



ADVANTAGES RETIREE BENEFIT PLAN

Canadian Employees with Advantages Retiree
Benefits

Policy 80156

Benefit Plan Description
Effective January 1, 2021



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ADVANTAGES INTRODUCTION

This is a general summary of Weyerhaeuser policy regarding the *Advantages* Retiree Benefit Plan and is not intended to be part of any employee's employment contract with Weyerhaeuser or its subsidiaries. This summary is intended to explain the Retiree Benefit Plan in non-technical language. Please consult the Manulife Financial contract for precise plan wording.

In the event of any discrepancy or misunderstanding, benefits will be provided according to the Manulife Financial contract and applicable legislation.

The benefits described in this *Advantages* Retiree Benefit Plan booklet are in effect as of January 1, 2021. While Weyerhaeuser plans to provide these benefits to retirees indefinitely, the company reserves the right to change or terminate the policies and plans that make up the *Advantages* Retiree Benefit Plan in any manner and at any time it deems appropriate. An effort will be made to notify you of any changes that may occur.

Please note that employees of Weyerhaeuser accrue no rights or entitlements and do not vest in any rights or entitlements under the *Advantages* Retiree Benefit Plan until they retire in accordance with the *Advantages* Retiree Benefit Plan's eligibility rules. Further, upon retirement, all entitlements to benefits are contingent on Weyerhaeuser's discretion to continue the *Advantages* Retiree Benefit Plan. Without limitation, while Weyerhaeuser has no current intention to do so, the company reserves the right to amend or terminate the *Advantages* Retiree Benefit Plan if competitive or financial conditions make it prudent to do so, even if that means that retirees, spouses or dependents will lose benefits they have already started.

January 1, 2021

BENEFIT PLAN AT A GLANCE

Please review the detailed description of each benefit in this booklet for more information.

Extended Health Care

Extended Health Benefit	Coverage
% of eligible expenses reimbursed	75% up to a lifetime maximum of \$100,000 reimbursed per person. 100% for out-of-pocket expenses exceeding \$1,500 per family, per year.
Health Practitioners	\$500 maximum per person, per year
Hearing Aids	\$500 maximum per person, every three years
Hospital Room	Semi-private room
Home Nursing	Maximum of \$10,000 in any period of three consecutive years
Out of Country	100% emergency treatment; 60-day travel duration

Life Insurance Plan

When your employment ends with Weyerhaeuser (or if you continue to work after age 65), and you are eligible, your retiree life insurance coverage is initially based on the option you chose under the *Advantages* Life Insurance Plan while you were an active employee with Weyerhaeuser. If that amount is greater than the maximum shown in the table below, your retiree life insurance will be reduced annually until the coverage is \$10,000. This final amount of \$10,000 will continue for the remainder of your life without further reduction.

Effective Date	Maximum Benefit
First of the month following termination of employment	\$110,000
First anniversary	\$90,000
Second anniversary	\$70,000
Third anniversary	\$50,000
Fourth anniversary	\$30,000
Fifth anniversary	\$10,000

OVERVIEW

The *Advantages* Retiree Benefit Plan consists of an Extended Health Plan and Life Insurance Plan (if you are eligible to participate). Please note, however, the *Advantages* Retiree Benefit Plan is not part of the Flexible Pension Plan and has its own eligibility and other rules, as summarized in this booklet.

Eligibility

Weyerhaeuser reserves the right to amend the eligibility criteria for the Retiree Benefit Plan or its individual components at any time. This may include the loss of eligibility to a person who has already become eligible.

