



2026

Canada Employee Benefits Guide
Benefits, United

At United Rentals, we're grateful for all the hard work you do. We understand that your responsibilities don't end when the workday does, and neither should your employee benefits. We've created three pillars to show how your benefits provide unity and balance for you and your family. Together, these form **Benefits, United**.



This guide provides a summary of our benefits offerings for non-union employees. Unionized employees should review their collective bargaining agreement to determine what Company-sponsored benefit plans they would be eligible to participate in.

Welcome

Important Contacts 3

Resources 4

Eligibility 6

Medical Plan 7

Dental Plan 8

Vision Plan 9

Health Spending Account (HSA) 10

Life and AD&D Insurance 11

Disability Insurance 12

Employees Helping Employees 14

Additional Benefits 15

Planning for Retirement 16

Mental Health Support 17

Recognition and Time Off 18

This document is designed to highlight or summarize key aspects of United Rentals' benefits plans. It is not a Summary Plan Description (SPD) or an official plan document. Your rights and responsibilities under the plans are defined by the official plan documents. In the event of any ambiguity or conflict between this summary and the plan documents, the terms of the plan documents will take precedence.

Important Contacts

COVERAGE	CONTACT	GROUP NUMBER	PHONE	WEBSITE
Medical, Prescription Drugs, Dental, Vision, and Health Spending Account	Sun Life Assurance Company of Canada	150708	866-896-6976	mysunlife.ca
Optional, Life & AD&D	Sun Life Assurance Company of Canada	100708	866-896-6976	mysunlife.ca
Disability	Sun Life Assurance Company of Canada	100708	800-661-7334	mysunlife.ca
United Rentals of Canada, Inc. Savings Plan (RRSP/DPSP/TFSA)	Sun Life Assurance Company of Canada	C0MYD/01	866-896-6976	mysunlife.ca
Employee Assistance Program	Telus		844-880-9142	one.telushealth.com Username: United Rentals Password: Welcome01
Employee Discount Program	PerkSpot		866-606-6057	UR.perkspot.com
General Benefit Questions	1HR Team		888-220-9202	1HR@UR.com



Resources

Learn About Your Benefits and Enrol

United Rentals invests in you with some great benefits that help you live your best life. An overview of each plan is included in this guide, along with links to valuable tools and resources so you can take a deeper dive and find more details about all the benefits available. We are focused on helping you play an active role in understanding your options and costs, and what to expect after you enrol.



MyUR Website

The UR intranet site is your go-to source for information about your benefit plans. Start with high-level overviews of each benefit and drill down to the details including Summary Plan Descriptions and more. Go to my.ur.com. Click on **Employee Hub** and then select **Benefits & Wellness**.



Benefits Support

Unable to find what you are looking for? Call the 1HR Team at **888-220-9202** or email 1HR@ur.com for enrolment help.

When to Enrol in Benefits

NEW HIRE ELIGIBILITY	CHANGE IN STATUS
As a newly hired or rehired benefits-eligible employee, you have 30 calendar days from your effective date to enrol in benefits. See below for effective date.	Under the United Rentals Benefits Program, you may make a change during the year if any of the following qualified life events occur: <ul style="list-style-type: none">▪ Marriage, divorce, legal separation, annulment, or death of spouse;▪ Birth of your child, legal adoption or placement of a child with you for adoption, or death of a dependent;▪ Change in your or your spouse's employment status that affects eligibility or cost of coverage, such as:<ul style="list-style-type: none">▪ Termination or commencement of employment;▪ Change in worksite; or▪ Change in work schedule, for example, between full-time and part-time status or a decrease or increase in hours; or▪ Your child no longer meets the benefit plan's eligibility requirements.
EFFECTIVE DATE:	
Salaried employees are eligible for benefits as of their date of hire. Hourly employees are eligible for benefits on the first of the month following 30 days of continuous employment. Rehired full-time employees may be eligible to enrol upon rehire provided they worked for United Rentals for at least one year and returned within six months. Note: Seasonal employees are eligible for a limited subset of benefits. Part-time and Temporary employees are not eligible.	Date of Notification
HOW TO ENROL OR MAKE CHANGES:	
Go to mysunlife.ca for instructions on how to change your elections if you have a change in status or, if you are a new hire, how to enrol.	

