

RECENT QUESTIONS FROM RETIREES AT MAY 2024 AGM

Are there any changes to the retiree plans this year?

There are no planned changes to retiree benefit plans this year.

Are Cenovus retirees eligible for the Federal Canadian Dental Care Plan (CDCP)?

To be eligible for the CDCP, you must:

1. Not have access to dental insurance
2. Have an adjusted family net income of less than \$90,000
3. Be a Canadian resident for tax purposes
4. Have filed your tax return in the previous year

What does it mean to not have access to dental insurance?

- You do not have access to any type of dental insurance or coverage, including health and wellness accounts

This table sets out each of our retiree benefits plans and whether under the plan retirees are considered to have access to dental insurance:

Retiree Plan	Access to Dental Coverage
Legacy Cenovus Retiree Pre-2019	✓
Legacy Cenovus Retiree Post-2019	✓
Cenovus Retiree HSA Plan (Post-2022)	✓
Canterra Retirees (Life only)	X
Husky Retiree H&D Plan	✓
Husky Retiree Health & HSA Plan	✓

Retirees who are on the Canterra Retiree benefits plan and also satisfy the other CDCP eligibility requirements, should be eligible for the CDCP. For more information see: [Canadian Dental Care Plan - Do you qualify - Canada.ca](https://www.canada.ca/en/health-services/minister-of-health/pages/canadian-dental-care-plan-do-you-qualify.aspx)