You are eligible for the *Advantages* Retiree Benefit Plan at age 55 or later if you meet the following conditions:

- You terminate your employment with Weyerhaeuser or one of its subsidiaries after age 55 with at least 10 years of continuous service from last date of hire; or
- Your employment from Weyerhaeuser was involuntarily terminated, and as of December 31, 2009 you had 10 years of continuous service* and your age plus service on December 31, 2009 was at least 65 (note: if your employment was involuntarily terminated after October 1, 2004 you are eligible for retiree health care only (i.e. no retiree life insurance); or
- You terminate your employment with Weyerhaeuser or one of its subsidiaries at age 65 or later;

AND

- You were on the Weyerhaeuser Canadian Payroll System during your employment;
- Weyerhaeuser declares you are eligible for the *Advantages* Retiree Benefit Plan; and
- You are a resident of Canada and you are insured under a provincial health care plan.

*Continuous service is your last period of uninterrupted employment with the Company. It is used to determine if you have enough service to be entitled to a retiree health care benefit upon termination. Continuous service generally includes holidays and vacations, certain periods of sickness or disability, periods of eligible layoff, periods of maternity or parental leave, and certain service in the Canadian Armed Forces. Continuous service also includes uninterrupted service you earned as an hourly employee before becoming a salaried employee and uninterrupted service with certain predecessor companies (contact the Employee Service Center if you have questions regarding your continuous service for retiree health care eligibility).

Your spouse is eligible if he or she is:

- A married spouse (by virtue of a religious or civil marriage ceremony) and is living with you; or
- A common-law spouse of either sex who is living with you and who has been publicly represented as your spouse for at least one year.

Your unmarried children, or your spouse's unmarried children, including adopted children and

children of whom you are a legal guardian, are eligible if they are totally dependent on you and:

- Have not reached their 21st birthday (or 25th birthday in the case of a full-time student);
or
- Are any age and physically or mentally handicapped, and have been approved for coverage by the insurance carrier.

Enrolling in the Plan

You are covered under the *Advantages* Retiree Benefit Plan if you meet the conditions listed under *Eligibility*. You can enrol in the plan at age 55 or later by contacting the Employee Service Centre at 800-833-0030. Upon retirement the Employee Service Centre will mail you an enrolment form. The effective date of your enrolment is the first day of the month following the later of the date you:

- are eligible for coverage; and
- apply to the Employee Service Centre.

Important note: any claims you or your dependents may have incurred before the date of your enrolment will not be covered by the Plan. You do not have to start your pension in order to enrol in the *Advantages* Retiree Benefit Plan.

Tax Talk

Here's an overview of the tax implications related to each benefit under the *Advantages* Retiree Benefit Plan. Weyerhaeuser follows Canadian tax law in providing you with your annual T4A slip that reports taxable company-paid premiums. As a result, expect to receive your T4A at the end of February. If you don't receive your T4A slip, please call the Employee Service Centre at 800-833-0030.

Benefit	Current Tax Status
Extended Health Plan	Company paid premiums are not a taxable benefit except in Quebec. Reimbursed expenses are also not a taxable benefit.
Life Insurance Plan	Company paid portion of the premium is a taxable benefit. The benefit, when payable, is not taxable income to the beneficiary.

PROVINCIAL HEALTH CARE COVERAGE

Each province in Canada provides a health care plan for its residents. Residents are automatically covered under the provincial plan without paying a premium.

Eligible Expenses

While the services and procedures covered under each Provincial Health Care Plan vary somewhat, most plans cover these expenses. Please check with your doctor's office or local hospital for details, or contact the provincial health care office in your area.

Hospital

- Accommodation in a standard ward, including meals and general nursing services;
- Medical supplies and most drugs administered in a hospital;
- Use of operating room and the necessary anesthetic and surgical equipment facilities/supplies;
- Laboratory and x-ray services;
- Emergency outpatient services; and
- Hospital accommodation when travelling outside the province, up to certain limits.

Medical/Surgical

- The services of family doctors in the home, office or hospital; and
- The services of surgeons, radiologists, psychiatrists and other health practitioners when referred by your doctor.

EXTENDED HEALTH PLAN

The Extended Health Plan is designed to help you, your spouse and eligible dependents stay healthy in your retirement years.

If your out-of-pocket eligible expenses exceed \$1,500 per family in any calendar year, the plan will reimburse 100 percent of any further eligible expenses in that same year.

