3sHealth
better together

November 10, 2025

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

From: **Brenda Reid**
Manager Benefit Services, Employee Benefits

Re: **2026 Out-of-Scope Flexible Spending Plan Credits**
Employee Benefit Plans

Following their annual review, the Employee Benefit Plans Board of Trustees approved maintaining the current administration fee of 10 per cent for the Out-of-Scope Flexible Spending Plan through 2026.

The Out-of-Scope Flexible Spending Plan allocation amount for 2026 will be increased to $979. Please find enclosed a quick reference chart for the 2026 Out-of-Scope Flexible Spending Plan credits. This chart provides the credit amount by month and level of coverage.

The Annual Reallocation Forms will be sent to all eligible plan members on November 17, 2025. All completed reallocation forms must be received by 3sHealth by December 31, 2025.

Employees who wish to keep allocations the same as this year do not have to do anything. Those who wish to reallocate will need to complete the Annual Reallocation Form.

The letter with the Annual Reallocation Form will show each plan member their outstanding balance and that they have until December 31, 2025 to incur claims for these funds.

Please be reminded that all Out-of-Scope Flexible Spending Plan claims with a service date in 2025 **must be submitted on or before March 1, 2026.** Any 2025 claims submitted after March 1, 2026 will not be considered for reimbursement. For information on the Flexible Spending Plan, please see the plan commentary located on the 3sHealth website 3sHealth.ca.

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.

2026 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 2026 are as follows:

$979 x level of coverage% x (remaining months/12 months in the year) = $ credit amount

Eligible in January 2026

(Eligibility dates from January 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$979 x 50% x 11/12	$448.71
60%	$979 x 60% x 11/12	$538.45
70%	$979 x 70% x 11/12	$628.19
80-100%	$979 x 100% x 11/12	$897.42

Eligible in February 2026

(Eligibility dates from February 1st – 28th)

Level of Coverage	Calculation	Credit Amount
50%	$979 x 50% x 10/12	$407.92
60%	$979 x 60% x 10/12	$489.50
70%	$979 x 70% x 10/12	$571.08
80-100%	$979 x 100% x 10/12	$815.83

Eligible in March 2026

(Eligibility dates from March 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$979 x 50% x 9/12	$367.13
60%	$979 x 60% x 9/12	$440.55
70%	$979 x 70% x 9/12	$513.98
80-100%	$979 x 100% x 9/12	$734.25

3sHealth
better together

Eligible in April 2026

(Eligibility dates from April 1st – 30th)

Level of Coverage	Calculation	Credit Amount
50%	$979 x 50% x 8/12	$326.33
60%	$979 x 60% x 8/12	$391.60
70%	$979 x 70% x 8/12	$456.87
80-100%	$979 x 100% x 8/12	$652.67

Eligible in May 2026

(Eligibility dates from May 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$979 x 50% x 7/12	$285.54
60%	$979 x 60% x 7/12	$342.65
70%	$979 x 70% x 7/12	$399.76
80-100%	$979 x 100% x 7/12	$571.08

Eligible in June 2026

(Eligibility dates from June 1st – 30th)

Level of Coverage	Calculation	Credit Amount
50%	$979 x 50% x 6/12	$244.75
60%	$979 x 60% x 6/12	$293.70
70%	$979 x 70% x 6/12	$342.65
80-100%	$979 x 100% x 6/12	$489.50

Eligible in July 2026

(Eligibility dates from July 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$979 x 50% x 5/12	$203.96
60%	$979 x 60% x 5/12	$244.75
70%	$979 x 70% x 5/12	$285.54
80-100%	$979 x 100% x 5/12	$407.92

Eligible in August 2026

(Eligibility dates from August 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$979 x 50% x 4/12	$163.17
60%	$979 x 60% x 4/12	$195.80
70%	$979 x 70% x 4/12	$228.43
80-100%	$979 x 100% x 4/12	$326.33

Eligible in September 2026

(Eligibility dates from September 1st – 30th)

Level of Coverage	Calculation	Credit Amount
50%	$979 x 50% x 3/12	$122.38
60%	$979 x 60% x 3/12	$146.85
70%	$979 x 70% x 3/12	$171.33
80-100%	$979 x 100% x 3/12	$244.75

Eligible in October 2026

(Eligibility dates from October 1st – 31st)

Level of Coverage	Calculation	Credit Amount
50%	$979 x 50% x 2/12	$81.58
60%	$979 x 60% x 2/12	$97.90
70%	$979 x 70% x 2/12	$114.22
80-100%	$979 x 100% x 2/12	$163.17

Eligible in November 2026

(Eligibility dates from November 1st – 30th)

Level of Coverage	Calculation	Credit Amount
50%	$979 x 50% x 1/12	$40.79
60%	$979 x 60% x 1/12	$48.95
70%	$979 x 70% x 1/12	$57.11
80-100%	$979 x 100% x 1/12	$81.58

Eligible in December 2026

(Eligibility dates from December 1st – 31st)

**Employees eligible in December will get $0 for 2026, but still require an Account Selection Form for 2027 credits.*

Employee Benefit Plans
600 - 1919 Saskatchewan Drive, Regina, Saskatchewan S4P 4H2
t. 1.866.278.2301 or 306.347.5519 f. 306.347.5910
3sHealth.ca