Change in Status

If you have a change in status during the year, you may be permitted to:

- Add newly eligible dependents or remove dependents that are no longer eligible; and
- Change your level of coverage (for example, from "Employee Only" to "Family" coverage).

The change you make must be on account of, and consistent with, the change in status. You have 30 days from the date of the occurrence to make a change. Otherwise, evidence of good health may be required.

When Benefits End

Benefits will end as of the day that any of the following events occur:

- The last day of your employment;
- The date your employment status changes to part-time (less than 30 hours per week); or
- The date you transfer to a position that has a collective bargaining agreement that does not provide benefits through United Rentals.
- If you are no longer actively working due to illness for more than 24 calendar months.

In addition:

- Benefits for your spouse or any of your dependents end as of the date your spouse or dependent(s) cease to be an eligible dependent;
- STD benefits end at retirement or age 65, whichever is earlier;
- LTD benefits end at age 65, less the elimination period; and
- Optional Life Insurance and Optional AD&D benefits end at retirement or age 65, whichever is earlier.

Eligibility

You are eligible to participate in the United Rentals Benefit Plans described in this Guide if you are classified as a full-time, non-union employee. To be considered full-time, employees must work 30 or more hours per week on a regular basis.

- **Salaried employees** are eligible for benefits as of their date of hire.
- **Hourly employees** are eligible for benefits on the first of the month following 30 days of continuous employment.
- **Rehired full-time employees** may be eligible to enrol upon rehire provided they worked for United Rentals for at least one year and returned within six months.

Note: Seasonal employees are eligible for a limited subset of benefits. Part-time and Temporary employees are not eligible.

You May Also Enrol Your Eligible Dependents for Coverage

- Legally married spouse or common-law spouse.
- Unmarried child(ren), step-child(ren) or common-law child(ren) under 21 years of age, or under 25* years of age if attending an accredited educational institute, college, or university on a full-time basis.

*Or 26 years of age if the employee lives in Quebec.



You are not eligible if you:

- Are covered under another country's benefit plan
- Are covered by a collective bargaining agreement that does not provide coverage under the programs
- Are a leased employee or independent contractor.

Part-time and temporary employees are eligible for a limited subset of benefits.

- Are in full-time service in any naval, military, or air force, or
- Reside outside of Canada and the United States of America.





Your physical health is the foundation for everything you do. For a healthy body, you need access to quality healthcare that fits your needs and lifestyle, plus support for your individual goals. You'll find all this and more through our health plan options and tailored programs and resources.



Medical Plan

When you are at your best, we are at our best. To help you reach your best, United Rentals is providing you with access to high-quality, comprehensive health care. **Coverage is provided to eligible employees with no payroll deduction.** However, if you reside in Quebec, the premiums paid by the Company are considered taxable income to the employee.

The extended health plan offers:

- Hospital expenses
- Medical services and equipment
- Paramedical services
- Prescription drugs
- Travel Assistance

For quick and easy access to information about the coverage available for you and your dependents under your medical plan, download the free app at the App Store or Google Play. Just search "Sun Life." You will see the benefit period, limits, deductibles, percentage covered, and other information. You can also access this information by logging in to your account at www.mysunlife.ca or by viewing the Plan Summary found at **myUR > Benefits > Canada > Guides & Legal Notices.**

You can also search providers and submit medical, dental, and prescription claims using the app or online.

Dental Plan

Keeping healthy isn't just about your body. Good oral health can impact your overall wellbeing. **Coverage is provided to eligible employees with no payroll deduction.***



	United Rentals Dental
Preventive services	100%
Maintenance and major restorative services	80%
Combined maximum for preventive, maintenance, and major restorative	\$2,000 per person in any calendar year
Orthodontics	50% of eligible charges, up to a maximum of \$2,000 in the lifetime, per dependent child under the age of 21 years

*If you reside in Quebec, the premiums paid by the Company are considered taxable income to the employee.

Vision Plan

Not only can an eye exam diagnose vision problems, it can also catch early signs of diseases, including high blood pressure, stroke, and diabetes. **Coverage is provided to eligible employees with no payroll deduction.***

United Rentals Vision	
Eye Exam	Up to a maximum of one exam in a benefit year for a person under age 21 or over two benefit years for any other person.
Prescriptions, eyeglasses or contacts in any two consecutive benefit years	\$200 combined maximum

*If you reside in Quebec, the premiums paid by the Company are considered taxable income to the employee.

