



# SLB Flex

## Your 2026 Flex Guide



### Plan Smart. Live Well.

Are you making the most of your SLB Flex Benefits? Our flexible options are here to support your life today and help you plan for tomorrow.

Discover how your benefits can help you live your best year yet!

Ready to uncover your options? →

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## SLB Flex and our commitment to you

At SLB, we are committed to providing retirement savings and benefit plan options that work for you. We recognize that all employees have unique needs, and those needs can change throughout a person's career.

In this guide you can expect to find information about the Retirement and Savings Plan and more detailed information about the Flex Benefits Plan. Read this guide to learn more about what's available, so you can make the right choice for yourself and any covered dependents.

# Retirement and Savings Plan

When it comes to saving money, everyone's needs are unique. You might have short-term or intermediate savings goals, while others are planning for life much further down the road. That's why SLB offers a range of financial benefits with substantial employer contributions and flexible matching options—to help you not only save for retirement and invest in the future but live your best life in the here and now.

SLB is here to support you and your overall financial wellness. We set you up with a great plan that comes with a range of perks, from employer contributions to direct paycheck deductions, tax advantages, exclusive investment opportunities, and access to online tools and videos to help make saving even easier. The SLB Canada Retirement and Savings Plan is made up of the following products to help you save for your future:

- Defined Contribution Pension Plan (DCPP),
- Registered Retirement Savings Plan (RRSP),
- Tax-Free Savings Account (TFSA), and
- Non-Registered Savings Account (NREG).

## Here are the highlights:

Plan	Feature
DCPP	SLB will contribute a base 6% of your admissible compensation.
DCPP, RRSP, TFSA, and NREG	When you contribute up to 4% of your admissible compensation, SLB will match 100% of this contribution.

If you do not actively enroll in any of the Retirement and Savings Plan products, you will be auto-enrolled in the DCPP at a 6% employer base contribution, 4% employee contribution, and 4% employer match to ensure that you receive the full employer match. This brings your total DCPP contribution to 14%. Your investment option will be the target date fund closest to your 65th birthday, and your beneficiary will be your estate. You can update your enrolled products, contribution, investments options, and beneficiaries anytime through Sun Life.



As a member of the Retirement and Savings Plan, you have free access to licensed financial advisors and retirement consultants who can help you reach your retirement and savings goals. You can also take advantage of additional online tools. [Learn more about the Retirement and Savings Plan on Benefits Central.](#)



# Your 2026 Flex Benefits Options

Flex Benefits offer a variety of coverage choices for some benefits and mandatory coverage for others. Here's an overview of what you have.

## → Flex dollars

Each year, SLB gives you Flex dollars to spend. The Flex dollars SLB provides you are enough to cover health and dental for you and your covered dependents if you select Option 1 or Option 2. Basic life insurance for you and your dependents and basic AD&D for you are also covered by Flex dollars. If you choose a higher level or additional coverage, you will be responsible for paying any additional cost.

If, after you elect your desired coverage, you find that you have remaining Flex dollars to spend, you can deposit those extra funds in your:

- Health Spending Account (HSA)
- Personal Spending Account (PSA)
- Registered Retirement Savings Plan (RRSP)  
(available during annual enrollment only)



Learn more about [Spending Accounts](#) on Benefits Central.

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For personalized information on how your Flex dollars add up, model your choices on the [Flex Benefits Enrollment](#) website.

## → Extended health care

With Flex Benefits, you choose the option that provides the level of coverage you need for prescription drugs and other medical services and supplies.

