

# Benefits Update

Michaels

## Canada Open Enrolment is Coming Soon

### Open Enrolment is from May 18 through May 29

Benefits Open Enrolment for eligible Canadian Team Members including all Canada-based full-time Team Members and part-time Saskatchewan Team Members—begins Monday, May 18 and ends Friday, May 29.

Any changes you make during this enrolment period will be effective: **July 1, 2026 through June 30, 2027.**

Starting today (May 11), you can visit the dedicated [Open Enrolment page](#) that can be found on [Canada.MIKBenefits.com](https://Canada.MIKBenefits.com) to find more information about your benefits and step-by-step instructions on how to enrol through Workday.

This email gives you an early look at what you can do during Open Enrolment and what to expect over the next few weeks.

### What's Important to Know About Open Enrolment

Open Enrolment is your once-a-year opportunity to update your benefits without needing a Qualifying Life Even.

During this time, you can add or remove dependant(s) and make changes to your coverage, including enrolling, or adjusting, optional benefits. Some changes may require an Evidence of Insurability (EOI) or providing Proof of Other Coverage (POC). Read on to learn more, or go to [Canada.MIKBenefits.com](https://Canada.MIKBenefits.com).

### What Do Team Members Need to Do?

If you're happy with your current coverage, no action is needed—your elections will automatically continue at the 2026–2027 premiums.

If you'd like to make changes, you have several options available during Open Enrolment:

#### Need help with Open Enrolment? Join a live webinar!

Join the Open Enrolment Webinar to learn how to enrol, understand your options, and get your questions answered.

- **Session 1 - May 18:**

- **Extended Health and Dental**
  - Your enrolment in Extended Health and Dental coverage is mandatory.
  - Dental coverage for Part-time Saskatchewan is available for the Team Member only.
  - If you would like to waive either coverage for yourself, you must upload [Proof of Other Coverage \(POC\) Form](#) during your enrolment in Workday.
  - **NEW:** If you are not currently enrolled in Extended Health and/or Dental coverage and do not have proof of other coverage on file in Workday, you will automatically be enrolled in these plans effective July 1, 2026. Additional details and instructions are available on [Canada.MIKBenefits.com](http://Canada.MIKBenefits.com).

- **Adding or Dropping Dependant(s)**

- You can add or remove eligible dependant(s) from your Extended Health and/or Dental coverage without Evidence of Insurability (EOI) or proof of other coverage.

- **Optional Life**

- You and your spouse or domestic partner can:
  - Enrol, decrease, or waive coverage.
  - Evidence of Insurability (EOI) is required to increase your current coverage.
  - **NEW:** Newly enrol up to \$10,000 of coverage without an EOI.
  - Coverage is available up to \$250,000 in \$10,000 increments.

- **Optional AD&D**

- You and your spouse or domestic partner can:
  - Enrol, make changes, or waive coverage.
  - No EOI is required.
  - Coverage is available up to \$250,000 in \$10,000 increments.

[Open Enrolment Webinar](#) at 11 a.m. CT.

- **Session 2 - May 26:**  
[Open Enrolment Webinar](#) at 12 p.m. CT.

Canada Life will also host a session to walk you through your benefits.

- **ENG Session - May 19:**  
[Canada Life Benefits Overview Webinar \(ENG\)](#) at 10 a.m. CT.
- **FRN Session - May 19:**  
[Canada Life Benefits Overview Webinar \(FRN\)](#) at 11 a.m. CT.

- **Critical Illness**
  - You and your spouse/domestic partner, or child(ren) can:
    - Enrol in or increase coverage with EOI required.
    - Decrease or waive coverage.
    - Coverage is available up to \$200,000 in \$10,000 increments, with a minimum of \$20,000.
    - Child coverage is available up to \$20,000 in \$5,000 increments.
- **Long-term Disability (LTD)**
  - LTD coverage is mandatory, with a minimum coverage level of 40%.
  - You may increase your coverage to 60% with a required EOI.
  - During Open Enrolment only, if you currently have 60% coverage, you may decrease to 40%.
- **Coordination of Benefits (COB)**
  - If you or your dependant(s) have coverage through another plan, please review and update your Coordination of Benefits (COB) details if needed.
  - Keeping this information up to date helps ensure your claims are processed correctly and without delays.
- **Beneficiaries**
  - You can add or update your beneficiary designations for your Basic and/or Optional Life and AD&D coverage during Open Enrolment.

## **Enrolment Resources**

You can complete your enrolment by logging into [Workday](#) or by visiting the [Open Enrolment page](#) on [Canada.MIKBenefits.com](#) and selecting “How to Enrol.”

If you have any questions or need assistance, please contact **Team Member Services** at **1-855-432-MIKE (6453)** and select option 2.