Pay Transparency Report

Employer Details

Employer:	GROUPHEALTH GLOBAL BENEFIT SYSTEMS INC.
Address:	15315 31st AVE, SURREY, BC V3Z 6X2
Reporting Year:	2026
Time Period:	October 1, 2025 - September 30, 2026
NAICS Code:	52 - Finance and insurance
Number of Employees (BC)	50-299

Our Commitment to Pay Transparency

At GroupHEALTH, we believe all employees deserve to be paid fairly for the work they perform, without regard to gender, race, ethnicity, or other criteria as protected by local laws and regulations. The Company is committed to ensuring equity and transparency around pay for all employees, and continued compliance with all federal, provincial, and territorial legislation that aims to address systemic discrimination in the workplace. In accordance with British Columbia's Pay Transparency Act, our annual pay transparency report is publicly available as part of our commitment to openness and accountability.

Data Used in This Report

GroupHEALTH collected gender information through voluntary employee self-identification for the purposes of reporting under British Columbia’s Pay Transparency Act. To protect employee privacy, results for gender categories with fewer than 10 employees have been suppressed.

Understanding our Data

GroupHEALTH is headquartered in the Province of BC but is a Canadian National employer. Our Pay Transparency Report presents the required BC results alongside national results to provide broader context on pay equity across our organization. For the Pay Transparency reporting period, 52% of GroupHEALTH's employees were based in BC, with the remaining 48% spread across multiple Provinces and Territories in Canada.

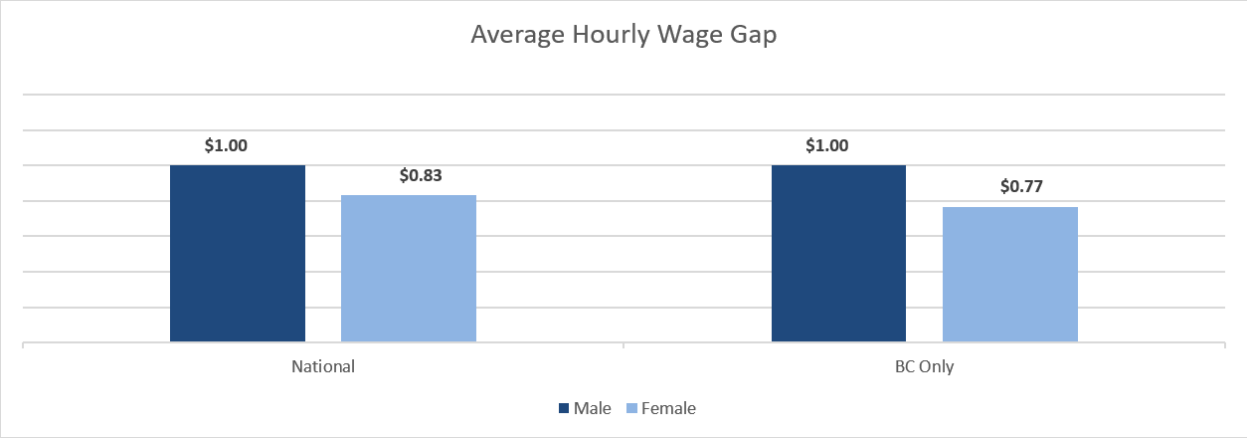
GroupHEALTH's BC results are influenced by the composition of our workforce and where different roles are located across Canada. While our BC data shows a notable difference in average hourly pay, the difference in median hourly pay is much smaller. A key contributor is the concentration of highly compensated Executive and Senior Executive positions in BC, which are predominantly held by men and therefore have a greater impact on the male average. Across other parts of the organization, the picture is considerably more balanced. These results help us understand that our opportunity is not simply about differences in pay, but also about gender representation across different levels of the organization, particularly at our most senior levels.

Gender at GroupHEALTH

Women make up **72%** of GroupHEALTH's workforce, both in British Columbia and Nationally, and hold **79%** of supervisor, manager and director positions. However, women are less represented in executive leadership roles, where both fixed & variable compensation is generally higher. This difference in representation contributes to the reported pay gaps and highlights the importance of considering the distribution of women and men across leadership levels when interpreting the results.

