

June 26, 2026

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

**From: Lorne Shiplack**  
**Director, Benefit Services, Employee Benefits**

**Re: Disability Income Plan Contribution Rate Changes Effective July 26, 2026**  
**Employee Benefit Plans**

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The Employee Benefit Plans Board of Trustees approved contribution rate increases for the CUPE, SEIU-West, SUN, and General Disability Income Plans effective July 26, 2026. Even with these increases, the contribution rates for all four Disability Income Plans remain below the actuarial best estimate and continue to be subsidized by Plan surplus. As the Plans move toward a normal funded status, the contribution rate must move toward the rate required to fund the actual costs of claims and expenses.

We have included the average cost increase an employee will experience per pay cheque because of the increase in contribution rate. We hope this helps bring context to the impact of the contribution rate change, however, it is important to note that this is an estimate only and the amount will vary by employee, or by cost share arrangement with an employer outside of the SHA. The contribution rates effective July 26, 2026 are as follows:

- The contribution rate for **CUPE** will increase from 2.40% to **2.64%** (+10.0% increase).
  - Employees will see an average increase of \$1.75 per pay cheque\*.
- The **CUPE** bridge-only portion for plan members over age 65 will increase from 0.90% to **0.95%**.
  
- The contribution rate for **SEIU-West** will increase from 2.49% to **2.74%** (+10.0% change in contribution rate)
  - Employees will see an average increase of \$1.86 per pay cheque\*.
- The **SEIU-West** bridge-only portion for plan members over age 65 will remain at **0.75%**.
  
- The contribution rate for **SUN** will increase from 1.66% to **1.85%** (+11.4% change in contribution rate).
  - Employees will see an average increase of \$2.40 per pay cheque\*.
  
- The contribution rate for **General** will increase from 1.41% to **1.62%** (+14.9% change in contribution rate).
  - Employees will see an average increase of \$3.17 per pay cheque\*.



All contribution rate changes will be implemented on July 26, 2026, to coincide with the first payroll date in August 2026. This will ensure both pay periods in August have the same disability contribution rate applied.

The 2025 EBP Annual Report will be published in the fall of 2026 and will include information on the funded status and net assets of the Disability Income Plans.

If you have any questions about this bulletin, please call a 3sHealth Benefit Services Officer at 1.866.278.2301 (select option 4) or email [ebp@3sHealth.ca](mailto:ebp@3sHealth.ca).

\*The average increase per pay cheque by employee is based on 2025 premiums paid and may vary by employee, or by the cost share arrangement with an employer outside of the SHA.

*Bulletin*