

December 7, 2020

To: Benefit Administrators / Human Resource Personnel

From: Lorne Shiplack
Benefit Services Manager, Employee Benefits

Re: 2021 Out-of-Scope Flexible Spending Plan Credits
Employee Benefit Plans

The Out-of-Scope Flexible Spending Plan allocation amount for 2021 will increase to \$844. Please find enclosed a quick reference chart for the 2021 Out-of-Scope Flexible Spending Plan credits. This chart provides the credit amount by month and level of coverage.

The annual re-allocation forms were sent to all eligible plan members in mid-November. All completed and returned forms will be processed by December 31, 2020.

The 10% administration fee will remain unchanged for 2021 calendar year. The 10% administration fee will be reflected on your quarterly invoice.

Please be reminded that all Out-of-Scope Flexible Spending Plan claims with a service date in 2020 **must be submitted on or before March 1, 2021.** Any 2020 claims submitted after March 1, 2021 will not be considered for reimbursement.

With the upcoming implementation of the new AIMS system, there will be two changes to the Out-of-Scope Flexible Spending Plan. The below changes will take effect January 1, 2021:

1. The plan member's claim start date will be effective their enrolment date (no longer the date the form was received by 3sHealth Employee Benefits).
2. All plan members will automatically default to the Health Care Spending Account (HSA) and will be given 30 days to change their allocation to either Lifestyle Spending Account (LSA) or 50/50 HSA/LSA (no longer defaulted to HSA on the 1st of the second month following enrolment).

The Out-of-Scope Flexible Spending Plan booklet will be updated with these changes and will be available at www.3shealth.ca.

If you have questions regarding the Out-of-Scope Flexible Spending Plan, please send an email to EBP@3sHealth.ca. You may also contact a 3sHealth Benefit Services Officer by telephone at 1-866-278-2301.

2021 Flexible Spending Plan Credits

As per plan guidelines, when an employee becomes eligible their credit amount is pro-rated based on the number of months remaining in the calendar year (excluding the month of eligibility even if they became eligible on the 1st of the month). The calculations for 2021 are as follows:

$$\text{\$844} \times \text{level of coverage\%} \times (\text{remaining months}/12 \text{ months in the year}) = \text{\$ credit amount}$$

Eligible in January 2021

(Eligibility dates from January 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$\text{\$844} \times 50\% \times 11/12$	\$386.83
60%	$\text{\$844} \times 60\% \times 11/12$	\$464.20
70%	$\text{\$844} \times 70\% \times 11/12$	\$541.57
80-100%	$\text{\$844} \times 100\% \times 11/12$	\$773.67

Eligible in February 2021

(Eligibility dates from February 1st – 28th)

Level of Coverage	Calculation	Credit Amount
50%	$\text{\$844} \times 50\% \times 10/12$	\$351.67
60%	$\text{\$844} \times 60\% \times 10/12$	\$422.00
70%	$\text{\$844} \times 70\% \times 10/12$	\$492.33
80-100%	$\text{\$844} \times 100\% \times 10/12$	\$703.33

Eligible in March 2021

(Eligibility dates from March 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$\text{\$844} \times 50\% \times 9/12$	\$316.50
60%	$\text{\$844} \times 60\% \times 9/12$	\$379.80
70%	$\text{\$844} \times 70\% \times 9/12$	\$443.10
80-100%	$\text{\$844} \times 100\% \times 9/12$	\$633.00

Eligible in April 2021

(Eligibility dates from April 1st – 30th)

Level of Coverage	Calculation	Credit Amount
50%	$\$844 \times 50\% \times 8/12$	\$281.33
60%	$\$844 \times 60\% \times 8/12$	\$337.60
70%	$\$844 \times 70\% \times 8/12$	\$393.87
80-100%	$\$844 \times 100\% \times 8/12$	\$562.67

Eligible in May 2021

(Eligibility dates from May 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$\$844 \times 50\% \times 7/12$	\$246.17
60%	$\$844 \times 60\% \times 7/12$	\$295.40
70%	$\$844 \times 70\% \times 7/12$	\$344.63
80-100%	$\$844 \times 100\% \times 7/12$	\$492.33

Eligible in June 2021

(Eligibility dates from June 1st – 30th)

Level of Coverage	Calculation	Credit Amount
50%	$\$844 \times 50\% \times 6/12$	\$211.00
60%	$\$844 \times 60\% \times 6/12$	\$253.20
70%	$\$844 \times 70\% \times 6/12$	\$295.40
80-100%	$\$844 \times 100\% \times 6/12$	\$422.00

Eligible in July 2021

(Eligibility dates from July 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$\$844 \times 50\% \times 5/12$	\$175.83
60%	$\$844 \times 60\% \times 5/12$	\$211.00
70%	$\$844 \times 70\% \times 5/12$	\$246.17
80-100%	$\$844 \times 100\% \times 5/12$	\$351.67

Eligible in August 2021

(Eligibility dates from August 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$\$844 \times 50\% \times 4/12$	\$140.67
60%	$\$844 \times 60\% \times 4/12$	\$168.80
70%	$\$844 \times 70\% \times 4/12$	\$196.93
80-100%	$\$844 \times 100\% \times 4/12$	\$281.33

Employee Benefit Plans

700 - 2002 Victoria Avenue, Regina, Saskatchewan S4P 0R7
t. 1.866.278.2301 or 306.347.5519 f. 306.347.5910
3sHealth.ca

Bulletin

Eligible in September 2021

(Eligibility dates from September 1st – 30th)

Level of Coverage	Calculation	Credit Amount
50%	$\$844 \times 50\% \times 3/12$	\$105.50
60%	$\$844 \times 60\% \times 3/12$	\$126.60
70%	$\$844 \times 70\% \times 3/12$	\$147.70
80-100%	$\$844 \times 100\% \times 3/12$	\$211.00

Eligible in October 2021

(Eligibility dates from October 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$\$844 \times 50\% \times 2/12$	\$ 70.33
60%	$\$844 \times 60\% \times 2/12$	\$ 84.40
70%	$\$844 \times 70\% \times 2/12$	\$ 98.47
80-100%	$\$844 \times 100\% \times 2/12$	\$140.67

Eligible in November 2021

(Eligibility dates from November 1st – 30th)

Level of Coverage	Calculation	Credit Amount
50%	$\$844 \times 50\% \times 1/12$	\$35.17
60%	$\$844 \times 60\% \times 1/12$	\$42.20
70%	$\$844 \times 70\% \times 1/12$	\$49.23
80-100%	$\$844 \times 100\% \times 1/12$	\$70.33

Eligible in December 2021

(Eligibility dates from December 1st – 31st)

**Employees eligible in December will get \$0 for 2021, but must complete an Account Selection Form for 2022 credits.*