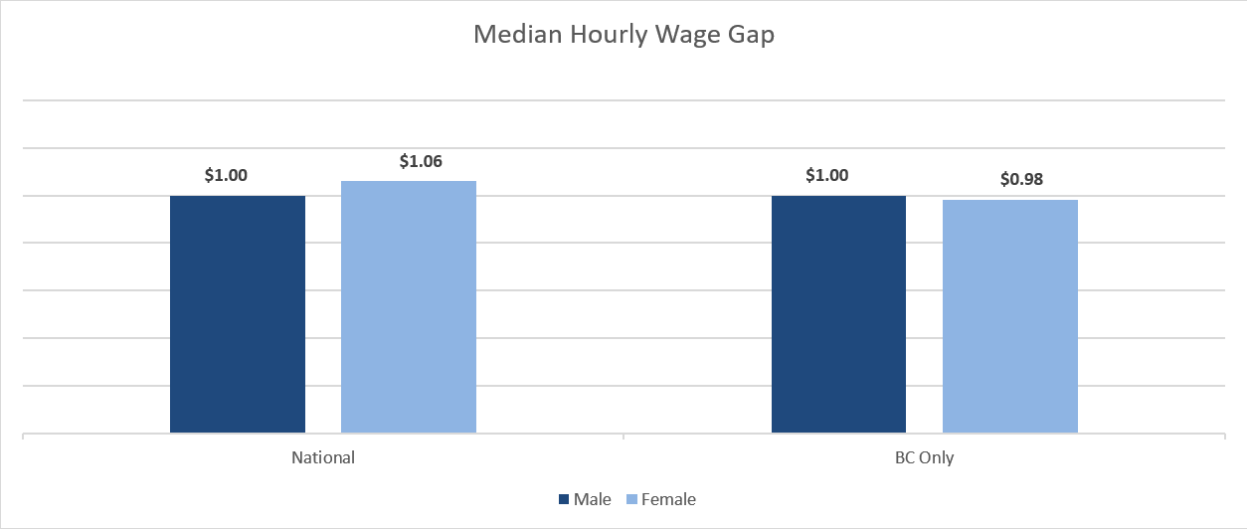
Hourly Pay

Average Hourly Pay Gap[1]



Nationally, women earn 83 cents for every dollar earned by men in average hourly pay, representing a 17% gap. In BC, women earn 77 cents for every dollar earned by men, representing a 23% gap.

Median Hourly Pay Gap[2]



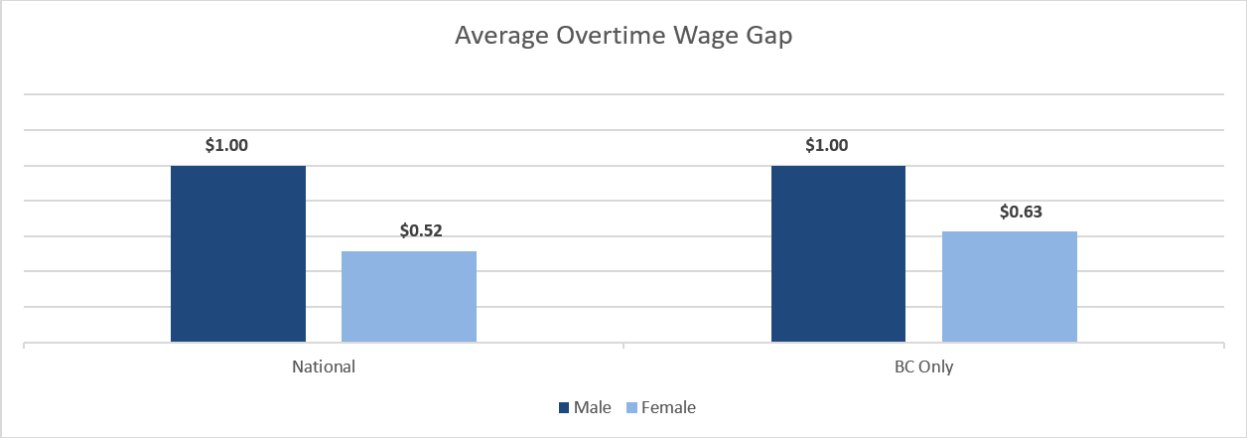
Nationally, women's median hourly pay is 6% higher than men's, equivalent to $1.06 for every dollar earned by men. In BC, women earn 98 cents for every dollar earned by men in median hourly pay, representing a 2% gap.