The benefit year is from Jan. 1 to Dec. 31.





Your financial health can bring either stress or peace of mind, and we aim to help foster the latter. We offer coverage options and tools to help you save money, prepare for the unexpected, and plan for the future.



Health Spending Account

Eligible employees can use fund credits from their Health Spending Account (HSA) to cover medical, hospital, and dental expenses that are eligible under the Income Tax Act (Canada) and are not paid in part/full under the UR group plan with Sun Life, your spouse's plan, or any government-sponsored plan.

If you reside in Quebec, HSA claims are taxable income to the employee.

HOW TO USE YOUR HSA

	<p>Eligibility Eligible employees include full-time, non-union, hourly employees who are not eligible for branch incentive “bonus” program.</p>
	<p>Your Company's Contribution At the start of each year United Rentals will allocate \$800 in fund credits to an HSA for each eligible employee.*</p>
	<p>Eligible Expenses Once fund credits are established within the Sun Life system, an employee can then use these to pay for a wide variety of health and dental care expenses.</p>
	<p>Using Your Account You will be required to pay up front, submit a claim with Sun Life online or by mail, and then receive reimbursement from Sun Life via elected method.</p>
	<p>Remaining Funds You have the full calendar year in which the fund credits were established, plus an additional 12 months for any remaining amount left over, to use your fund credits. Note that once you terminate employment with United Rentals you lose any unused amount.</p>

* If hired between Jan. 2 and Dec. 31, the company contribution will fund the following Jan. 1st

Life and AD&D Insurance

It's important to give some serious thought to what expenses and income needs your dependents would have if something happened to you. To make sure you have financial protection, United Rentals offers several different types of Life and AD&D insurance.

Basic Life Insurance

Basic Life insurance is provided at no cost to you, and you are automatically enrolled. If you purchase additional Life insurance for yourself, you may also purchase coverage for your spouse and dependent children.

COVERAGE FOR	COVERAGE AVAILABLE
Employee	<ul style="list-style-type: none"> 1x your basic annual base salary, plus commission, not to exceed \$250,000 Benefit reduced by 50% of the original amount if you are age 65 or older. At age 70, your benefit will be further reduced to a maximum benefit of \$10,000
Spouse/ Domestic Partner	<ul style="list-style-type: none"> \$5,000 coverage Coverage ends when employee reaches age 70 or retires, whichever is earlier
Child(ren)	<ul style="list-style-type: none"> \$2,500 coverage Your child(ren) live birth to 25 years (26 if residing in Quebec) are eligible

Coverage is provided to eligible employees with no payroll deduction. The benefit is not taxed when paid. However, the Company paid premiums for Basic Life Insurance and Basic AD&D Insurance are considered income and are subject to payroll taxes.

Basic AD&D Insurance

AD&D insurance is provided as part of your Basic Life coverage and provides you specified benefits for a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that death occurs from an accident, 100% of the AD&D benefit would be payable to your beneficiary(ies).

COVERAGE FOR	COVERAGE AVAILABLE
Employee	<ul style="list-style-type: none"> 1x annual base pay, up to a maximum of \$250,000 There is a dismemberment schedule with varying levels of benefits.

To elect a beneficiary follow steps below.

- Log in to mysunlife.ca.
- Go to the Profile icon found at the top, right-hand side of the home page. Next, select Personal information, then select Beneficiary Information from the Sun Life Group Life Benefits option.
- Take a moment to view your beneficiary information and then follow the steps to enter or update your beneficiary.
- During your review, you will see this information symbol. It will help you understand everything you need to know.
- If you miss something important, **this icon will appear to let you know.**

Optional Life Insurance

United Rentals also offers Optional Employee, Spouse and Child Life Insurance. Coverage is fully employee paid. To elect Optional Life and/or Optional AD&D Insurance, log into mysunlife.ca and choose the Employment or life event change option. Any amount requested is not guaranteed and requires the completion of a Health Statement Form.

COVERAGE FOR	COVERAGE AVAILABLE
Employee	Minimum of \$10,000, in increments of \$1,000 up to \$250,000 max. Coverage will end at age 65 or retirement, whichever is earlier.
Spouse/ Domestic Partner	Minimum of \$10,000, in increments of \$1,000 up to \$250,000 max. Coverage will end when employee reaches age 65 or retirement, or when spouse reaches 65, whichever is earlier.

