

November 14, 2022

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

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

**Re: 2023 Out-of-Scope Flexible Spending Plan Credits**  
**Employee Benefit Plans**

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The Out-of-Scope Flexible Spending Plan allocation amount for 2023 will increase to \$878 from \$861. Please find enclosed a quick reference chart for the 2023 Out-of-Scope Flexible Spending Plan credits. This chart provides the credit amount by month and level of coverage.

The annual re-allocation forms will be sent to all eligible plan members on November 21, 2022. All completed and returned forms will be processed by December 31, 2022.

Please be reminded that all Out-of-Scope Flexible Spending Plan claims with a service date in 2022 **must be submitted on or before March 1, 2023**. Any 2022 claims submitted after March 1, 2023 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](mailto:EBP@3sHealth.ca). You may also contact a 3sHealth Benefit Services Officer by telephone at 1-866-278-2301.

# 2023 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 1<sup>st</sup> of the month). The calculations for 2023 are as follows:

$$\text{\$878} \times \text{level of coverage\%} \times (\text{remaining months}/12 \text{ months in the year}) = \text{\$ credit amount}$$

## Eligible in January 2023

*(Eligibility dates from January 1<sup>st</sup> – 31<sup>st</sup>)*

Level of Coverage	Calculation	Credit Amount
50%	$\text{\$878} \times 50\% \times 11/12$	\$402.42
60%	$\text{\$878} \times 60\% \times 11/12$	\$482.90
70%	$\text{\$878} \times 70\% \times 11/12$	\$563.38
80-100%	$\text{\$878} \times 100\% \times 11/12$	\$804.83

## Eligible in February 2023

*(Eligibility dates from February 1<sup>st</sup> – 28<sup>th</sup>)*

Level of Coverage	Calculation	Credit Amount
50%	$\text{\$878} \times 50\% \times 10/12$	\$365.83
60%	$\text{\$878} \times 60\% \times 10/12$	\$439.00
70%	$\text{\$878} \times 70\% \times 10/12$	\$512.17
80-100%	$\text{\$878} \times 100\% \times 10/12$	\$731.67

## Eligible in March 2023

*(Eligibility dates from March 1<sup>st</sup> – 31<sup>st</sup>)*

Level of Coverage	Calculation	Credit Amount
50%	$\text{\$878} \times 50\% \times 9/12$	\$329.25
60%	$\text{\$878} \times 60\% \times 9/12$	\$395.10
70%	$\text{\$878} \times 70\% \times 9/12$	\$460.95
80-100%	$\text{\$878} \times 100\% \times 9/12$	\$658.50

### Eligible in April 2023

*(Eligibility dates from April 1<sup>st</sup> – 30<sup>th</sup>)*

Level of Coverage	Calculation	Credit Amount
50%	$\$878 \times 50\% \times 8/12$	\$292.67
60%	$\$878 \times 60\% \times 8/12$	\$351.20
70%	$\$878 \times 70\% \times 8/12$	\$409.73
80-100%	$\$878 \times 100\% \times 8/12$	\$585.33

### Eligible in May 2023

*(Eligibility dates from May 1<sup>st</sup> – 31<sup>st</sup>)*

Level of Coverage	Calculation	Credit Amount
50%	$\$878 \times 50\% \times 7/12$	\$256.08
60%	$\$878 \times 60\% \times 7/12$	\$307.30
70%	$\$878 \times 70\% \times 7/12$	\$358.52
80-100%	$\$878 \times 100\% \times 7/12$	\$512.17

### Eligible in June 2023

*(Eligibility dates from June 1<sup>st</sup> – 30<sup>th</sup>)*

Level of Coverage	Calculation	Credit Amount
50%	$\$878 \times 50\% \times 6/12$	\$219.50
60%	$\$878 \times 60\% \times 6/12$	\$263.40
70%	$\$878 \times 70\% \times 6/12$	\$307.30
80-100%	$\$878 \times 100\% \times 6/12$	\$439.00

### Eligible in July 2023

*(Eligibility dates from July 1<sup>st</sup> – 31<sup>st</sup>)*

Level of Coverage	Calculation	Credit Amount
50%	$\$878 \times 50\% \times 5/12$	\$182.92
60%	$\$878 \times 60\% \times 5/12$	\$219.50
70%	$\$878 \times 70\% \times 5/12$	\$256.08
80-100%	$\$878 \times 100\% \times 5/12$	\$365.83

### Eligible in August 2023

*(Eligibility dates from August 1<sup>st</sup> – 31<sup>st</sup>)*

Level of Coverage	Calculation	Credit Amount
50%	$\$878 \times 50\% \times 4/12$	\$146.33
60%	$\$878 \times 60\% \times 4/12$	\$175.60
70%	$\$878 \times 70\% \times 4/12$	\$204.87
80-100%	$\$878 \times 100\% \times 4/12$	\$292.67

#### 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](http://3sHealth.ca)

# Bulletin

### Eligible in September 2023

*(Eligibility dates from September 1<sup>st</sup> – 30<sup>th</sup>)*

Level of Coverage	Calculation	Credit Amount
50%	$\$878 \times 50\% \times 3/12$	\$109.72
60%	$\$878 \times 60\% \times 3/12$	\$131.70
70%	$\$878 \times 70\% \times 3/12$	\$153.65
80-100%	$\$878 \times 100\% \times 3/12$	\$219.50

### Eligible in October 2023

*(Eligibility dates from October 1<sup>st</sup> – 31<sup>st</sup>)*

Level of Coverage	Calculation	Credit Amount
50%	$\$878 \times 50\% \times 2/12$	\$73.17
60%	$\$878 \times 60\% \times 2/12$	\$87.80
70%	$\$878 \times 70\% \times 2/12$	\$102.43
80-100%	$\$878 \times 100\% \times 2/12$	\$146.33

### Eligible in November 2023

*(Eligibility dates from November 1<sup>st</sup> – 30<sup>th</sup>)*

Level of Coverage	Calculation	Credit Amount
50%	$\$878 \times 50\% \times 1/12$	\$36.58
60%	$\$878 \times 60\% \times 1/12$	\$43.90
70%	$\$878 \times 70\% \times 1/12$	\$51.22
80-100%	$\$878 \times 100\% \times 1/12$	\$73.17

### Eligible in December 2023

*(Eligibility dates from December 1<sup>st</sup> – 31<sup>st</sup>)*

*\*Employees eligible in December will get \$0 for 2023, but still require an Account Selection Form for 2024 credits.*