

July 2, 2019

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

**From: Alana Shearer-Kleefeld  
Director, Employee Benefits**

**Re: SUN and General Disability Income Plans Contribution Rate Changes Effective July 21, 2019  
Employee Benefit Plans**

The Employee Benefit Plans Board of Trustees approved contribution rate decreases for the SUN and General disability income plans effective July 21, 2019. The new contribution rates will be implemented on July 21, 2019 to coincide with the first payroll date in August 2019, and will ensure both pay periods in August have the same disability contribution rate applied.

The contribution rates for the CUPE and SEIU-West disability income plans will remain unchanged.

The charts below show the financial position of the disability plans as of December 31, 2017 and December 31, 2018.

**CUPE Disability Income Plan**

Valuation	December 31, 2017	December 31, 2018
Surplus (deficit) from Funding Valuation	\$54,785,000	\$57,191,000
Number of long-term claims	430	459
Number of short-term claims	94	117
<b>Contribution rates</b>		
Contribution rate effective August 1, 2018		2.36%
<b>Contribution rate effective July 21, 2019 (unchanged)</b>		<b>2.36%</b>
<b>*Bridge contribution rate effective July 21, 2019 (unchanged)</b>		<b>0.85%</b>

\*Bridge contribution rate of 0.85% applies to all CUPE-CIVIC plan members and CUPE plan members over the age 65.

**SUN Disability Income Plan**

Valuation	December 31, 2017	December 31, 2018
Surplus (deficit) from the Funding Valuation	\$46,358,000	\$48,045,000
Number of long-term claims	223	223

<b>Contribution rates</b>		
Contribution rate effective August 1, 2018		1.40%
<b><i>New contribution rate effective July 21, 2019</i></b>		<b>1.33%</b>

#### SEIU-West Disability Income Plan

Valuation	December 31, 2017	December 31, 2018
Surplus (deficit) from Funding Valuation	\$34,804,000	\$36,004,000
Number of long-term claims	422	447
Number of short-term claims	77	85
<b>Contribution rates</b>		
Contribution rate effective August 1, 2018		2.26%
<b><i>Contribution rate effective July 21, 2019 (unchanged)</i></b>		<b>2.26%</b>
<b><i>*Bridge contribution rate effective July 21, 2019 (unchanged)</i></b>		<b>0.65%</b>

\* Bridge contribution rate of 0.65% applies to SEIU-West plan members over the age 65.

#### General Disability Income Plan

Valuation	December 31, 2017	December 31, 2018
Surplus (deficit) from the Funding Valuation	\$25,946,000	\$30,024,000
Number of long-term claims	185	183
<b>Contribution rates</b>		
Contribution rate effective August 1, 2018		1.25%
<b><i>New contribution rate effective July 21, 2019</i></b>		<b>1.13%</b>

The *DIP Monthly Contribution Report* with the new contribution rates effective July 21, 2019 will be posted on the 3sHealth website by August 2, 2019. The *DIP Monthly Contribution Report* with rates prior to July 21, 2019 will also display on the 3sHealth website, for the month of August.

If you have any questions regarding this bulletin, please contact Alana Shearer-Kleefeld at [Alana.shearer-kleefeld@3sHealth.ca](mailto:Alana.shearer-kleefeld@3sHealth.ca) or 306.347.5599.