Explanatory Notes:

1. **Average hourly pay gap** compares the average hourly pay of women and men, calculated by adding each group's hourly pay rates and dividing by the number of employees in that group. Hourly pay excludes bonuses and overtime.
2. **Median hourly pay gap** compares the midpoint of women's and men's hourly pay rates when ordered from lowest to highest. Half of each group earns below this point and half earns above it. Hourly pay excludes bonuses and overtime.

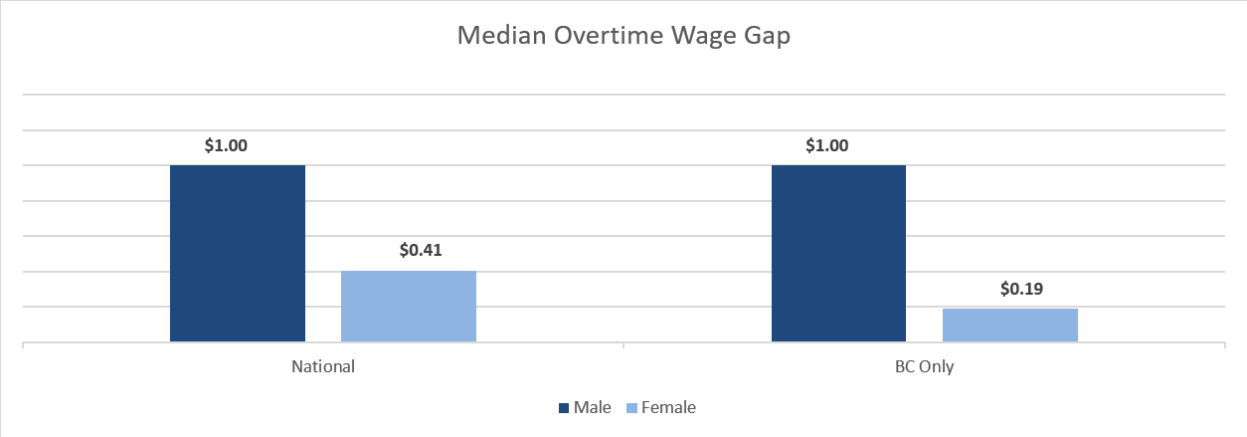
Overtime Pay

Average Overtime Pay[3]



Nationally, women earn 52 cents for every dollar earned by men in average overtime pay, representing a 48% gap. In BC, women earn 63 cents for every dollar earned by men, representing a 37% gap. Although a higher proportion of women worked overtime, men recorded more overtime hours overall. Overtime needs can vary by role; for example, our IT team may work outside regular hours to perform system maintenance.

Median Overtime Pay[4]

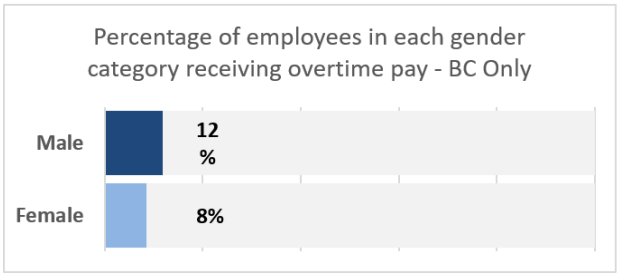


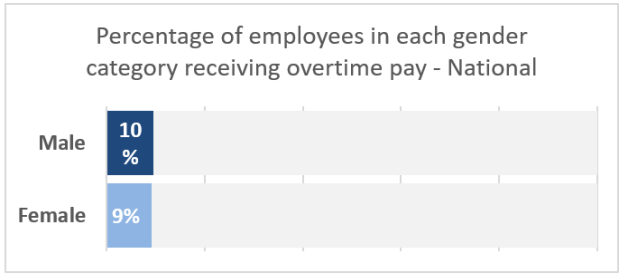
Nationally, women earn 41 cents for every dollar earned by men in median overtime pay, representing a 59% gap. In BC, women earn 19 cents for every dollar earned by men, representing an 81% gap.