There is a lifetime maximum of \$100,000 for each retiree, spouse and eligible dependent that starts from the date you begin coverage for retiree benefits and does not include expenses that were incurred while you were covered as an active employee. Within the \$100,000 lifetime limit, the lifetime maximum benefit for nursing expenses is \$25,000 for each of you, your spouse and each of your dependents. The \$100,000 lifetime maximum is also impacted by any emergency out of country expenses incurred.

The Personal Expense Reimbursement Credits (PERC) Plan is not available under the *Advantages* Retiree Benefit Plan.

Eligible Expenses	Coverage
% of eligible expenses reimbursed*	75% of eligible expenses. Changes to 100% of eligible expenses once out-of-pocket expenses exceed \$1,500 per family, per calendar year
Deductible	None
Prescription Drugs	Reimbursement limited to cost of generic equivalent, where applicable. A Pay Direct Drug Card is available.
Health practitioners	\$500 maximum / practitioner / person, per year
Hearing Aids	New or replacement up to \$500 maximum per person in any 36-month period
Hospital room	Semi-private room
Home Nursing	Maximum of \$10,000 in any period of three consecutive years
Out – of - Country	100% emergency treatment; 60-day travel duration or 9 months for dependent children who are attending post-secondary education
Lifetime Maximum	\$100,000 per person

Cost of Coverage

Premiums are shared between the Company and the Retiree. Company contributions are frozen at 2010 contribution levels and Retirees will be responsible for the remaining cost. Rates are determined on an annual basis and depend upon years of company service. Weyerhaeuser also reserves the right to change the cost-sharing rules at its discretion at any time. Confirmation of your Extended Health Care contribution rates will be sent to you annually.

Eligible Expenses

You must be enrolled in a Provincial Health Care Plan to be eligible for the following retiree extended health expenses. Please note that the following is not an exhaustive list of the covered expenses and exclusions which are set out in the Manulife Financial contract and are subject to change. Please contact Manulife Financial at 800-268-6195 if you have questions about this list.

Prescription Drugs

Charges for drugs normally requiring a prescription, up to the generic equivalent, as prescribed by a licensed doctor (M.D.) or licensed dentist and dispensed by a registered pharmacist that regardless of their legal status are not normally attainable except by prescription. Brand name drugs are covered for their full cost when a licensed physician (M.D.) specifically requests no substitution or where a generic substitute has not been developed.

Hospital (within home province)

- Daily charges in excess of the ward rate paid by the Provincial Health Care Plan, up to the semi-private room and board limit, plus user fees; and
- Daily charges in excess of the ward rate and up to the semi-private room and board limit in a convalescent hospital up to a maximum stay of 120 days per disability (as per Manulife Financial contract).

Ambulance

Charges in excess of the amount payable under your Provincial Health Care Plan for professional licensed ambulance service:

- From the place of injury (or where illness struck) to the nearest hospital where treatment is available;
- Directly from the first hospital where treatment is given to the nearest hospital for needed specialized treatment not available at the first hospital; or
- From a hospital to a rehabilitation hospital.

Out-of-Hospital Nursing

Charges for home nursing care, when ordered by a licensed doctor (M.D.) as medically necessary for a disability that requires the specialized training of a R.N. to a lifetime maximum of 30 days.

The amount of coverage is based on the schedule of fees of the Registered Nurses' Association of the province of residence. Expenses must be pre-approved. Duties must be performed by a registered nurse (R.N.) who:

- Is not a member of the employee's family; and
- Does not normally live in the employee's home.