Coverage	Option 1	Option 2	Option 3
Paying for coverage	Covered by Flex dollars	Covered by Flex dollars	Covered by Flex dollars plus a contribution from you
Reimbursement for all eligible expenses¹	60%	90%	100%
Prescription drugs			
Generic substitution unless physical override	All drugs legally requiring a prescription plus life-sustaining drugs		
Dispensing fee	Not covered unless dispensed through a Costco pharmacy		
Paramedical services (see details below)			
Physical services			
→ Maximum per specialty	\$500	\$750	\$1,250
→ Annual combined maximum	\$1,000	\$1,500	\$2,500
Holistic services			
→ Maximum per specialty	\$500	\$750	\$1,250
→ Annual combined maximum	\$1,000	\$1,500	\$2,500
Psychological services			
→ Maximum per specialty	None	None	None
→ Annual combined maximum	\$1,000	\$1,500	\$2,500
Vision services			
Vision care (every 24 months)	No coverage	\$300	\$500
Eye exams	1 every 24 months		
Family building services			
Fertility coverage (lifetime maximum)	No coverage	\$10,000	\$20,000
Fertility drugs (lifetime maximum)	No coverage	\$5,000	\$10,000
Other services			
Hospital	Semi-private		Private
Hearing aids	\$5,000 (every 5 years)		
Foot orthotics	\$600 (every 36 months for adults and every 12 months for children)		
Gender affirmation (Lifetime maximum)	No coverage	\$10,000	\$20,000

<sup>1</sup> For full coverage details, see the SLB Flex Benefits Policy found at [Forms and Plan Documents](#) on Benefits Central.

## Paramedical services details

- **Physical services** include physiotherapists, athletic therapists, kinesiologists, occupational therapists, massage therapists, chiropractors, podiatrists or chiroprudists, and osteopaths.
- **Holistic services** include naturopaths, acupuncturists, dietitians, homeopaths, speech therapists, and audiologists.
- **Psychological services** include mental health practitioners, clinical counsellors and clinical therapists, marriage and family therapists, mental health counsellors, psychiatrists, psychoanalysts, psychotherapists, psychologists, and social workers.

## Out-of-province and out-of-country emergency medical coverage through SLB's extended health care plan

You and your dependents also receive out-of-province and out-of-country emergency medical coverage through your SLB extended health care plan, regardless of which option you choose. This company-paid benefit provides coverage for up to 90 days per trip with a lifetime maximum of \$3 million per person should you need emergency medical care whether you are traveling for business or personal reasons.



### Virtual health care

When a health care need arises, you have many support options, including Lumino Health Virtual Care, powered by Dialogue.\* You can access health care professionals who are available 24/7 through Lumino Health Virtual Care. Learn how to enroll in Lumino Health Virtual Care by reading this [step-by-step guide](#).

#### \* A note on confidentiality

Only you and Lumino Health Virtual Care will have access to your medical information. Neither Sun Life nor SLB has access to any medical information you provide to or discuss with Lumino Health Virtual Care during the visit with them. This medical information is confidential. Please refer to Dialogue's Privacy Policy and Terms of Agreement for more information.



## → Dental care

With Flex Benefits, you can choose the dental coverage option that best meets your needs.

Coverage	Option 1	Option 2	Option 3*
<b>Paying for coverage</b>	Covered by Flex dollars	Covered by Flex dollars	Covered by Flex dollars plus a contribution from you
<b>Annual combined maximum</b> (basic and major dental services)	\$1,500	\$2,500	\$3,500
<b>Dental fee guide</b>	Current year		Current year plus 20% (for basic dental services only)
<b>Basic dental</b>			
<b>Services</b>	60%	90%	100%
<b>Recall examinations</b>	Every 6 months		
<b>Periodontics</b> (scaling and root planing)	16 units		
<b>Major dental</b>			
<b>Services</b> (includes dentures and implants)	50%	70%	80%
<b>Orthodontia</b>			
<b>Services</b>	No coverage	50% (up to a \$2,500 lifetime maximum)	50% (up to a \$3,500 lifetime maximum)

\* If you choose dental Option 3, there is a lock-in provision, which means you cannot change your coverage for two full plan years, unless you experience a qualified life event.



Visit [Dental Care](#) on Benefits Central to learn more about your options, including what is covered for basic and major dental services and for orthodontia.





