

DID YOU KNOW?

How can I use my flexible credits?

Every year, Birks gives you \$1,720 in flexible credits* (\$800 if you opt out of health or dental benefits). These credits go toward the payment of your health and dental benefits. If, after having made your choices, you have used all your credits, the excess amount will be at your expense and directly deducted from your pay. However, if you have a balance of flexible credits after making your choices, this amount may be transferred to the RRSP of your choice or deposited directly on your pay. You have to be employed by Birks on February 29th following the end of the prior calendar year to be eligible.

Why is generic substitution of prescription drugs mandatory?

Generic drugs are effective, safe, and less expensive, therefore contributing as well in reducing the plan's costs. Since April 1st, 2015, Blue Cross reimburses brand name drugs as their lowest priced generic according to the mandatory generic substitution provision. Should your healthcare professional prescribe you a brand name drug with "No Substitution" indicated, your pharmacist may contact them to confirm if the generic drug can be dispensed instead. We understand that there could be instances when your healthcare professional indicates there is a medically substantive need to remain on the brand name drug.

You will need to provide a copy of the *Canada Vigilance Adverse Reaction Reporting Form* submitted to Health Canada on your behalf, as well as a *Medavie Blue Cross Request for Brand Name Drug Coverage Form* for coverage consideration. Applicable forms can be found on the website in the Forms section.

How can I access the status of my claims easily?

To send an electronic claim and manage your account, you can [download Medavie's app](#) on your smart phone.

To send a claim by mail, you can also use the Blue Cross - Member Services site at <https://www.medavie.bluecross.ca/gmp/>. You will find on this site all the claim forms, the status of your claims as well as what you need to update your personal information. For any assistance, please contact the Customer Service at 1-888-873-9200.

Why wait for your cheque to come by mail?

Enjoy the direct deposit service provided by Blue Cross; your claim payment will be deposited directly into your bank account within 2 business days following the receipt of your electronic claim whereas paper claims will be processed within 5 business days. Simply complete the direct deposit form including a void cheque.

**One (1) flexible credit amounts to \$1 paid by Birks for this coverage*



Present your Blue Cross identification card to the pharmacist and receive an immediate reimbursement!



MEDAVIE BLUE CROSS GROUP BENEFITS PLAN FY2023

Whether you are completing your benefits enrolment for the first time or your renewal, it is important that you choose your plan based on your needs. To make your selection, use the table in this leaflet in order to better understand the different options & features available. You will see that some types of coverage are mandatory (basic life, accidental death and dismemberment, long term disability and health/dental benefits) while others are optional (optional life and critical illness).

SOME QUESTIONS TO ASK YOURSELF...

Am I covered under another group benefits plan?

If so, you could opt out of the health/dental benefits provided by Birks upon providing insurance proof from another group benefits plan. Please note that Quebec residents including children must be covered by these benefits, whether under the Birks group benefits plan or another group plan.

What if I want to change my benefits level?

Health and dental benefits
You may choose a more generous option once a year. However, to switch for a less generous option, you must keep your chosen option for at least three years. If this is the case, and you wish to reduce your benefits level, you must choose the benefits level directly below your current level.

Has my personal circumstances changed? At any time during the year, you can change your health and dental options within 31 days following a change in your personal circumstances.

Optional life, enhanced critical illness and long-term disability benefits
You can change these options every year during the renewal period. However, you may be required to complete a medical questionnaire if you select a more comprehensive benefits level.

A change in personal circumstances includes:

- Marriage or new common-law partner;
- Divorce or separation;
- Loss of coverage under your spouse's employer's program;
- Birth or adoption of your first child;
- Death of your spouse;
- Your children are no longer considered as dependents.

MANDATORY COVERAGE FY2023	Life Benefit		1 time your annual salary (paid by Birks)	
	Accidental Death and Dismemberment Benefit		Up to 2 times your annual salary (depending on case)	
	Short-term disability		During the first 16 weeks of disability (if file accepted by Birks)	
	Long-term disability*: Following the 16 weeks of short-term disability (if file accepted by the insurer) *Coverage with RBC			
	BENEFITS <u>WITHOUT</u> COST OF LIVING ADJUSTMENT		60% on the first \$3000, plus 45% on the excess	
	Health Benefits (Blue Cross) **			
	BASIC OPTION	OPTION 1	OPTION 2	
	Prescription drugs covered at 90% for the first \$10,000, and 100% on the excess Deductible of \$400 (per family) Mandatory Generic Substitution	Prescription drugs covered at 75% for the first \$2500, and 100% on the excess Deductible of \$7.50 per drug Mandatory Generic Substitution	Prescription drugs covered at 90% for the first \$2000, and 100% on the excess No deductible Mandatory Generic Substitution	
	Medical Services and Supplies covered at 90%	Medical Services and Supplies covered at 75% for the first \$2000, and 100% on the excess	Medical Services and Supplies covered at 90% for the first \$1500, and 100% on the excess	
	Semi-private room in hospital covered at 100%	Semi-private room in hospital covered at 100%	Private room in hospital paid at 100%	
	Travel Benefit (excluding dangerous destinations)	Travel Benefit (excluding dangerous destinations)	Travel Benefit (excluding dangerous destinations)	
	Health Practitioners Services not included*	\$500 per year for all health practitioners*	\$750 per year for all health practitioners*	
	\$350 per year for combined services of psychology and physiotherapy	\$500 per year for psychological services	\$750 per year for psychological services	
		\$350 per year for physiotherapy	\$500 per year for physiotherapy	
	Eye examination not covered	Eye examination covered at \$50 (per person) every 24 months	Eye examination, lenses and glasses covered at \$200 (per person) every 24 months	
	Lab tests, x-rays and imaging unlimited	Lab tests, x-rays and imaging unlimited	Lab tests, x-rays and imaging unlimited	
Dental Benefits (Blue Cross) **				
OPTION 1		OPTION 2		
Oral Exam and Diagnosis every 9 months		Oral Exam and Diagnosis every 9 months		
Preventive treatments covered at 80%		Preventive treatments covered at 90%		
Basic care covered at 70%		Basic treatments covered at 80%		
Endodontic and Periodontic Services covered at 50%		Endodontic and Periodontic Services covered at 80%		
Major Restoration not covered		Major Restoration covered at 50%		
Orthodontic services for children not covered		Orthodontic services for children under 19 years covered at 50%, maximum lifetime amount of \$2500		
Benefit Payable Maximum of \$1000 per calendar year		Benefit Payable Maximum of \$1500 per calendar year (excluding orthodontic services)		

OPTIONAL COVERAGE FY2023	Optional Life Benefit		
	Member	Spouse	Children
	Up to \$500,000 by units of \$10,000	Up to \$250,000 by units of \$10,000	Up to \$25,000 per child by units of \$5000
Enhanced Critical Illness Benefit			
Member	Spouse	Children	

*Health Practitioners covered : massage therapist, naturopath, chiropractor, osteopath, audiologist, speech therapist, acupuncturist, occupational therapist, kinesiologist, orthotherapist, chiropodist and podiatrist.

**Mandatory Coverage. You can opt out of coverage by providing insurance proof under another group benefits plan.