Explanatory Notes:

1. **Average overtime pay** refers to overtime pay when averaged for each group.
2. **Median overtime pay** refers to the middle point of overtime pay for each group.

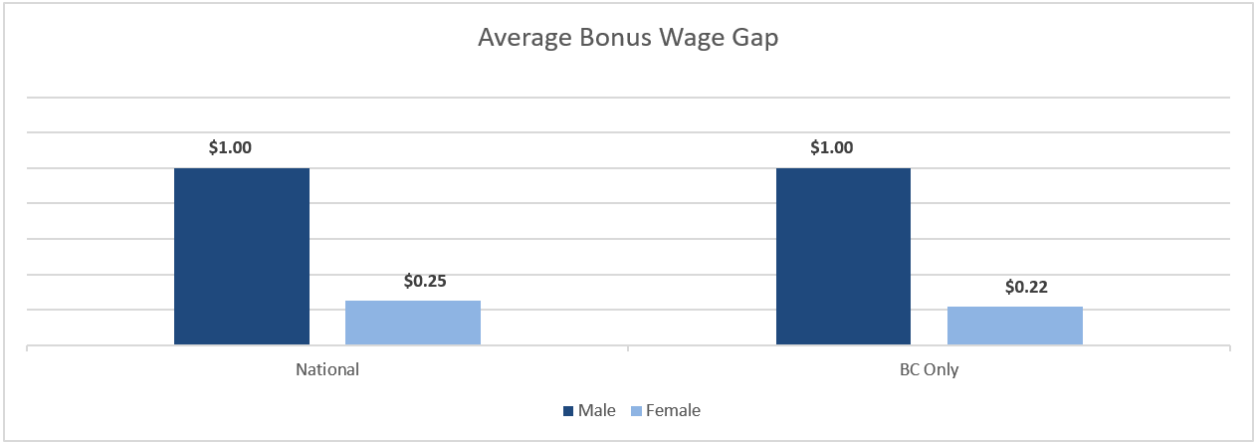
Percentage of employees in each gender category receiving overtime pay





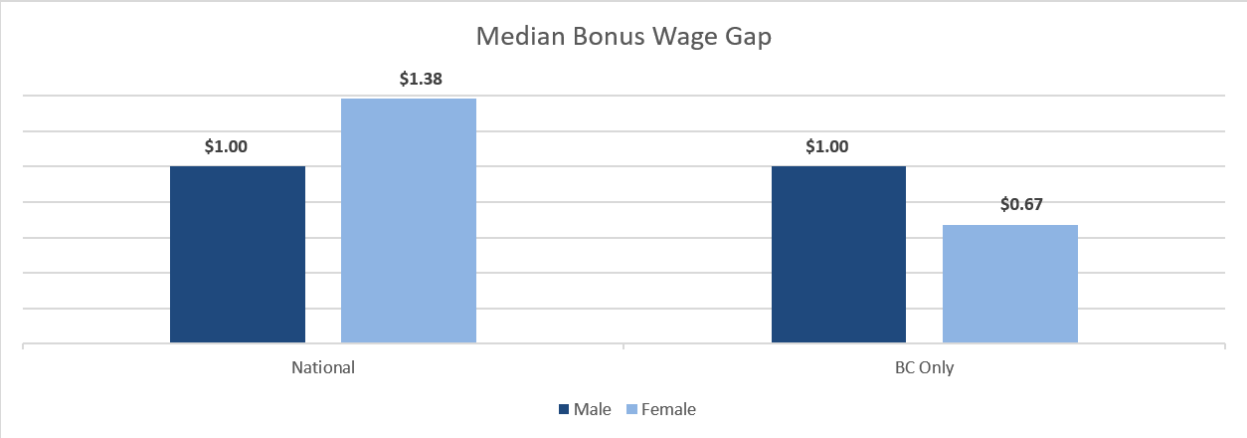
Bonus Pay

Average Bonus Pay[5]