## Who your benefits cover

You can choose from three coverage tier options for extended health and dental care:

- **Employee only** – That's coverage just for you.
- **Employee plus one dependent** – That's coverage for you plus your spouse or partner or child.
- **Employee plus two or more dependents** – That's coverage for you plus coverage for your spouse or partner and/or multiple children.



Visit [Dependents on Benefits Central](#) for more information on how eligibility is defined.

## → Health and Personal Spending Accounts

When you enroll, your Flex dollars and payroll deductions will be automatically assigned to pay for your coverage. Depending on the options you've selected, you may have remaining Flex dollars to spend that you can deposit in one of your spending accounts or split between your Health Spending Account (HSA) and Personal Spending Account (PSA).

## → Wellness Personal Spending Account

In addition to your HSA and PSA, you have access to the Wellness Personal Spending Account (WPSA)—a fitness and healthy living benefit exclusively for employees. Each new plan year, SLB deposits \$450 into your WPSA, which you can immediately use to fund qualified wellness-related activities or expenses for yourself.



Learn more about [Spending Accounts](#) on Benefits Central.

## Comparing the HSA, PSA, and WPSA

	HSA	PSA	WPSA
<b>Eligible expenses</b>	<ul style="list-style-type: none"><li>→ Extended health care or dental expenses not covered by our core plan</li><li>→ Anything claimable as a medical expense by the Canada Revenue Agency</li></ul>	<ul style="list-style-type: none"><li>→ Optional life and critical illness insurance premiums</li><li>→ Paid long-term disability premiums</li><li>→ Fitness and nutrition</li><li>→ Education</li><li>→ Electronic devices</li></ul>	<ul style="list-style-type: none"><li>→ Fitness and exercise</li><li>→ Nutrition</li><li>→ Wellness</li></ul>
	For more details on expense eligibility, contact Sun Life	For more details on expense eligibility, see the claim form at <a href="#">Forms and Plan Documents</a> on Benefits Central	
<b>How to submit your claims</b>	You can submit your claims through the Sun Life website or mobile app, or by using their paper form	You can submit your claims to Sun Life via email or by using their paper form	
<b>Taxable</b>	Non-taxable	Reimbursement is taxable	
<b>Expiration</b>	Expires after 2 years (use it or lose it)		Expires after 1 year (use it or lose it)
<b>Covered dependents</b>	Yourself, your eligible dependents, and any person you may claim as a dependent under the Income Tax Act	Yourself and your eligible dependents	Yourself only or your family expenses where you are covered



## → Insurances

When the unexpected occurs, you have insurance options through SLB to protect yourself and your family financially. These options include basic life insurance and basic AD&D insurance, which are provided automatically by SLB at no cost to you. Note that these insurances are considered taxable benefits by the Canada Revenue Agency. This means you will pay tax on the premiums paid by SLB, but the benefits you receive are not taxed.

In addition to the coverages automatically provided to you by SLB, you also have the option to buy additional life, AD&D, and critical illness coverages during your initial enrollment or annual enrollment windows.

Refer to this key when reviewing your coverage options below.

✓ – Automatically provided by SLB    ★ – Optional purchase through payroll deductions



### What is eligible compensation?

For employees with more than one year of service, eligible compensation is the greater of the last full year of admissible compensation at annual enrollment or this year's base salary. For employees with less than one year of service, eligible compensation is your base salary only. Admissible compensation includes base pay, overtime, bonuses, commissions, and geographical coefficients.