Health Practitioners

Charges by a health practitioner who is registered and legally practicing within the scope of his or her license as a/an:

- Acupuncturist
- Chiropodist
- Chiropractor
- Clinical Psychologist

- Massage Therapist
- Naturopath
- Osteopath
- Podiatrist
- Physiotherapist
- Speech Therapist

You are reimbursed up to a \$500 maximum for each health practitioner, per person, per calendar year. You do not need a prescription or referral to be reimbursed under the plan for the above practitioners unless required by the Provincial Health Care Plan. Reimbursement is integrated with provincial health care coverage, where applicable, and benefits must first be claimed through the provincial plan. In some provinces, extra billing for visits covered in part by the Provincial Health Care Plan cannot, by law, be reimbursed.

Dental Care for Accidental Injury

Charges for dental care by a licensed dentist based on the current fee guide of your home province for the repair of natural teeth damaged as a result of a non- occupational accidental injury that occurred while covered under the plan. The repair must be undertaken within 12 months following the accident.

Hearing Care

Charges for hearing aids (excluding batteries), when recommended by an audiologist, to a maximum of \$500 per family member in any 36-month period.

Medical Equipment and Supplies

Reasonable and customary charges for the rental of, or at Manulife's option, the purchase of durable medical equipment or supplies needed, based on the nature and severity of the disability, such as:

- Hospital beds, wheelchairs, canes, crutches, walkers and trusses;
- Rigid or semi-rigid braces for back, neck, arm or leg and non-dental prostheses, such as artificial limbs and eyes, including replacement if required because of a change in physical condition;
- Respiratory equipment, including oxygen;
- Kidney dialysis equipment;
- Contact lenses or glasses following cataract surgery (limited to one pair per lifetime);
- Splints, casts, catheters, and hypodermic needles;
- Intra uterine devices;
- Artificial limbs and eyes (replacement or repair);
- Ileostomy and colostomy supplies; and
- Diabetic supplies including blood and urine testing supplies, needles and syringes.

Costs are not covered for personal comfort, convenience, exercise, safety, self-help or environmental control items, or items which may also be used for non-medical reasons, such as heating pads or lamps, communication aids, air conditioners or cleaners, and whirlpool baths or saunas.

Before incurring any major expenses you should submit details to Manulife Financial to determine to what extent your costs will be covered. In any event, you will need to obtain a letter from a licensed doctor (M.D.) describing the nature of the disability and the type, medical need and estimated duration of any required durable medical equipment.

Emergency Out-of-Province / Country

Charges for eligible emergency care expenses incurred while travelling outside your home province for a period of not more than 60 days (9 months for eligible dependent children attending school full time outside of your home province).

Eligible expenses include:

- Hospital charges including semi-private room and board as well as other inpatient and outpatient medical services;
- Reasonable and customary charges for the area in which they are incurred, that are in excess of the amount paid for under your Provincial Health Care Plan;
- A licensed doctor (M.D.);
- Professional licensed ambulance service, including air or rail ambulance — provided prior approval is obtained from Manulife Financial; and
- Blood, blood products and their transfusion.

Other Charges:

- Foot orthotics to a maximum of \$200 per family member, per calendar year. Expenses include: orthopedic shoes, arch supports, molds or orthotic devices - excluding devices for sporting purposes.
 - Each claim submitted for orthotics and orthopedic shoes, must have ALL of the following information supplied:
 - a diagnosis of the condition, and
 - a list of symptoms and the chief complaint, and
 - a description of the physical findings from the clinical examination,
 - a brief narrative description of the gait abnormality associated with the diagnosis, as well as confirmation that the product has been custom made.
 - In order to be eligible for payment, orthotics and orthopedic shoes need to be prescribed, on an annual basis, by one of the following 3 provider types:
 - Medical general practitioner or specialist, Podiatrist, Chiropodist
 - Orthotics and orthopedic shoes must be dispensed by one of the following four provider types: Orthotist, Pedorthist, Podiatrist, Chiropodist
- Braces;
- Mastectomy prosthesis — subject to reasonable and customary limits

Exclusions

The *Advantages* Retiree Benefit Plan does not cover:

- Vision care;
- Lifestyle drugs such as fertility, birth control, erectile dysfunction, diet/weight control and hair loss drugs, and smoking cessation products;
- Preventive vaccines
- Dental expenses (except for accidental dental treatment);
- Charges for services or supplies that are not necessary for the treatment of injury or illness, or charges judged not to be reasonable or customary for the area in which they occurred;
- Any expenses that may be covered under any government plans;
- Any expenses for care, services or supplies if payment is prohibited by law; and
- Any other expenses not specifically listed under the heading Eligible Expenses.

