

January 10, 2025

To: Benefit Administrators / Human Resource Personnel / Union Partners

From: Sarah Dedman
Manager Administration Services, Employee Benefits

Re: Core Dental Plan Contribution Rate Increase Effective April 1, 2025

Following their annual review with the plan actuary, the Employee Benefit Plans Board of Trustees approved an increase to the core dental contribution rate from \$77.75 per full-time equivalent (FTE) to \$84.00 per FTE effective April 1, 2025.

The Core Dental Plan is an Administrative Services Only (ASO) arrangement, which means 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 Saskatchewan Dental Association Fee Guide, effective January 1, 2024, saw a 4% increase over the prior year. In 2024, the actual cost of claims and expenses exceeded contributions resulting in the required rate increase.

The Employee Benefit Plans Board of Trustees will continue to monitor the Core Dental Plan contribution rate closely. The plan actuary is projecting that further increases of approximately 6% each year will be required over the next five years. The rate will be reviewed next in October 2025. A rate increase will only be implemented if it is required.

If you have any questions about the core dental contribution rate for 2025, please contact Sarah Dedman at sarah.dedman@3shealth.ca or 306.347.5553.