## Basic and Optional Life Insurance

Coverage Type	Coverage Level	Amount
<b>Basic life insurance</b> ✓	You	2x your eligible compensation
	Your spouse or partner	Up to \$10,000
	Your dependent children	Up to \$5,000 per dependent child
<b>Optional life insurance</b> ★ Note: Evidence of insurability (EOI) is required for optional life insurance.	You	Up to \$500,000 in coverage (available in multiples of \$25,000)
	Your spouse or partner	
	Your dependent children	Up to \$25,000 in coverage (available in multiples of \$5,000)

## Basic and Optional Accidental Death and Dismemberment (AD&D) Insurance

Coverage Type	Coverage Level	Amount
<b>Basic AD&amp;D insurance</b> ✓	You	2x your eligible compensation
<b>Optional AD&amp;D insurance</b> ★	You	Up to \$500,000 in coverage (available in multiples of \$25,000)
	Your spouse or partner	
	Your dependent children	Up to \$25,000 in coverage (available in multiples of \$5,000)

## Optional Critical Illness Insurance

Coverage Level	Amount
<b>You</b> ★	Between \$20,000 and \$500,000 (available in multiples of \$10,000)
<b>Your spouse or partner</b> ★	Between \$20,000 and \$500,000 (available in multiples of \$10,000)
<b>Your dependent children</b> ★	Up to \$10,000 (available in multiples of \$5,000)

Note: Evidence of insurability (EOI) may be required for optional critical illness insurance.



Learn more about your insurance options by visiting [Insurances](#) on Benefits Central.



### Business Travel Accident insurance

In addition to your basic life and AD&D insurances, SLB also automatically provides you with business travel accident insurance equal to 4.5 times your eligible compensation up to \$1 million, at no cost to you. This coverage pays a benefit in the event you die or suffer dismemberment as a result of an accident while traveling on SLB business. This is a taxable benefit.

## → Disability coverage

Dealing with a disability is stressful, and you should not have to worry about your income while you are recovering. That's why SLB offers comprehensive short-term disability and long-term disability benefits in the event of the unexpected. These benefits provide various types of financial protection, depending on how long you are away from work.



Visit [Disability on Benefits Central](#) to review full details.

### Short-term disability (STD)

Your STD coverage is automatically provided by SLB at no cost to you. It is intended to be a wage continuation benefit if you cannot work for a short time due to a non-work-related illness or injury. There are some differences in coverage, as noted below.

Coverage Level	Onset of STD to 26 Weeks (maximum 6 months)	27 Weeks to 52 Weeks (maximum 12 months)
All employees	100% of base salary	80% of base salary
Legacy SLB field direct employees	130% of base salary	110% of base salary

### Long-term disability (LTD)

Your LTD coverage is a mandatory benefit that all SLB employees must participate in. You choose your coverage option and pay the premiums associated with your LTD benefits. This ensures that any disability benefit you may receive will be tax free. If your STD coverage has ended and you cannot return to work, you may qualify for LTD benefits. Once your LTD claim is approved, your coverage will begin.

Coverage Level	Option 1	Option 2	Option 3
<b>Formula</b> (based on eligible compensation)	45% of first \$5,500 and 32% of remainder	55% of first \$4,000 and 42% of remainder	65% of first \$2,000, 53% of next \$5,000, and 45% of remainder with COLA
<b>Indexing</b>	None		Yes
<b>Monthly benefit maximum</b>	\$15,000 per month		
<b>Benefits payable</b>	At age 65, retirement, recovery, or death (earliest of)		

Note: Evidence of insurability (EOI) is required for LTD coverage increases during annual enrollment.



### How to report a disability claim

To report a disability claim, call Kii Health at **1-877-305-9551**. From here, a Kii Health nurse will walk you through the claims process. Consider the nurse to be your disability advocate. Lean on the nurse for assistance when you need it.



## → Free and confidential support through the Employee Assistance Program (EAP)

If you or a family member needs some extra support, the EAP can help. Free and confidential professional coaches, consultants, and counsellors are available 24/7 to assist with any work, health, or life concern through TELUS Health. The EAP can provide you with services related to issues both big and small and support your mental, financial, physical, and emotional wellbeing.



For more information, visit the [Employee Assistance Program](#) on Benefits Central.

