

Benefits, retirement & savings

Bell provides team members with total compensation packages that are competitive with the market, including salary, performance incentives, benefits, and retirement plans. We also offer added savings and wealth-building opportunities, including a share purchase plan (with company matching), group tax-free savings account (group TFSA), and a group retirement savings plan (group RSP). We also offer generous employee discounts on Bell services and purchases at The Source.

Below you will find a summary of our benefits, retirements and savings plans:

Benefits

Medical Plan

(Paid by company)

- Prescription Drugs
- Hospitalization
- Registered nurse
- Other medical supplies & services
- Vision Care

- Professional Services
Physiotherapist, Chiropractor, Chiropodist, Podiatrist, Athletic therapist, Osteopath, Audiologist, Massage therapist, Naturopath, Acupuncturist, Homeopath, Nutritionist/dietitian

- Reimbursement for mental health providers
Psychologist, Social Worker, Licensed Psychotherapist, Registered Clinical Counsellor and Couples or Family Therapist
=>\$3,000 per year

- Personal Travel Insurance
- Trip Cancellation Insurance
- Business Travel Emergency medical insurance

Dental Plan (Paid by company)	<ul style="list-style-type: none"> • Routine • Restorative • Orthodontics (optional)
Flexdollars (Paid by company)	For purchase of <ul style="list-style-type: none"> • optional/enhanced coverage • vacation days
Health Reimbursement Account	Flexdollars remaining to be used to pay for health care expenses not covered by plans.
Disability Plans (Paid by company)	<ul style="list-style-type: none"> • Short-Term • Long-Term
Basic Life and Accident Insurance (Paid by the company)	Including Business Travel accident insurance
Other optional coverage available (Paid by Team members)	<ul style="list-style-type: none"> • Optional life and accident insurance • Critical Illness insurance • Health Service Navigator
Supplemental Allowance Plan Top-up (Paid by the company)	<ul style="list-style-type: none"> • Maternity: 70% salary replacement up to 17 weeks • Parental (for birth mother): 70% salary replacement up to 19 weeks • Parental (for other parent): 70% salary replacement up to 19 weeks • Adoption: 70% salary replacement up to 19 weeks

Retirement and savings

Pension

- Defined Contribution (DC) pension arrangement for new employees
- Participation is mandatory after 3 months of net credited service
- Employee contributions of 0% to 12% of pensionable earnings
- Employer contribution: automatic 4% + 100% matching of employee's contribution up to a maximum additional 2% of pensionable earnings
- Employee may choose from 2 approaches to build investment mix - customized approach with 13 investment options or automatic approach, life cycle option
- Bell Retirement Income Option allows retiring employees to remain in the pension plan and draw income directly from their plan account with the same investment options and planning tools remaining available to them as employee members

Employees' Savings Plan (ESP)

- Purchase of BCE Inc. common shares through payroll deductions
- Participation is voluntary after 6 months of net credited service
- Employee contribution level from 0% to 12% of basic salary (increments of 1%)
- One-third company match, maximum 2% (1/3 of 6%) subject to a two-year waiting period
- Possibility to transfer shares to the Group RSP or TFSA

Group Retirement Savings Plan (RSP)

- Participation is voluntary
- Employee contributions only
- Plan provides 12 investment options – 2 GIA options and 10 market based options – plus transfer of ESP shares
- Low investment fees

Group Tax Free Savings Account (TFSA)

- Participation is voluntary
- Employee contributions only
- The investments funds offered are the same as under the Group RSP, excluding GIAs – plus transfer of ESP shares
- Low investment fees