No amount will be paid for charges incurred from or contributed by:

- War, whether declared or not;
- Insurrection, rebellion or participation in a riot or civil commotion;
- Purposeful self-inflicted injury; and
- Your commission of or attempt to commit an assault or criminal offence.

Frequently Asked Questions

Why is there cost-sharing for retirees?

Weyerhaeuser is committed to providing benefits for retirees but on a competitive basis. Many employers do not provide any post-retirement benefits whatsoever. Weyerhaeuser has adopted a retiree benefit program, but the program can only be feasible on a cost-shared basis.

How will cost-shared amounts be collected?

Morneau Shepell administers the payment process. You have the option to remit your portion of the applicable premiums through pre-authorized debit from your chequing account or by cheque (in which case a \$4.00 per cheque payment charge applies). In addition, Morneau Shepell will provide a receipt for premiums paid in January of each year.

What happens if I don't want to pay my portion of the premiums?

Extended Health Plan benefits premiums and life insurance coverage are voluntary. If you choose not to enrol in these benefits and pay the required contributions, you will not be entitled to benefit coverage. If you fail to pay your portion of the premiums, your coverage will be cancelled after 60 days.

What happens if I have coverage under my spouse's plan and wish to pay for only some of the *Advantages* retiree benefits?

As a retiree, you may have extended health coverage through your spouse's benefit plan. This means when you retire, you can choose to opt out of these benefits and be covered under your spouse's plan. But, you will not receive any type of credit for being covered under your spouse's plan. If coverage under your spouse's plan stops, you may add the benefit(s) you previously declined within 31 days of the loss of coverage under your spouse's plan.

Why are vision and dental care not included in the Retiree Benefit Plan?

One of the objectives of retiree benefit coverage is to help protect retirees from unexpected catastrophic loss. For the most part, vision care and dental care are expenses that can be budgeted. In addition, benchmark studies confirm that vision and dental coverage are not standard offerings in retiree benefit plans.

Who is Covered

You and your eligible spouse are covered under the Retiree Benefit Extended Health Plan for your lifetime as long as the company maintains the plan. If you die, coverage and health premiums (if they apply) continue for the lifetime of your spouse as long as the company maintains the plan. If your spouse remarries after your death, your spouse is no longer eligible for coverage. You can also cover eligible dependent children. Unless your dependent child is physically or mentally disabled and has been approved for coverage by Manulife Financial, this coverage will automatically stop on your last dependent child's 21st birthday (or 25th if a full-time student).

You may choose to start dependent coverage after your retirement date only in the event you have a new child (i.e., through a birth, adoption or legal guardianship). You may choose to stop dependent coverage at any time during your retirement. However, unless your dependent child is physically or mentally disabled and has been approved for coverage by Manulife Financial, this coverage will automatically stop on your last dependent child's 21st birthday (or 25th if a full-time student).

Changing Your Benefits Coverage

You may start, stop or change your retiree benefits at any time after you retire if you experience any one of the following major life events:

- Addition of a spouse (either through marriage or if you have lived for 12 months in a common-law relationship);
- Divorce or separation;
- Death of a spouse or dependent child;
- Spouse gains other coverage
- Change in eligibility of a dependent child;
- Birth, adoption or legal guardianship of a child;
- Loss of your spouse's benefits;
- Loss of your own benefits under another employer; or
- Move away from or back to Canada.

You have 31 days to apply if you wish to start or stop your coverage after any of these events.