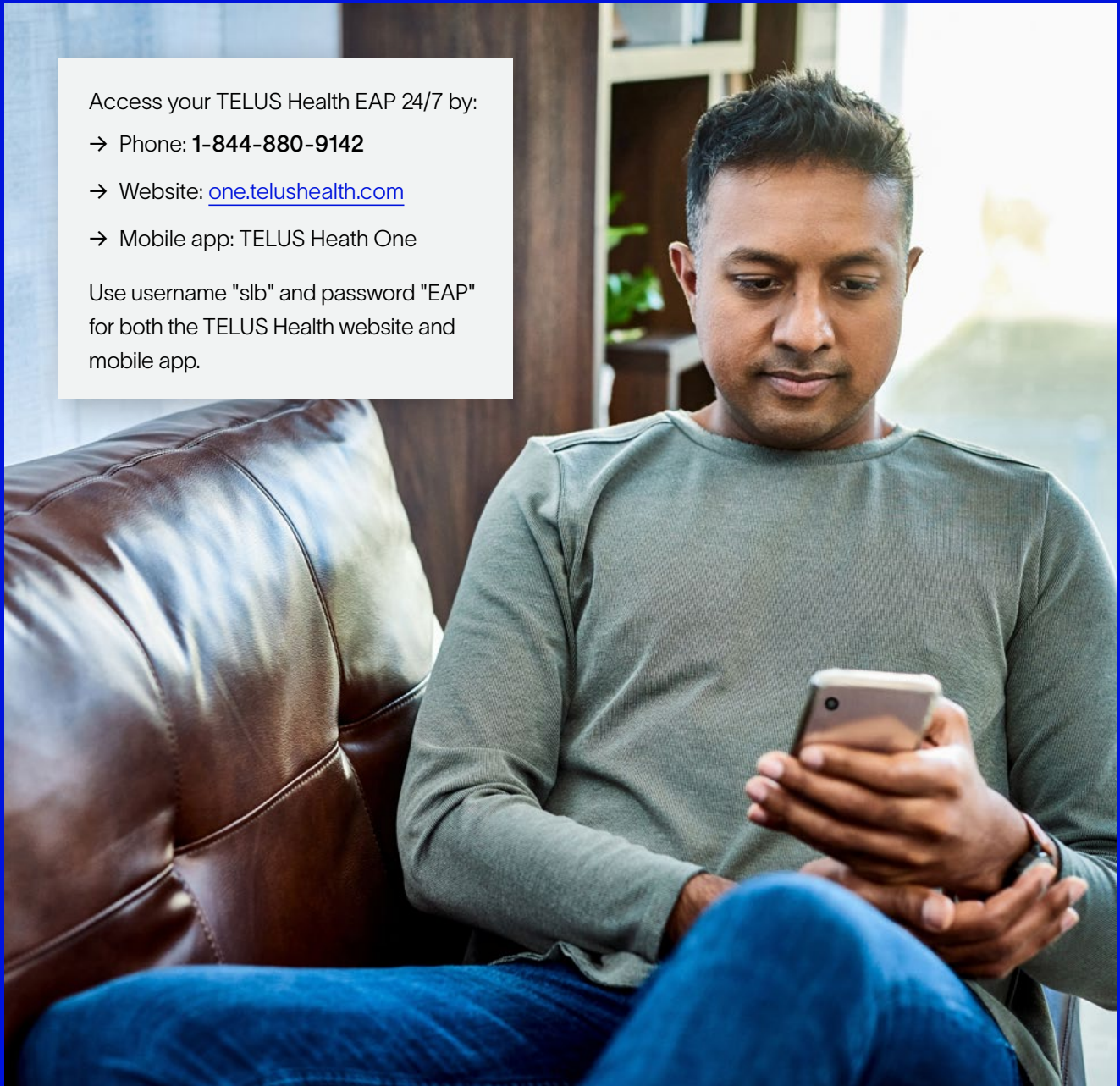
Access your TELUS Health EAP 24/7 by:

→ Phone: **1-844-880-9142**

→ Website: [one.telushealth.com](https://one.telushealth.com)

→ Mobile app: TELUS Health One

Use username "slb" and password "EAP" for both the TELUS Health website and mobile app.





