

May 21, 2026

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

**From: Sarah Dedman**  
**Claims Payment Services Manager, Employee Benefits**

**Re: Calculating Premiums and Contributions when an Employee is Enrolled or Terminated Retroactively**

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This Bulletin outlines how retroactive premiums and contributions are calculated when an employee was not enrolled at their correct enrolment date. The employee will be retroactively enrolled into the Employee Benefit Plans on the correct date and premiums and contributions will be payable retroactively.

- Premiums and contributions for Out-of-Scope Extended Health Care and Enhanced Dental, Group Life, Disability Income, and the Out-of-Scope Flexible Spending Plans are based on the employee's enrolment date for each plan.
- Contributions for Core Dental, and In-Scope Extended Healthcare and Enhanced Dental Plans are based on the employee's hire date.

#### **Premiums and Contributions Based on Enrolment:**

##### **Out-of-Scope Extended Health Care and Enhanced Dental**

The employee will be enrolled as of their actual enrolment date. Contributions for the Out-of-Scope Extended Health Care and Enhanced Dental will be calculated for the current month plus arrears for prior months to a maximum of four (4) months.

##### **Group Life**

The employee will be enrolled as of their actual enrolment date. Premiums for Group Life Insurance will be calculated for the current month plus arrears for prior months to a maximum of four (4) months.

##### **Disability Income Plans**

The employee will be enrolled as of their actual enrolment date. Contributions for the Disability Income Plans will be calculated for the current month plus arrears for prior months to a maximum of four (4) months.

**Out-of-Scope Flexible Spending Plan**

The employee will be enrolled as of their actual enrolment date if identified in the current tax year. If they were eligible in the previous tax year, and not identified until the current tax year, then the employee will be enrolled as of January 1 of the current tax year. Contributions for the Out-of-Scope Flexible Spending Plan will be calculated from the enrolment date. In addition to the contribution amount, an administration fee is also payable.

**Contributions Based on Enrolment:****Core Dental**

The employee will be enrolled as of their actual enrolment date. Core dental contributions are based on all employees at the organization whether enrolled in the plan or not. If the employee was not included in the calculation, then contributions are owed retroactively to their date of hire as per the Collective Bargaining Agreement.

**In-Scope Extended Healthcare and Enhanced Dental Plans**

The employee will be enrolled as of their actual enrolment date. In-Scope Extended Health Care and Enhanced Dental contributions are based on all employees at the organization whether enrolled in the plan or not. If the employee was not included in the calculation, then contributions are owed retroactively to their date of hire as per the Collective Bargaining Agreement.

If you have any questions about this bulletin, please call a 3sHealth Benefit Services Officer at 1.866.278.2301 or email [ebp@3shealth.ca](mailto:ebp@3shealth.ca).