



## INSURANCE PREMIUMS PER PAY

HEALTH BENEFITS				
Coverage	Individual	Single Parent	Couple	Family
Basic option	\$48.24	\$54.30	\$64.66	\$72.35
Option 1	\$60.48	\$68.32	\$81.15	\$90.56
Option 2	\$77.30	\$87.72	\$103.86	\$115.93

DENTAL BENEFITS				
Coverage	Individual	Single Parent	Couple	Family
Option 1	\$17.20	\$19.73	\$22.98	\$25.63
Option 2	\$39.47	\$45.34	\$53.16	\$59.06

INCREASE / REDUCTION PER BENEFIT				
	Health	Dental	Long Term	Life
Increase / Reduction (%)	-4.8%	-4.8%	0.0%	+3.5%

**Note:**

- 1) There is a decrease in health and dental premiums due to improved experience.
- 2) Keep in mind that Birks Group invests in your health by contributing up to \$66.15 per pay (\$1,720 / 26 pays). Subtract this value from the total amount above for your health and dental benefits.
- 3) Despite the decrease in insurance costs, Birks Group has decided to maintain the current level of credit to strengthen the support for its employees.
- 4) The type of coverage chosen for health benefits must be the same as the one for dental benefits. For example, if you have chosen single parent coverage for health benefits, you must also choose single parent coverage for dental benefits, unless you opted out of either coverage.
- 5) Applicable tax according to your province of residence (9% in Quebec, 8% in Ontario, and 0% in all other provinces) will be added to the premiums.

**With the well-being of its employees and their families at heart, Birks Group has decided to supplement its current benefits package with the addition of Telemedicine with no additional cost to you, effective in April 2022! Additional information will be provided in the coming weeks.**