# How To Make Good Benefits Choices

Before making your benefits choices, take these steps to ensure that you're thinking through every scenario when it comes to your new coverage:

- ✓ **Consider who needs to be covered.** Are your benefits just for you, or are there other dependents who need coverage?
- ✓ **Evaluate your financial situation and health needs.** Does it make sense for you to pay more up front but have higher levels of coverage for anticipated care? In the event of an accident or emergency, do you have significant savings, or will you need more insurance for the unexpected?
- ✓ **Designate your beneficiaries.** This ensures that your insurance benefits will go to your loved ones in the event of the unexpected. If you do not designate your beneficiaries, your insurance benefits may have to go through probate, which will cost time and money.
- ✓ **Look back at how you used coverage in the past year.** Did you have more out-of-pocket costs? If so, you may want to consider increasing your level of coverage.
- ✓ **Think ahead to what you'll need in the coming year.** Are you expecting a child? Do you have any planned procedures or treatments that will require enhanced coverage?
- ✓ **Review what's available to you in this guide.** Get more detailed information by visiting [Benefits Central](#).
- ✓ **Ready to enroll?** Visit [Flex Benefits Enrollment](#) to elect your choices.



# Enrolling in Flex Benefits

There are two times you can enroll in Flex Benefits:

- 1 As a new hire or transfer to Canada, within 30 days of receiving your enrollment invitation, or
- 2 During annual enrollment, a once-a-year window when you can elect and make changes to your benefits.

## → Initial enrollment

When you enroll in benefits as a new hire or a transfer to Canada, you are electing benefits for the remainder of the calendar year. If you are a new hire or transfer to Canada during annual enrollment, you'll enroll in this year's benefits, as well as elect benefits for the new plan year beginning January 1.

## → Annual enrollment

This is your once-a-year opportunity to elect or make changes to your benefits, and it's one you won't want to miss. If you don't enroll during annual enrollment, you will default to coverage that may not suit your needs or cover your dependents. See "If you do not enroll in coverage" below for more information.

## → How to enroll in coverage

After you review your coverage options, it's time to enroll. When you are ready to enroll, visit [Flex Benefits Enrollment](#). You can access your Flex Benefits Enrollment account without logging in if you're connected to the SLB intranet. If you're using an external computer and not on the SLB intranet, you'll need to log in using your LDAP email and password. Once logged in, select Enroll and follow the instructions to complete your SLB Flex Benefits enrollment.



For more information about enrolling in coverage, visit the [Benefits Central](#) website.



## → If you do not enroll in coverage

If you do not enroll, you will default to the lowest level of coverage (Option 1 for Extended Health Care, Dental Care, and Long-term Disability) for all required plans and potentially have no coverage for any voluntary plans. Plus, your dependents may not be covered if it is your initial enrollment—they must be added. Default coverage will remain in effect until the next annual enrollment or eligible life event, whichever comes first.

## → Making life-event changes throughout the year

Plan rules do not allow for changes outside the initial enrollment or annual enrollment periods with one exception: an eligible life event. These include:

- Marriage, civil union, or a common-law relationship of six months or more
- Divorce, separation, or end of a common-law relationship
- Addition of an eligible dependent child
- Loss of a child's status as a dependent (marriage, age limit, leaves school, etc.)
- Your spouse or partner gains or loses benefits coverage
- Death of a spouse, partner, or child

If you experience one of these events, you are responsible for updating your dependents and coverage within 30 days on the [Flex Benefits Enrollment](#) website. If you do not report the life event within 30 days, your next opportunity to make changes will be annual enrollment or if you experience another life event. Your new coverage and any payroll deductions will be retroactive to the date of the eligible life event.