How to File a Claim

1. Obtain official receipts for all expenses. It is particularly important that you obtain documentation if you incur emergency expenses outside of Canada.
2. Check to ensure all expenses you are claiming constitute eligible expenses. If you are in doubt, please contact Manulife Financial.
3. Submit all expenses within one year of the date of the actual expense. If the contract between Weyerhaeuser and Manulife Financial is terminated, you must submit your claims within six months of the date that the contract ends. Weyerhaeuser will notify you if the contract is terminated.
4. Forward all original medical receipts, along with a claim form, to Manulife Financial. Claim forms are available on-line at www.manulife.ca. All expenses may be eligible for online submission. Please remember to keep copies of all receipts for future reference. Your policy, group, and individual numbers are on the wallet sized card provided to you by Manulife. If you need a new card, please contact the Employee Service Centre.

Coordination of Coverage

In some situations, you may have coverage for the same benefits under another group insurance plan or in your own personal extended medical benefit plan in addition to this Retiree Benefit Plan. If so, coordination of benefits will apply. Coordination of benefits means that a claim will be reimbursed by two benefit plans to a maximum of 100% of eligible expenses. If your spouse has coverage under another benefit plan outside of Weyerhaeuser that allows the coordination of benefits, you and your spouse must first submit your own claims through the plan under which you are covered as an employee/retiree. Once the claim is processed, you can submit any remaining expense to the other insurance company. Claims for dependent children are first submitted to the plan of the parent who has the earlier birth date in the calendar year regardless of the age of the parent.

Travel Assistance

As a member of the *Advantages* Retiree Benefit Plan, you, your spouse and your eligible dependents are covered for medical emergencies while travelling outside your home province for a period of up to 60 days. Eligible dependents of retirees attending a post-secondary institution full time outside the country will continue to have a travel limit of 9 months. Manulife Financial offers Emergency Travel Assistance (ETA) services that are administered by Alliance Global Assistance.

Foreign medical care can be expensive. When booking holiday travel, or any travel, it is important to remember that your retiree extended health care plan has a lifetime maximum benefit. Once you reach your lifetime maximum, no additional benefits will be paid from the plan.

If you incur eligible out-of-country medical claims, the amount you incur applies against your lifetime maximum. If you travel outside Canada, we recommend that you purchase additional emergency medical travel coverage. While your Weyerhaeuser plan will still bear a share of the expenses, private coverage will help to reduce the effects of a large claim on your lifetime maximum.

Medical Assistance Services

Assistance with locating a doctor or medical facility if you become sick or injured while travelling, and confirmation of coverage to avoid pre-treatment payment for emergency medical care;

Emergency Medical Care

Reimbursement of eligible emergency hospital inpatient services (e.g., room and board in excess of the ward rate covered by the Provincial Health Care Plan, medical and surgical fees, prescription drugs, and x-rays) and outpatient services (e.g., if you break a leg, the related physician fees, laboratory tests and medical supplies/appliances are reimbursed);

Transportation Services

Provision of ambulance services (i.e., land, air, rail) as necessary to transport you to a hospital or treatment centre within the province or country where the illness or injury occurred, or to your home province; and

Personal and Legal Services

Provision of information concerning visa, inoculation, passport or immunization requirements, and reaching the nearest embassy or consulate; assistance with locating a lawyer, arranging bail or securing important documents; and assistance with obtaining funds, leaving or receiving emergency messages, locating missing baggage and travel documents, and emergency translation services.

If you require medical assistance while travelling, contact Mondial Assistance before seeking treatment to ensure you receive the care you need without incurring unnecessary expenses.

Call Alliance Global Assistance Emergency numbers are on the card provided to you by Manulife. You may also reprint this information from Manulife's website at www.manulife.ca/groupbenefits

LIFE INSURANCE

Life insurance provides your beneficiary with a measure of income protection in the event of your death. Your beneficiary will receive financial support in the form of a lump-sum payment. Manulife Financial insures the Life Insurance Plan. Weyerhaeuser covers the full cost of providing this benefit. If you are eligible for a benefit, you must enrol within 31 days of your retirement date. If you chose not to enrol within the 31-day enrolment window, you cannot enrol later.

