

June 25, 2025

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 27, 2025
Employee Benefit Plans

The Employee Benefit Plans Board of Trustees approved contribution rates for the CUPE, SEIU-West, SUN, and General Disability Income Plans effective July 27, 2025. This year, we are including a new piece of information: 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 the SHA. The contribution rates effective July 27, 2025 are as follows:

- The long-term disability contribution rate for **CUPE** will remain the same at **2.40%**.
- The **CUPE** bridge-only portion for plan members over age 65 will increase from 0.85% to **0.90%**.

- The long-term disability contribution rate for **SEIU-West** will increase from 2.43% to **2.49%** (+2.5% change in contribution rate)
 - Employees will see an average increase of \$0.46 per pay cheque*.
- The **SEIU-West** bridge-only portion for plan members over age 65 will increase from 0.65% to **0.75%**.

- The contribution rate for **SUN** will increase from 1.57% to **1.66%** (+5.7% change in contribution rate).
 - Employees will see an average increase of \$1.15 per pay cheque*.

- The contribution rate for **General** will increase from 1.31% to **1.41%** (+7.6% change in contribution rate).
 - Employees will see an average increase of \$1.51 per pay cheque*.

All contribution rate changes will be implemented on July 27, 2025, to coincide with the first payroll date in August 2025, to ensure both pay periods in August have the same disability contribution rate applied.

The 2024/2025 EBP Annual Report will be published in the fall of 2025 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.

*The average increase per pay cheque by employee is based on 2024 premiums paid and may vary by employee, or by cost share arrangement with an employer outside of the SHA

Bulletin