

January 27, 2020

To: Benefit Administrators / Human Resource Personnel

From: Lorne Shiplack
Benefit Services Manager, Employee Benefits

Re: 2020 Out-of-Scope Flexible Spending Plan Credits
Employee Benefit Plans

Please find enclosed a quick reference chart for the Out-of-Scope Flexible Spending Plan 2020 plan credits. This chart provides the credit amount by month and level of coverage.

For your reference, the annual allocation amount for the 2020 year is \$825.

The annual re-allocation forms were sent to all eligible plan members in mid-November and all completed forms were processed by December 31, 2019.

Please be reminded that all Out-of-Scope Flexible Spending Plan claims with a service date in 2019 **must be submitted on or before February 29, 2020.** Any claims submitted after February 29, 2020 will not be considered for reimbursement.

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.

2020 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 2020 are as follows:

$$\text{\$825} \times \text{level of coverage\%} \times (\text{remaining months}/12 \text{ months in the year}) = \text{\$ credit amount}$$

Eligible in January 2020

(Eligibility dates from January 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$\text{\$825} \times 50\% \times 11/12$	\$378.13
60%	$\text{\$825} \times 60\% \times 11/12$	\$453.75
70%	$\text{\$825} \times 70\% \times 11/12$	\$529.38
80-100%	$\text{\$825} \times 100\% \times 11/12$	\$756.25

Eligible in February 2020

(Eligibility dates from February 1st – 29th)

Level of Coverage	Calculation	Credit Amount
50%	$\text{\$825} \times 50\% \times 10/12$	\$343.75
60%	$\text{\$825} \times 60\% \times 10/12$	\$412.50
70%	$\text{\$825} \times 70\% \times 10/12$	\$481.25
80-100%	$\text{\$825} \times 100\% \times 10/12$	\$687.50

Eligible in March 2020

(Eligibility dates from March 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$\text{\$825} \times 50\% \times 9/12$	\$309.38
60%	$\text{\$825} \times 60\% \times 9/12$	\$371.25
70%	$\text{\$825} \times 70\% \times 9/12$	\$433.13
80-100%	$\text{\$825} \times 100\% \times 9/12$	\$618.75

Eligible in April 2020

(Eligibility dates from April 1st – 30th)

Level of Coverage	Calculation	Credit Amount
50%	$\$825 \times 50\% \times 8/12$	\$275.00
60%	$\$825 \times 60\% \times 8/12$	\$330.00
70%	$\$825 \times 70\% \times 8/12$	\$385.00
80-100%	$\$825 \times 100\% \times 8/12$	\$550.00

Eligible in May 2020

(Eligibility dates from May 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$\$825 \times 50\% \times 7/12$	\$240.63
60%	$\$825 \times 60\% \times 7/12$	\$288.75
70%	$\$825 \times 70\% \times 7/12$	\$336.88
80-100%	$\$825 \times 100\% \times 7/12$	\$481.25

Eligible in June 2020

(Eligibility dates from June 1st – 30th)

Level of Coverage	Calculation	Credit Amount
50%	$\$825 \times 50\% \times 6/12$	\$206.25
60%	$\$825 \times 60\% \times 6/12$	\$247.50
70%	$\$825 \times 70\% \times 6/12$	\$288.75
80-100%	$\$825 \times 100\% \times 6/12$	\$412.50

Eligible in July 2020

(Eligibility dates from July 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$\$825 \times 50\% \times 5/12$	\$171.88
60%	$\$825 \times 60\% \times 5/12$	\$206.25
70%	$\$825 \times 70\% \times 5/12$	\$240.63
80-100%	$\$825 \times 100\% \times 5/12$	\$343.75

Eligible in August 2020

(Eligibility dates from August 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$\$825 \times 50\% \times 4/12$	\$137.50
60%	$\$825 \times 60\% \times 4/12$	\$165.00
70%	$\$825 \times 70\% \times 4/12$	\$192.50
80-100%	$\$825 \times 100\% \times 4/12$	\$275.00

Employee Benefit Plans

700 - 2002 Victoria Avenue, Regina, Saskatchewan S4P 0R7
t. 1.866.278.2301 or 306.347.5519 f. 306.347.5910
3sHealth.ca

Eligible in September 2020

(Eligibility dates from September 1st – 30th)

Level of Coverage	Calculation	Credit Amount
50%	$\$825 \times 50\% \times 3/12$	\$103.13
60%	$\$825 \times 60\% \times 3/12$	\$123.75
70%	$\$825 \times 70\% \times 3/12$	\$144.38
80-100%	$\$825 \times 100\% \times 3/12$	\$206.25

Eligible in October 2020

(Eligibility dates from October 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$\$825 \times 50\% \times 2/12$	\$ 68.75
60%	$\$825 \times 60\% \times 2/12$	\$ 82.50
70%	$\$825 \times 70\% \times 2/12$	\$ 96.25
80-100%	$\$825 \times 100\% \times 2/12$	\$137.50

Eligible in November 2020

(Eligibility dates from November 1st – 30th)

Level of Coverage	Calculation	Credit Amount
50%	$\$825 \times 50\% \times 1/12$	\$34.38
60%	$\$825 \times 60\% \times 1/12$	\$41.25
70%	$\$825 \times 70\% \times 1/12$	\$48.13
80-100%	$\$825 \times 100\% \times 1/12$	\$68.75

Eligible in December 2020

(Eligibility dates from December 1st – 31st)

**Employees eligible in December will get \$0 for 2020, but still require an Account Selection Form for 2021 credits.*