Disability Insurance

If you have a serious injury or illness that keeps you from working, how will you pay your bills? Disability insurance replaces a portion of your income when you are unable to work due to a qualified illness or non-work-related injury.

Short-Term Disability (STD)

A scheduled surgery or unplanned illness or injury could keep you off the job and without income for an extended period of time. STD can protect part of your paycheck should you become disabled. This benefit ends at retirement or age 65, whichever is earlier.

STD is provided at no cost to you. You are automatically covered as a full-time, non-union employee — no enrolment is needed. This benefit is subject to income tax when it is paid.

COVERAGE	BENEFIT
Short-Term Disability	<ul style="list-style-type: none">70% of your weekly earnings to a \$1,500 weekly maximumBenefits are payable immediately following an injury, or on the 8th day of illness, up to a maximum of 17 weeks.

Long-Term Disability (LTD)

Long-Term Disability benefits are intended to be a source of income replacement if you become totally disabled due to non-work related injury or illness. This benefit ends at retirement or age 65, whichever is earlier. Coverage is provided to eligible employees with no payroll deduction. As a result, the benefit is subject to income tax when it is paid.

COVERAGE	BENEFIT
Long-Term Disability	<ul style="list-style-type: none">66.67% of your monthly earnings up to a maximum of \$7,500 per monthBenefit begins after 119th day of disabilityMonthly earnings exclude bonuses, dividends, overtime, or profit sharing, etc.

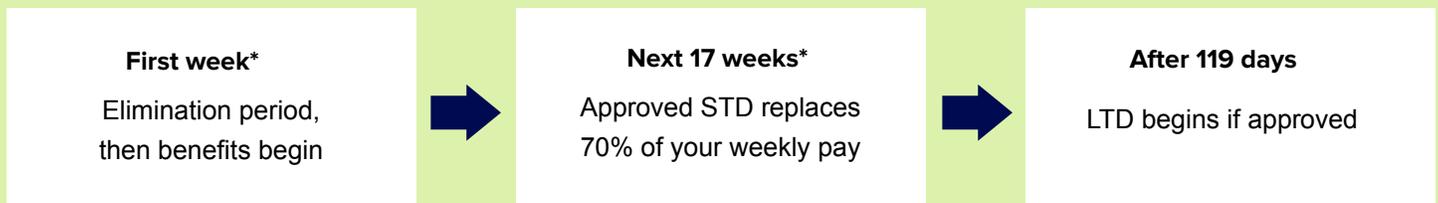
If you are part of a Union and covered under a Collective Bargaining Agreement (CBA) that offers Disability benefits, your coverage may vary. Please refer to your CBA.

An Example: How STD and LTD Can Work Together

Let's say you have an accident on the ski slopes and you must be away from work due to your injuries. Here's how your disability benefits would work:

- For the first seven days away from work due to an illness, you may use your accrued sick and/or vacation time and receive your regular pay. Note that you are able to collect STD benefits immediately following an injury.
- For the next 17 weeks, you would receive STD benefits equal to 70% of your pay, up to \$1,500 per week.
- If you are out longer than 119 days and cannot perform your job, LTD benefits would begin and would replace 66.67% of your pay, up to a maximum of \$7,500 per month. These benefits would continue until you no longer meet the definition of disabled as defined by the insurance company.

A qualifying disability is a sickness or injury that causes you to be unable to perform any other work for which you are or could be qualified by education, training, or experience.



*Waiting period does not apply to disability due to injury





Employees Helping Employees

United Compassion Fund

When One of Our Own Is in Need, We're Here to Help

The United Compassion Fund, a tax-exempt 501(c) (3) public charity, is an employee-funded, first-response program that assists employees experiencing financial hardship as the result of an uncontrollable crisis.

Your donations will assist our employees who've experienced an uncontrollable catastrophic situation, such as a:

- Medical Emergency
- Catastrophic Injury or Illness
- Home Fire
- Home Flooding
- Hurricane
- Wildfire

Sign up to donate in Workday and start making a difference in the life of a United Rentals family member.

Questions?

E-mail compassionfund@ur.com.

