

January 2, 2013

**To: Benefit Administrators / Human Resource Personnel
3sHealth Core Dental Plan Participating Employers**

**From: C.P. (Bud) Anderson
Director, Employee Benefits**

Re: 3sHealth Core Dental Plan – Contribution Rate Increase

At the November 2012 board meeting the 3sHealth Board of Directors approved an increase in the Core Dental contribution rate effective April 1, 2013 from \$56.50 to \$58.

The 3sHealth Core Dental Plan is funded by contributions based on the number of full-time equivalents (FTEs) employed with participating employers. On a regular basis contributions are reviewed to ensure the rates are adequate to fund the claims and expenses of the Plan. In order to support the expected increased costs due to increases to the dental fee guide and increased utilization, a rate increase is required. If the dental fee guide continues to increase we are likely to see annual increases in the Core Dental contribution rate.

The chart below shows the premium rates for the Plan in recent years:

3sHealth Core Dental Plan Contribution Rates

Effective Date	Monthly Premium Rates
April 2013	\$58 per FTE
April 2010	\$56.50 per FTE
April 2009	\$55 per FTE
April 2008	\$54 per FTE
April 2007	\$42 per FTE
January 2004	\$36 per FTE
March 2001	\$40 per FTE

If you have any questions about the new contribution rate please contact me at bud.anderson@3shealth.ca or contact one of our Benefits Services Officers at **1.866.278.2301**.