# Contacts

Resource	How To Get There	Support Type
Benefits Central	Visit <a href="http://slb-benefits.ca">slb-benefits.ca</a>	All your benefits information needs can be found here
SLB Canada Benefits Centre	Call <b>1-866-557-5222</b> Monday to Friday, 6:30 a.m. to 3 p.m. MT	<ul style="list-style-type: none"> <li>→ Enrollment support</li> <li>→ Help updating coordination of benefits or dependents</li> </ul>
Flex Benefit Enrollment	Visit <a href="http://slb.seb-admin.com">slb.seb-admin.com</a>	<ul style="list-style-type: none"> <li>→ Enroll in your benefits</li> <li>→ Make a life-event change</li> <li>→ Designate beneficiaries for insurances</li> <li>→ View your Total Rewards Statement</li> <li>→ Access the single sign-on to your Sun Life account</li> </ul>
Enterprise Service Management Portal (ESM-HR)	Visit <a href="http://esm.slb.com/esc">esm.slb.com/esc</a> Catalogs > Human Resources > My Benefits > Canada Benefit Support and Resources	<ul style="list-style-type: none"> <li>→ SLB's employee support platform</li> <li>→ View common FAQs and submit a ticket here to get internal support for personal benefits questions or issues</li> </ul>
Sun Life	Visit <a href="http://mysunlife.ca">mysunlife.ca</a> or call <b>1-866-896-6976</b> Monday to Friday, 6 a.m. to 6 p.m. MT Contract numbers: <ul style="list-style-type: none"> <li>→ Retirement and Savings Plan - 19739</li> <li>→ Health and Dental, and Health Spending Account - 150939</li> <li>→ Basic and Optional Life Insurance - 103039</li> <li>→ Personal Spending Account - 151039</li> <li>→ Wellness Personal Spending Account - 152260</li> </ul>	<ul style="list-style-type: none"> <li>→ Retirement and Savings Plan – Enroll in products, select investments options, and designate beneficiaries</li> <li>→ Contact for health and dental claims support, claims status, and coverage support or general benefits questions</li> <li>→ Use the website to view your account online, print claim forms or cards, and use the drug look-up tool</li> <li>→ Use the my Sun Life mobile app for quick access to your accounts and coverage card</li> </ul>
Industrial Alliance	Call <b>1-800-266-5667</b> Monday to Friday, 7:30 a.m. to 5:30 p.m. MT Contract numbers: <ul style="list-style-type: none"> <li>→ Basic Accidental Death and Dismemberment Insurance - 100011489</li> <li>→ Optional Accidental Death and Dismemberment Insurance - 100011496</li> <li>→ Optional Critical Illness Insurance - 100013286</li> </ul>	Contact for any questions related to AD&D or Critical Illness Insurance coverage or claims
Global Excel Management (GEM)	For 24/7 medical assistance while traveling, call: <ul style="list-style-type: none"> <li>→ <b>1-800-511-4610</b> (U.S. and Canada)</li> <li>→ <b>1-519-514-0351</b> (anywhere else)</li> </ul>	Contact if you need support to start an emergency medical claim or for emergency medical assistance while traveling out of province or country
Kii Health	Call <b>1-877-305-9551</b> Monday to Friday, 6:30 a.m. to 5 p.m. MT	Contact if you need to start a short-term disability claim
TELUS Health	Call <b>1-844-880-9142</b> or visit <a href="http://one.telushealth.com">one.telushealth.com</a> for 24/7 support	<ul style="list-style-type: none"> <li>→ Contact to access the Employee Assistance Program (EAP)</li> <li>→ Use the username "slb" and password "EAP" to access the TELUS Health One website and mobile app.</li> </ul>

The information in this document is a general description of your employer-sponsored benefits plans. These plans are subject to change from time to time. In the event of any discrepancy or misunderstanding, benefits will be paid according to the applicable contracts, policies, plan documents, and legislation.