

January 27, 2026

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

From: **Shiona Buckshaw**
Manager Governance and Policy, Employee Benefits

Re: **Core Dental Plan Contribution Rate Increase Effective April 1, 2026**

The Employee Benefit Plans Board of Trustees continue to closely monitor the Core Dental Plan contribution rate. As of September 30, 2025, the rate stabilization fund (RSF) has maintained a reserve of approximately 4.3 months, compared to the target RSF of 6 months.

Following their annual review with the plan actuary, the Employee Benefit Plans Board of Trustees approved an increase to the Core Dental Plan contribution rate from \$92.50 per full-time equivalent (FTE) to \$100.00 per FTE effective April 1, 2026. This is in alignment with the projection that was shared on August 26, 2025, in the benefits bulletin *Mid-Year Core Dental Plan Contribution Rate Increase Effective October 1, 2025*.

The Core Dental Plan is an Administrative Services Only (ASO) arrangement, which means the Plan covers the full cost of actual claims incurred plus an administrative fee for service to the insurance provider for paying the claims on the plan's behalf.

Dental cost inflation has exceeded expectations over the past three years. This increase is primarily driven by the annual adjustment to the Saskatchewan Dental Fee Guide, which rose by 3.52% for 2025, and by higher plan member utilization, which increased by 4.6%.

The plan actuary has projected further annual increases of approximately 5-6% each year may be required over the next five years to maintain plan sustainability. The projected rates are:

		Projections
April 1, 2026	Contribution Rate (monthly per FTE)	\$100.00
	Rate change	8.1%
April 1, 2027	Contribution Rate (monthly per FTE)	\$106.50
	Rate change	6.5%
April 1, 2028	Contribution Rate (monthly per FTE)	\$112.25
	Rate change	5.4%
April 1, 2029	Contribution Rate (monthly per FTE)	\$118.50
	Rate change	5.6%
April 1, 2030	Contribution Rate (monthly per FTE)	\$125.00
	Rate change	5.5%



The Core Dental Plan contribution rate will be reviewed next in October 2026. A rate increase will only be implemented if it is required.

If you have any questions about the Core Dental Plan contribution rate increase, please call a 3sHealth Benefits Services Officer at 1.866.278.2301, option 4 or email ebp@3sHealth.ca.

Bulletin