

October 31, 2017

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

From: **Jade Lea-Wilson**
 Manager, Employee Benefit Plans

Re: **Change to the Premium Remittances Due Date**

Earlier this year we explained the need to strengthen our policy for premium collection and outlined the arrears process. At that time, we indicated that monthly remittances for the current month are due and payable immediately upon the 1st day of each month.

We have received feedback from employers that this deadline poses a challenge because of the timing of payroll reports. We are pleased to let you know that we have amended the remittance policy to:

Remittances for the current month are due on the 10th of the following month.

Example: remittances for the month of November are due by December 10th. Premiums and contributions will be considered past-due if received after December 10th. If the 10th falls on a weekend, the following Monday will be the deadline to receive payment. If we have not received your remittance by the end of December, we will initiate our arrears policy procedure and contact you.

- If you subscribe to 3sHealth payroll services, use the payroll reports for the same month as your remittance. We recognize there are months when the payroll report for Core Dental generates very close to the remittance deadline. Please complete your remittance as soon as possible.
- If you do not subscribe to 3sHealth payroll services, use the most up-to-date Quarterly Information Return (QIR) as the basis for your group life insurance premium remittances.

3sHealth accepts EFT (*electronic fund transfer*) for payment of monthly premium and contribution remittances. If you would like to make your monthly remittances by EFT, please email jade.lea-wilson@3shealth.ca for the banking details and instruction.

If you have questions about the arrears policy, please contact Jade Lea-Wilson by phone at 306.347.1723 or by email at jade.lea-wilson@3shealth.ca.