

March 5, 2026

**To: Benefit Administrators / Human Resource Personnel**

**From: Shiona Buckshaw  
Governance and Policy Manager**

**Re: REMINDER Out-of-Scope Extended Health Care and Enhanced Dental Plan  
Contribution Rate Increase Effective April 1, 2026**

This benefits bulletin was originally sent on October 30, 2025 and is being resent as a reminder of the April 1, 2026 rate change.

Following their annual review with the plan actuary, the Employee Benefit Plans Board of Trustees approved an increase to the out-of-scope extended health care and enhanced dental (OOS EHC & ED) plan contribution rate from \$208.00 per FTE to \$226.00 per FTE effective April 1, 2026.

The OOS EHC & ED plan is underwritten on an administrative services only (ASO) basis. An ASO arrangement means that the plan covers the full cost of actual claims incurred plus an administrative fee for service to the insurance provider for paying the claims on the Plan's behalf.

The Employee Benefit Plans Board of Trustees will continue to monitor the OOS EHC & ED plan contribution rate closely. The plan actuary is projecting that further increases of approximately 8-9% each year will be required over the next five years. These incremental rate increases are to bring the net assets back to the 6-month RSF over the course of five years. Projected rate increases are shown in the table below.

April 1, 2026	Contribution Rate (monthly per FTE)	\$226.00
	Rate change	8.7%
	Reserves March 31, 2027 (months)	3.1
April 1, 2027	Contribution Rate (monthly per FTE)	\$244.00
	Rate change	8.0%
	Reserves March 31, 2028 (months)	3.4
April 1, 2028	Contribution Rate (monthly per FTE)	\$266.00
	Rate change	9.0%
	Reserves March 31, 2029 (months)	4.0
April 1, 2029	Contribution Rate (monthly per FTE)	\$288.00
	Rate change	8.3%
	Reserves March 31, 2030 (months)	4.8
April 1, 2030	Contribution Rate (monthly per FTE)	\$311.00



Rate change	8.0%
Reserves March 31, 2031 (months)	5.9

The rate will be reviewed next in October 2026. A rate increase will only be implemented if it is required.

If you have any questions about the OOS EHC & ED plan contribution rate effective April 1, 2026, please call a 3sHealth Benefits Services Officer at 1.866.278.2301, option 4 or email [ebp@3sHealth.ca](mailto:ebp@3sHealth.ca).