

November 10, 2021

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

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

**Re: 2022 Out-of-Scope Flexible Spending Plan Credits**  
**Employee Benefit Plans**

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The Out-of-Scope Flexible Spending Plan allocation amount for 2022 will increase from \$844 to \$861. Please find enclosed a quick reference chart for the 2022 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 15, 2021. All completed and returned forms will be processed by December 31, 2021.

The current 10% administration fee for the Out-of-Scope Flexible Spending plan will be reviewed at the December 9, 2021 Employee Benefits Board of Trustees meeting. A benefit bulletin will be sent out following the meeting to advise if there is any change to the administration fee.

Please be reminded that all Out-of-Scope Flexible Spending Plan claims with a service date in 2021 **must be submitted on or before March 1, 2022.** Any 2021 claims submitted after March 1, 2022 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.

## 2022 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 2022 are as follows:

$$\text{\$861} \times \text{level of coverage\%} \times (\text{remaining months}/12 \text{ months in the year}) = \text{\$ credit amount}$$

### Eligible in January 2022

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

Level of Coverage	Calculation	Credit Amount
50%	$\text{\$861} \times 50\% \times 11/12$	\$394.63
60%	$\text{\$861} \times 60\% \times 11/12$	\$473.55
70%	$\text{\$861} \times 70\% \times 11/12$	\$552.48
80-100%	$\text{\$861} \times 100\% \times 11/12$	\$789.25

### Eligible in February 2022

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

Level of Coverage	Calculation	Credit Amount
50%	$\text{\$861} \times 50\% \times 10/12$	\$358.75
60%	$\text{\$861} \times 60\% \times 10/12$	\$430.50
70%	$\text{\$861} \times 70\% \times 10/12$	\$502.25
80-100%	$\text{\$861} \times 100\% \times 10/12$	\$717.50

### Eligible in March 2022

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

Level of Coverage	Calculation	Credit Amount
50%	$\text{\$861} \times 50\% \times 9/12$	\$322.88
60%	$\text{\$861} \times 60\% \times 9/12$	\$387.45
70%	$\text{\$861} \times 70\% \times 9/12$	\$452.03
80-100%	$\text{\$861} \times 100\% \times 9/12$	\$645.75

### Eligible in April 2022

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

Level of Coverage	Calculation	Credit Amount
50%	$\$861 \times 50\% \times 8/12$	\$287.00
60%	$\$861 \times 60\% \times 8/12$	\$344.40
70%	$\$861 \times 70\% \times 8/12$	\$401.80
80-100%	$\$861 \times 100\% \times 8/12$	\$574.00

### Eligible in May 2022

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

Level of Coverage	Calculation	Credit Amount
50%	$\$861 \times 50\% \times 7/12$	\$251.13
60%	$\$861 \times 60\% \times 7/12$	\$301.35
70%	$\$861 \times 70\% \times 7/12$	\$351.58
80-100%	$\$861 \times 100\% \times 7/12$	\$502.25

### Eligible in June 2022

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

Level of Coverage	Calculation	Credit Amount
50%	$\$861 \times 50\% \times 6/12$	\$215.25
60%	$\$861 \times 60\% \times 6/12$	\$258.30
70%	$\$861 \times 70\% \times 6/12$	\$301.35
80-100%	$\$861 \times 100\% \times 6/12$	\$430.50

### Eligible in July 2022

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

Level of Coverage	Calculation	Credit Amount
50%	$\$861 \times 50\% \times 5/12$	\$179.38
60%	$\$861 \times 60\% \times 5/12$	\$215.25
70%	$\$861 \times 70\% \times 5/12$	\$251.13
80-100%	$\$861 \times 100\% \times 5/12$	\$358.75

### Eligible in August 2022

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

Level of Coverage	Calculation	Credit Amount
50%	$\$861 \times 50\% \times 4/12$	\$143.50
60%	$\$861 \times 60\% \times 4/12$	\$172.20
70%	$\$861 \times 70\% \times 4/12$	\$200.90
80-100%	$\$861 \times 100\% \times 4/12$	\$287.00

#### 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 2022

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

Level of Coverage	Calculation	Credit Amount
50%	$\$861 \times 50\% \times 3/12$	\$107.63
60%	$\$861 \times 60\% \times 3/12$	\$129.15
70%	$\$861 \times 70\% \times 3/12$	\$150.68
80-100%	$\$861 \times 100\% \times 3/12$	\$215.25

### Eligible in October 2022

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

Level of Coverage	Calculation	Credit Amount
50%	$\$861 \times 50\% \times 2/12$	\$71.75
60%	$\$861 \times 60\% \times 2/12$	\$86.10
70%	$\$861 \times 70\% \times 2/12$	\$100.45
80-100%	$\$861 \times 100\% \times 2/12$	\$143.50

### Eligible in November 2022

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

Level of Coverage	Calculation	Credit Amount
50%	$\$861 \times 50\% \times 1/12$	\$35.88
60%	$\$861 \times 60\% \times 1/12$	\$43.05
70%	$\$861 \times 70\% \times 1/12$	\$50.23
80-100%	$\$861 \times 100\% \times 1/12$	\$71.75

### Eligible in December 2022

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

*\*Employees eligible in December will get \$0 for 2022, but must complete an Account Selection Form for 2023 credits.*