Cost of Coverage

Retiree Life Insurance premiums are shared between you and the company. Company contributions are frozen at 2010 contribution levels and Retirees will be responsible for the remaining cost. Rates are determined on an annual basis. Weyerhaeuser reserves the right to cancel its assistance with life insurance premiums at any time. The company contribution towards retiree life insurance (if applicable) is a taxable benefit to a retiree which you will receive a T4A each year in the mail.

Confirmation of your current life insurance contribution rates will be sent to you annually.

Amount of Coverage

When your employment ends with Weyerhaeuser, or if you continue to work after age 65 (and you are eligible), your retiree life insurance coverage is based on the option you chose under the *Advantages* Life Insurance Plan while you were an active employee with Weyerhaeuser. Please refer to the *Eligibility* section for more information.

The initial amount of your retiree life insurance is subject to the maximum benefit of \$110,000 (i.e. if your employee coverage was greater than \$110,000, your retiree life insurance is immediately reduced to \$110,000). The retiree life insurance becomes effective on the first day of the month after your employment ends with Weyerhaeuser, or on your 65th birthday (whichever is earlier).

On each of the next five anniversary dates, your insurance will be reduced if the amount of your coverage is greater than the maximum specified in the table below for that anniversary date until the coverage is \$10,000. This final amount of \$10,000 will continue for the remainder of your life without further reduction.

Effective Date	Maximum Benefit
First of the month following termination of employment or attainment of age 65, whichever is earlier	\$110,000
First anniversary	\$90,000
Second anniversary	\$70,000
Third anniversary	\$50,000
Fourth anniversary	\$30,000
Fifth anniversary	\$10,000

The beneficiary for your retiree life insurance benefit is the same person(s) that you designated to receive your basic life insurance while you were an active employee. If you wish to change your beneficiary, please contact Manulife.

Example

Let's see what your retiree life insurance would amount to taking the five-year reduction into consideration. In this example, the lump sum benefit is calculated on an annual base pay of \$60,000 and assumes the employee retires on June 13, 2021 on his 65th birthday.

Effective Date	Core (\$60,000)	Option 1 (\$120,000)
July 1, 2021	\$60,000	\$110,000
First anniversary - July 1, 2022	\$60,000	\$90,000
Second anniversary - July 1, 2023	\$60,000	\$70,000
Third anniversary - July 1, 2024	\$50,000	\$50,000
Fourth anniversary - July 1, 2025	\$30,000	\$30,000
Fifth anniversary - July 1, 2026	\$10,000	\$10,000

WHAT HAPPENS IF...

The table below provides you with an overview of what happens to your benefits when you experience various life events, assuming the Advantages Retiree Benefit Plan provisions remain unchanged. In each of the situations noted, please remember it is your responsibility to notify the Employee Service Centre of the change.

What Happens If....	Extended Health	Life Insurance
You Marry	Spouse eligible for coverage	Option to designate new spouse as a beneficiary unless the existing beneficiary designation is irrevocable
You Separate or Divorce	Spouse coverage stops if you separate or divorce	Option to designate new beneficiaries unless the existing beneficiary designation is irrevocable
You Have a Dependent Child (adopt or become a legal guardian)	Dependent child eligible for coverage	Option to designate dependent child as a beneficiary unless the existing beneficiary designation is irrevocable
You Move Outside of Canada Permanently	Coverage stops when you are no longer enrolled in a Provincial Health Care Plan. If you return to Canada, coverage resumes when you enrol in a Provincial Health Care Plan.	Coverage continues
Your Spouse or Dependent Child Dies	Spouse and/or dependent child coverage stops	Option to designate new beneficiary(ies) unless the existing beneficiary designation is irrevocable
You die while you are enrolled in the Plan	Spouse and dependent child coverage continues. If spouse remarries, new partner is not covered.	Claim paid to your beneficiary(ies). After payment, there is no further coverage
You die before the date you enrol in the Plan	Spouse or dependents are eligible for coverage if you met retiree eligibility prior to your death	Claim paid to your beneficiary(ies). After payment, there is no further coverage
You die and your surviving spouse remarries	No coverage for surviving spouse	No coverage
Your Spouse Loses Employer Benefits	Option to choose coverage and pay monthly premiums	Coverage continues
Weyerhaeuser Amends the Advantages Retiree Benefit Plan	Amended rules will apply in place of the previous rules (unless the amendment provides that the old rules are grandfathered)	Amended rules will apply in place of the previous rules (unless the amendment provides that the old rules are grandfathered)
Weyerhaeuser Terminates the Advantages Retiree Benefit Plan	All benefits stop	All benefits stop

