDICAL AND DENTAL PLANS



CBRE provides employees with flex dollars to choose from three medical plan options. CBRE also offers a range of dental coverage. There are no deductibles with the dental plans, and each plan includes lower out-of-pocket expenses, lower monthly premiums and the convenience of "no claim forms." All dental plans provide for orthodontic treatment.

VISION PLAN



Vision Plan coverage is offered through extended health care plans.

EMPLOYEE ASSISTANCE PROGRAM



The Employee Assistance Program (EAP) is a confidential, company-paid assessment and referral program that provides CBRE employees and members of their household with professional counseling and referral services.

GROUP LIFE INSURANCE



CBRE provides employees with Basic Life insurance up to a maximum. CBRE pays the total cost of this benefit. Certain conditions apply.



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DEPENDENT LIFE INSURANCE



CBRE provides employees who have dependents with a basic dependent life insurance that is fully paid by CBRE.



ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE



This company-paid plan provides employees or their designated beneficiaries with a benefit in the event of an accident resulting in the employee's severe or fatal bodily injuries.

OPTIONAL ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE



Employees may purchase additional AD&D Insurance coverage for themselves or their family.

OPTIONAL EMPLOYEE AND SPOUSE/ LIFE INSURANCE



Employees may purchase optional life insurance coverage. Employees who enroll in this plan may also purchase life insurance coverage for their spouse.

WORKERS' COMPENSATION INSURANCE



All employees are covered by CBRE's workers' compensation insurance plan for a work-related injury or illness as defined by applicable provincial law.

HEALTH SPENDING ACCOUNTS (HSA)



CBRE offers employees the option to deposit any unused flex dollars to the HSA providing employees with a tax-advantaged program for out-of-pocket health expenses.

SHORT-TERM DISABILITY (STD*) AND LONG-TERM DISABILITY (LTD) PLANS



CBRE provides employees with a company-paid STD plan that provides income replacement during 17 weeks of an approved, non-work related disability. LTD insurance is also provided and employees can select from two options.

**Eligibility for this benefit depends on your employee status.*



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PRIMARY CAREGIVER FAMILY PLAN



CBRE supports employees and their important role in the family. We know that balancing family and a career is a challenge, so we have developed a program that provides both salaried and commissioned employees with supplemental income for 12 weeks when they become a new parent. In addition, CBRE has increased the allowance for fertility treatments for employees and/or eligible dependents who need a little help getting a family started.



MYHEALTH WELLNESS PROGRAM



This program provides employees with solutions, activities, information and incentives to help them make healthy choices and optimizes care and resources for those with serious health needs or concerns.

GROUP RETIREMENT PROGRAM



CBRE's Group Retirement Program allows employees to contribute a percentage of pre-tax pay to a Registered Retirement Savings Plan (RRSP), up to the current Canada Revenue Agency (CRA) limit. CBRE provides matching contributions.

Eligibility for this benefit depends on your employee status.

VACATION PLAN



Vacation is available to full-time employees based on years of service as outlined below. In addition, employees are eligible for three paid personal and five paid sick days on an annual basis (pro-rated, if necessary).

Eligibility for this benefit depends on your employee status.

HOLIDAYS



CBRE observes eleven (11) company paid holidays each year

EMPLOYEE DISCOUNT PROGRAMS



CBRE offers a significant discount with Goodlife Fitness, airlines, hotels, car rentals, home phone bundle packages

Please note: CBRE reserves the right, at its discretion, to amend, change, suspend or terminate CBRE benefit plans, programs, practices, or policies, as the company requires, at any time. Nothing contained in this document shall be construed as creating an express or implied obligation on the part of CBRE to maintain benefits plans, programs, practices or policies.