Additional Benefits Programs

Tuition Reimbursement

This program is designed to support those with the determination and discipline to obtain a Bachelor's degree.

- Eligible employees may receive up to \$5,250 (U.S.) in Education Assistance for the 2025 calendar year.
- Open to all full-time employees who meet eligibility requirements.
- Assistance covers tuition, books, fees, and necessary supplies.
- Employees must be enrolled in an accredited college or university and be pursuing a Bachelor's degree in a job-related discipline.
- Union employees are not eligible for the Tuition Reimbursement Program unless specifically indicated in their collective bargaining agreement.

To learn more about eligibility requirements and additional program requirements and to submit an application, please go to my.UR.com > **Employee Hub** > **Career Development Tuition Assistance**.

Scholarship Program for Children of Employees

Through this program, United Rentals is committed to providing need-based financial assistance for top achieving children of United Rentals' employees. Scholarship recipients will be known as Kneeland Scholars in honor of former CEO Michael J. Kneeland and his passion for lifelong learning.

The program will select ten students annually to receive scholarship awards of \$2,500 each, renewable for up to three additional years for a total value of up to \$10,000 per scholarship. To be eligible, students must enrol full-time at an accredited two-year or four-year college, university, or vocational-technical school.

To learn more and apply, visit UnitedRentals.com/scholarships.

Employee Discount Program: PerkSpot

United Rentals partners with PerkSpot to provide exclusive discounts and rebates on goods and services, including health and wellness and family activities. Access at work, home, or on the go and browse thousands of discounts! Visit UR.PerkSpot.com and follow the instructions to register.

Planning for Retirement

In addition to taking care of your personal health, you also need to take care of your financial health. If you're not saving for retirement, the time to start is now! Whether your retirement is just around the corner or years away, the Registered Retirement Savings Plan (RRSP), the Tax-Free Savings Account (TFSA), and the Deferred Profit Sharing Plan (DPSP) can help you meet your retirement goals.

Eligibility

All full-time, non-union employees of United Rentals Canada (along with all non-union employees in Quebec) are eligible to participate in these plans. If you are a salaried employee, you may participate as of your date of hire. Hourly employees may participate as of the first of the month following 30 days of service.

Enrolment

Enrolment for these plans can be completed online once you have established your account in the Sun Life system. Please review the Savings Plan Guide and other materials posted on my.UR.com.

Elections

You can make the following types of elections:

- RRSP is where you can select to have 1%–50% of your UR eligible earnings taken pretax per check. Option to treat as a Spousal RRSP if elected (paper enrolment form for Spousal is required). You are responsible for ensuring you don't exceed your allowable RRSP contribution for any given tax year (UR doesn't apply any annual payroll limit).
- DPSP is where eligible Employer Matching contributions are made — the formula used for this is 100% on the first 4% you contribute each payroll period to the RRSP. Salaried employees are limited to a maximum of \$4,000 annually in Employer Match. Vesting of these contributions is 100% after two years of service.
- TFSA can select to have any flat dollar (\$) amount taken per check on a post-tax basis up to CRA limits. Contributions to TFSA are not eligible for employer match.



A healthy mind is just as important as a healthy body. You need hassle-free, judgment-free options to get the support you need. We have the in-house UR Wellness app along with convenient, affordable resources to help you manage stressors, big and small.

Mental Health Support

Employee and Family Assistance Program

United Rentals is concerned about your wellbeing on and off the job. That's why we offer personal, professional, and confidential assistance for you and anyone living in your home through the EFAP. The EFAP can help you address family and relationship issues and legal and financial concerns, as well as stress and emotional problems. Counseling is confidential and provided by outside professional consultants. EFAP counselors are available 24 hours a day, seven days a week. For assistance, just call the EFAPs toll-free number at **844-880-9142** or log in at: one.telushealth.com. Username: UnitedRentals; Password: Welcome01. Coverage is provided to all employees with no payroll deduction.



**GETTING
HELP IS
A SIGN OF
STRENGTH**

UR Wellness App

Take a moment to de-stress with our in-house app, UR Wellness. It provides you and your family with quick, easy access to all our mental health resources in one place. You can also explore an extensive library of wellness-related articles, podcasts, and videos. The UR Wellness app has been downloaded to all Company phones and tablets, and you and your family can go to unitedrentals.com/wellness to start exploring.

eMLife

eMLife is United Rentals' new mindfulness benefit. Download the eMLife app, select "Create an EM Life account" and "Employee Account," and enter Company code "unitedrentals" to get started — it's free for you and all members of your family.