Nationally, women earn 25 cents for every dollar earned by men in average bonus pay, representing a 75% gap. In BC, women earn 22 cents for every dollar earned by men, representing a 78% gap. The primary contributor to this gap is the higher representation of men in executive leadership roles, which carry higher levels of variable compensation.

Median Bonus Pay[6]

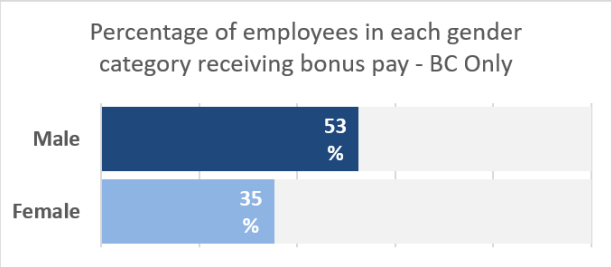


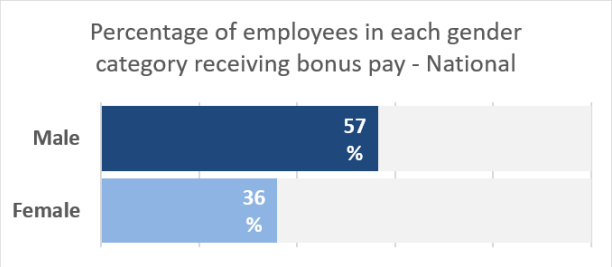
Nationally, women's median bonus pay is 38% higher than men's, equivalent to $1.38 for every dollar earned by men. In BC, women earn 67 cents for every dollar earned by men in median bonus pay, representing a 33% gap.

Explanatory Notes:

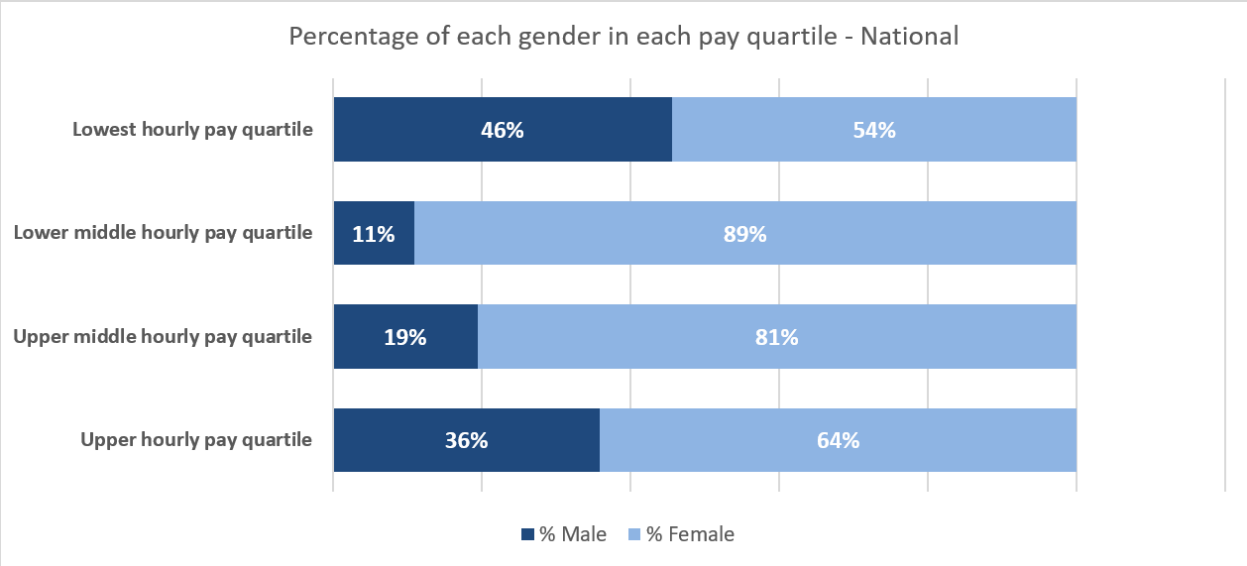
1. **Average bonus pay** refers to bonus pay when averaged for each group.
3. **Median bonus pay** refers to the middle point of bonus pay for each group.