WHO TO CONTACT

<p>Manulife Financial Extended Health Plan questions, claim forms, beneficiary changes, wallet card requests, or claim inquiries: Phone 800-268-6195 Policy Number 80156</p> <p>Life Insurance Plan questions: Phone 800-268-6195 Policy Number 30611</p>	<p>Employee Service Centre Phone 800-833-0030 if you or your spouse need to: Enrol Update your family status Update your mailing address Initiate a death claim Request a copy of your T4A slip</p>
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Weyerhaeuser Benefits Centre (Morneau Shepell)

Retiree contribution payments and receipts

- Phone 866-899-3334

GLOSSARY OF TERMS

Following are definitions of terms used throughout this booklet.

Beneficiary	The person or persons you designate to receive your life insurance benefits when you die. You must name a beneficiary - a person or your estate - to receive the proceeds of your life insurance in the event of your death.
Coordination of Benefits (COB)	Coordination of benefits means that a claim will be reimbursed by two benefit plans to a maximum of 100 percent of eligible expenses. Claims must first be submitted to the plan in which the individual is covered as a retiree/employee, and then to the plan that covers them as a dependent. Claims for dependent children are first submitted to the plan of the parent who has the earlier birth date in the calendar year.
Employee Service Centre (ESC)	Weyerhaeuser's call centre located in Seattle, Washington has been established to answer benefits, payroll, and human resources related questions for all Weyerhaeuser employees and retirees. The ESC telephone number is 800- 833-0030.
Explanation of Benefits (EOB)	After you submit claims to Manulife Financial, you will receive a statement that details the expense(s) claimed and what will/not be covered under the plan. This statement is referred to as the Explanation of Benefits.
Family Status Change / Major Life Event	A family status change occurs when you add a spouse (either through marriage or you have lived in a common-law relationship for 12 months); a divorce or separation; death of a spouse or dependent child; change in the eligibility of a dependent child; and the birth, adoption or legal guardianship of a child.
Health Practitioner	Examples of health practitioners are: Acupuncturist, Chiropractor, Clinical Psychologist, Massage Therapist, Naturopath, Osteopath, Podiatrist, Physiotherapist, and Speech Therapist.
Retire	For the purposes of the <i>Advantages</i> Retiree Benefit Plan, retire means to terminate employment with Weyerhaeuser or one of its subsidiaries at any time after age 55 provided you have at least 10 years of continuous service from the last date of hire, and to have been declared eligible for the Retiree Benefit Plan by Weyerhaeuser.

Taxable Benefit	Life Insurance premiums paid by the Company on your behalf are considered by Canada Revenue Agency to be a taxable benefit. This means that you will receive a T4A from Weyerhaeuser and must report the amount on your income tax return.
Weyerhaeuser	Weyerhaeuser Company Limited, the Canadian wholly owned subsidiary of Weyerhaeuser Company of Seattle, Washington.
Manulife Financial	The company who administers your <i>Advantages</i> Retiree Benefit Plan including Extended Health Care and Life Insurance.
Reasonable and Customary	A charge for services or equipment, which is consistent with the going rate in a certain geographical area for identical or similar services or equipment.