

August 26, 2025

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

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

**Re:                   Mid-Year Core Dental Plan Contribution Rate Increase Effective October 1, 2025**

The Employee Benefit Plans Board of Trustees continues to closely monitor the Core Dental Plan contribution rate. Despite an 8% increase implemented on April 1, 2025, the plan costs continue to exceed contributions. As of April 30, 2025, the rate stabilization fund has declined to a reserve of approximately 4 months, well below the 6-month target.

On August 20, 2025, the Employee Benefit Plans Board of Trustees approved an increase to the core dental contribution rate from \$84.00 per full-time equivalent (FTE) to \$92.50 per FTE effective October 1, 2025. It is necessary to make the rate increase at this time to ensure the Core Dental Plan remains appropriately funded.

The Core Dental Plan operates under an Administrative Services Only (ASO) arrangement. This means the Plan covers the full cost of actual claims incurred, along with an administrative fee to the insurance provider for processing and paying those claims on the Plan's behalf.

The Employee Benefit Plans Board of Trustees will continue to monitor the contribution rate closely. Based on actuarial projections, additional annual increases of approximately 7-8% may be required over the next five years to maintain plan sustainability. The projected rates are:

		<b>Rate Increase</b>
October 1, 2025	Contribution Rate (monthly per FTE)	\$92.50
	Rate change	+10.1%
April 1, 2026	Contribution Rate (monthly per FTE)	\$100.00
	Rate change	+8.1%
April 1, 2027	Contribution Rate (monthly per FTE)	\$108.00
	Rate change	+8.0%
April 1, 2028	Contribution Rate (monthly per FTE)	\$116.75
	Rate change	+8.1%
April 1, 2029	Contribution Rate (monthly per FTE)	\$125.00
	Rate change	+7.1%
April 1, 2030	Contribution Rate (monthly per FTE)	\$133.75
	Rate change	+7.0%



A rate increase will only be made if it is required by the Plan. The Employee Benefit Plans Board of Trustees and 3sHealth will make every effort to notify employers about any change to the contribution rate as soon as is reasonably possible.

If you have any questions about the core dental contribution rate effective October 1, 2025, please contact Lorne Shiplack at [lorne.shiplack@3shealth.ca](mailto:lorne.shiplack@3shealth.ca) or 306.347.5528.

*Bulletin*