Your care is provided by a staff of certified health professionals, counselors, psychologists, social workers, and medical doctors.

Recognition

1UR Volunteer Army Program

Our 1UR program was designed to build a consistent, quality experience for our customers.

- We will become the clear choice for customers by earning their trust with a consistent, quality experience.
- We will support our team with the best training and tools to act with urgency to exceed customer expectations.
- Only through each employee's commitment to safety and service excellence will we deliver Company-wide success.

You can help celebrate a team member who takes an active role in bringing 1UR to life! Share their story using the form on MyUR, and we'll send a 1UR Coin to recognize their contribution.

For more information, visit my.UR.com > **Resource Hub** > **Initiatives** > **1UR Coin Nomination**.

Service Anniversary Award Program

Employee service anniversaries are recognized at five-year intervals, beginning with year five. Managers are encouraged to celebrate their team members and are provided a recognition package for support.

For more information, visit my.UR.com > **Employee Hub** > **Employee Recognition**.

Time Off

Paid Wellness Day

United Rentals offers all active, full-time non-union employees one paid Wellness Day per year to engage with their doctor or participate in activities that support physical, emotional, or financial wellbeing.

Here's how it works:

SCHEDULE

Request your day off from your supervisor, then input your request into Workday using the Time Off (suitcase) app.

ENGAGE

Engage with your doctor at an annual physical exam. You may also choose an activity that supports your physical, financial, or emotional wellbeing.

Some ideas:

- Get outside for a hike, walk, or a new exercise
- Volunteer for a cause that is important to you

ENJOY

Enjoy the rest of your Wellness Day. It's all about you.

Pregnancy Pay

- 40 hours of regular weekly base pay to cover the first week of an employee's absence due to pregnancy. This covers the waiting period during which you will not receive Employment Insurance benefits through Service Canada.
- To avoid the Employment Insurance waiting period to restart, United Rentals will pay the 40 hours of company pregnancy disability pay at the conclusion of Employment Insurance benefit payments, upon return to work.

Parental Pay

- Full-time, non-union employees receive 80 hours of regular weekly base to bond following the birth/ adoption of their own child. Pay to be issued as a paycheck on your regular payroll cycle.
- Parental pay can be taken between one month before or up to six months following the birth/ adoption of your child(ren).

Together United

Together United is where all United Rentals' employees can come together to build a more diverse, inclusive, and empowering workplace through personal, team, and community building efforts.

At United Rentals, Employee Resource Groups or ERGs are groups of employees within the Company who voluntarily come together based on:

- shared characteristics, interests, experiences, or goals,
- to network and build relationships,
- exchange ideas and enhance their professional development,
- as well as help the Company reach our strategic goal of Building a Better Future for all — that is inclusive, empowered, and safe.

African & Black Heritage United: Building a space for employees who self-identify as Black, African American, and or as being of African descent and their allies.

HOLA United: Building Hispanic & Latin Advancement (HOLA) while fostering a culture of intentional inclusion and diversity.

LGBTQIA+ United: To Build Pride in our LGBTQIA+ employees and equip our allies.

Mental Wellness United: Building an environment where getting help is a sign of strength.

Planet United: We're creating a better world through awareness, engagement, and improved efficiency.

Veterans United: At United Rentals, our Veterans United Employee Resource Group is committed to the effective placement, transition, and career development of all current and former service members and spouses.

We honor and celebrate the military principles and camaraderie veterans bring to our Company culture through engagement with community partners who serve veterans, and provide a supportive veteran ecosystem by providing networking and sponsorship.

Women United works to transform our industry, drive the competitive advantage of diversity, and support inclusion through networking, education, and the promotion of career opportunities.





All specific Plan provisions are described in the legal documents governing the Plans. If there are any discrepancies between this brochure and the Plan's legal documents, the legal documents will apply. Any of the Benefit Plans offered by United Rentals, Inc. may be amended, revoked, suspended, or terminated, at the Company's sole discretion, at any time. In addition, neither this description nor your participation in the Company's Benefit Plans creates a contract or guarantee of employment.