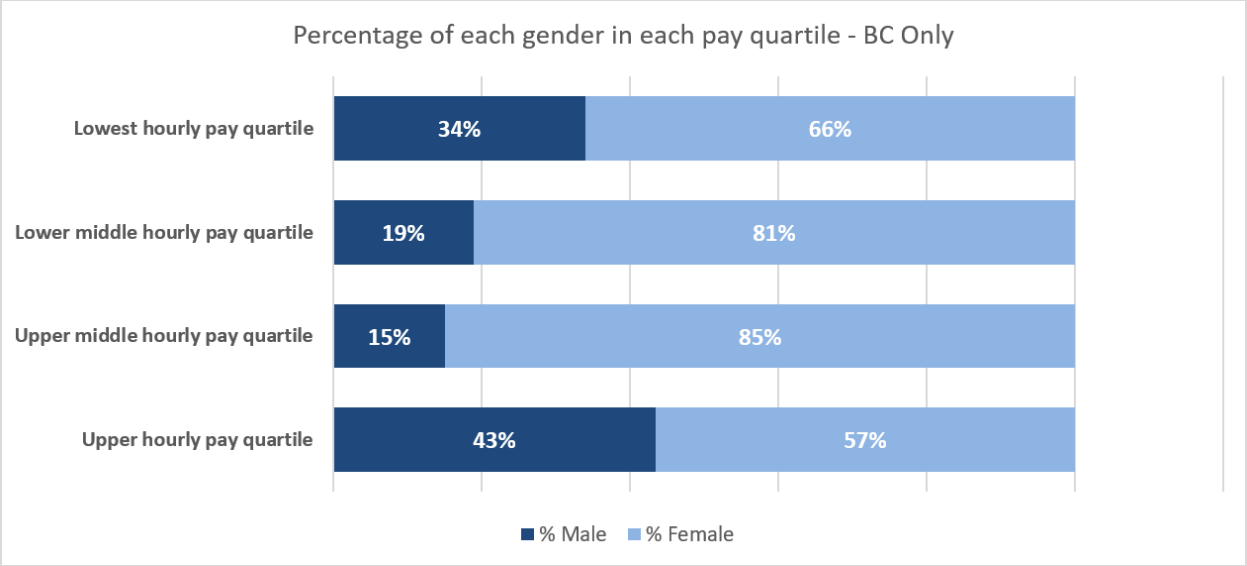
Percentage of employees in each gender category receiving bonus pay





Percentage of each gender in each pay quartile[7]





Women represent the majority of employees in all four hourly pay quartiles, both nationally and in BC, with their strongest representation in the two middle quartiles. Nationally, women account for 54% of the lowest quartile, 89% of the lower middle quartile, 81% of the upper middle quartile, and 64% of the upper quartile. In BC, these proportions are 66%, 81%, 85%, and 57%, respectively.

Men account for a larger share of the upper hourly pay quartile in BC than nationally—43% compared with 36%—and their representation in BC is highest in this quartile. Women nevertheless remain the majority in BC's upper quartile, at 57%. These percentages describe the gender composition within each pay quartile, rather than differences in pay for employees performing the same work.

Explanatory Notes:

1. **Pay quartiles** divide employees into four equal-sized groups based on their hourly pay, ranked from lowest to highest. The percentages show the proportion of each gender within each quartile, rather than the pay gap between genders.