

November 25, 2024

To: Benefit Administrators / Human Resource Personnel

From: Lisa Heron
Manager Benefit Services, Employee Benefits

Re: 2025 Out-of-Scope Flexible Spending Plan Credits
Employee Benefit Plans

The Out-of-Scope Flexible Spending Plan allocation amount for 2025 will remain at \$878. Please find enclosed a quick reference chart for the 2025 Out-of-Scope Flexible Spending Plan credits. This chart provides the credit amount by month and level of coverage.

The [Annual Reallocation Form](#) will be sent to all eligible plan members on November 21, 2024, via email, rather than mail due to the Canada Post labour disruption. All completed re-allocation forms must be received by 3sHealth by December 31, 2024. The electronic forms feature a **SUBMIT BY EMAIL** button and can be submitted right from the [website](#) or may be emailed to ebp@3sHealth.ca.

Please be reminded that all Out-of-Scope Flexible Spending Plan claims with a service date in 2024 **must be submitted on or before March 1, 2025**. Any 2024 claims submitted after March 1, 2025, will not be considered for reimbursement.

We ask for your support in communicating this information out to your Out-of-Scope employees to ensure they see their emails as they would be used to receiving this form in the mail.

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.

2025 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 2025 are as follows:

$$\text{\$878} \times \text{level of coverage\%} \times (\text{remaining months}/12 \text{ months in the year}) = \text{\$ credit amount}$$

Eligible in January 2025

(Eligibility dates from January 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$\text{\$878} \times 50\% \times 11/12$	\$402.42
60%	$\text{\$878} \times 60\% \times 11/12$	\$482.90
70%	$\text{\$878} \times 70\% \times 11/12$	\$563.38
80-100%	$\text{\$878} \times 100\% \times 11/12$	\$804.83

Eligible in February 2025

(Eligibility dates from February 1st – 29th)

Level of Coverage	Calculation	Credit Amount
50%	$\text{\$878} \times 50\% \times 10/12$	\$365.83
60%	$\text{\$878} \times 60\% \times 10/12$	\$439.00
70%	$\text{\$878} \times 70\% \times 10/12$	\$512.17
80-100%	$\text{\$878} \times 100\% \times 10/12$	\$731.67

Eligible in March 2025

(Eligibility dates from March 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$\text{\$878} \times 50\% \times 9/12$	\$329.25
60%	$\text{\$878} \times 60\% \times 9/12$	\$395.10
70%	$\text{\$878} \times 70\% \times 9/12$	\$460.95
80-100%	$\text{\$878} \times 100\% \times 9/12$	\$658.50

Eligible in April 2025

(Eligibility dates from April 1st – 30th)

Level of Coverage	Calculation	Credit Amount
50%	$\$878 \times 50\% \times 8/12$	\$292.67
60%	$\$878 \times 60\% \times 8/12$	\$351.20
70%	$\$878 \times 70\% \times 8/12$	\$409.73
80-100%	$\$878 \times 100\% \times 8/12$	\$585.33

Eligible in May 2025

(Eligibility dates from May 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$\$878 \times 50\% \times 7/12$	\$256.08
60%	$\$878 \times 60\% \times 7/12$	\$307.30
70%	$\$878 \times 70\% \times 7/12$	\$358.52
80-100%	$\$878 \times 100\% \times 7/12$	\$512.17

Eligible in June 2025

(Eligibility dates from June 1st – 30th)

Level of Coverage	Calculation	Credit Amount
50%	$\$878 \times 50\% \times 6/12$	\$219.50
60%	$\$878 \times 60\% \times 6/12$	\$263.40
70%	$\$878 \times 70\% \times 6/12$	\$307.30
80-100%	$\$878 \times 100\% \times 6/12$	\$439.00

Eligible in July 2025

(Eligibility dates from July 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$\$878 \times 50\% \times 5/12$	\$182.92
60%	$\$878 \times 60\% \times 5/12$	\$219.50
70%	$\$878 \times 70\% \times 5/12$	\$256.08
80-100%	$\$878 \times 100\% \times 5/12$	\$365.83

Eligible in August 2025

(Eligibility dates from August 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$\$878 \times 50\% \times 4/12$	\$146.33
60%	$\$878 \times 60\% \times 4/12$	\$175.60
70%	$\$878 \times 70\% \times 4/12$	\$204.87
80-100%	$\$878 \times 100\% \times 4/12$	\$292.67

Employee Benefit Plans

600 - 1919 Saskatchewan Drive, Regina, Saskatchewan S4P 4H2

t. 1.866.278.2301 or 306.347.5519 f. 306.347.5910

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Eligible in September 2025

(Eligibility dates from September 1st – 30th)

Level of Coverage	Calculation	Credit Amount
50%	$\$878 \times 50\% \times 3/12$	\$109.72
60%	$\$878 \times 60\% \times 3/12$	\$131.70
70%	$\$878 \times 70\% \times 3/12$	\$153.65
80-100%	$\$878 \times 100\% \times 3/12$	\$219.50

Eligible in October 2025

(Eligibility dates from October 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$\$878 \times 50\% \times 2/12$	\$73.17
60%	$\$878 \times 60\% \times 2/12$	\$87.80
70%	$\$878 \times 70\% \times 2/12$	\$102.43
80-100%	$\$878 \times 100\% \times 2/12$	\$146.33

Eligible in November 2025

(Eligibility dates from November 1st – 30th)

Level of Coverage	Calculation	Credit Amount
50%	$\$878 \times 50\% \times 1/12$	\$36.58
60%	$\$878 \times 60\% \times 1/12$	\$43.90
70%	$\$878 \times 70\% \times 1/12$	\$51.22
80-100%	$\$878 \times 100\% \times 1/12$	\$73.17

Eligible in December 2025

(Eligibility dates from December 1st – 31st)

*Employees eligible in December will get \$0 for 2025, but still require an Account Selection Form for 2026 credits.

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