

Spring 2026

Employee Benefit Plans

newsletter

We take care of the caregivers

CPAP application process



If you're trying to understand your coverage and treatment options for sleep apnea, you're not alone. More people are being diagnosed each year as medical professionals continue to highlight the benefits of treatments, such as continuous positive airway pressure (CPAP) therapy.

Several years ago, the Government of Saskatchewan added CPAP devices to the Saskatchewan Assistance to Independent Living (SAIL) program. As a result, group benefit plans no longer cover the purchase of CPAP devices. Instead, plans reimburse the SAIL program fee associated with renting a CPAP through SAIL.

To receive a CPAP device through SAIL, you must first complete a sleep study. This can be done at a provincial sleep lab (a level one study), or through a private clinic or a home provider (a level three study). Once testing is complete, the results must be reviewed by a Saskatchewan Respiriologist, the only type of medical professional authorized to submit an application to SAIL on behalf of their patient.

Under your Extended Health Care Plan, you are covered for SAIL's \$275 program fee, which includes the loan of the CPAP device and any repairs it may need throughout its useful life. This fee is significantly

lower than the cost of purchasing a machine privately. SAIL also handles warranty-approved repairs and replacements if the device becomes unusable, costs that group benefit plans do not cover for privately purchased machines. However, machine replacement triggered by the user's misuse or negligence of the device will be subject to another \$275 program fee.

While it is possible to purchase a CPAP machine independently, you should consult with a medical professional to ensure that a device is medically necessary, properly configured, and monitored for effective treatment outcomes.

Plan members considering purchasing any medical equipment should submit a pre-authorization request to Canada Life to confirm available coverage and avoid unexpected expenses.

If you have questions about the SAIL program, you can call SAIL directly at 306.787.7121 or 1.888.787.8996.



Meet the leaders supporting your benefit plans

After 11 years of dedicated service as Chair of the Employee Benefit Plan Board of Trustees, Karen Knelsen is stepping down but will continue to support plan members in her role on the Board of Trustees. We thank Karen for her leadership and commitment to the health and well-being of plan members across the Saskatchewan health-care system.

With Karen stepping out of the Chair role, we are pleased to welcome two of our current trustees into new roles.

Russell Doell is stepping in as the new Chair and Dave Jackson as the new Vice-chair. Russell and Dave bring strong experience, deep understanding of the plans, and a shared commitment to ensuring the benefits remain sustainable, responsive, and plan-member focused. We look forward to their leadership in the years ahead.

For more information on the governance of the plans and the board of trustees, please refer to the EBP Annual Report on [3sHealth.ca](https://3shealth.ca).

Mental health matters: Free, trusted tools for you and your team

Those of you who work in health care know that your mental well-being often follows you long after a shift has ended. The daily demands of caring for others, supporting teams, and navigating complex workplaces can take a toll. To support you through it all, the Employee Benefit Plans provide access to Workplace Strategies for Mental Health, a Canada Life-supported program provided through a secure third-party site that offers practical, trusted resources at no cost.

The site is designed so you can explore at your own pace, find what fits, and tailor materials to your unique needs. All content is easy to access and simple to use. No specialized training is required. There are self-serve tools to manage common challenges related to stress, self-doubt, heavy workloads, or difficult transitions. Resources offer practical ways to build resilience. Leaders and supervisors can access support to respond to employee concerns, guide teams through conflict or loss, and foster healthy work environments.

For employers interested in developing health and wellness policies and programs, there are helpful

templates, checklists, and planning tools to strengthen psychological health and safety across an organization. There are workshops related to stress, burnout, workload pressure, discrimination prevention, inclusion and belonging, Indigenous engagement, and navigating change. Choose a workshop, adjust it to your needs, and deliver it in a way that feels natural.

Workshops include a facilitator guide, participant handout, and complete slide deck, available in French or English. Guides can be downloaded and accessed at any time and will walk you through the process step by step, including tips for preparing and promoting your session, language you can adapt, ideas for handling group conversations, and reminders for creating psychologically safe discussions. Workshops can be delivered in a 30-minute session or expanded into a longer learning experience.

Explore what's available for yourself, your team, or someone you support. Get started on the **My Canada Life at Work app** or **website**. Click on **Resources**, then **Mental Health**, to visit the Workplace Strategies for Mental Health site.

We take care of the caregivers

In 2025, the Employee Benefit Plan Trusts paid \$189,831,823 in Group Life insurance, Disability Income Plan benefits, and health and dental claim reimbursements to eligible plan members. This amount represents a 4.8 per cent increase over the total for claims paid in 2024. 3sHealth administers the Employee Benefit Plans on behalf of health-care employers in Saskatchewan.

Extended Health Care Plans

Plan members and their families received \$62,634,456 million in health claim reimbursements. This represents 1,322,850 claims paid to plan members.

The largest expenditure under the plan is for prescription medication, which saw \$24,020,053 reimbursed to plan members. A total of \$9,703,403 was paid to plan members for massage therapy. This represents 34,981 plan members or dependents submitting at least one massage claim.

Group Life insurance

The Group Life Insurance Plan paid \$11,875,616 million in 2025. This includes \$10.97 million that was paid to loved ones when a member passed away.

The plan also paid \$900,000 directly to plan members when their spouse or child passed away.

Dental plans

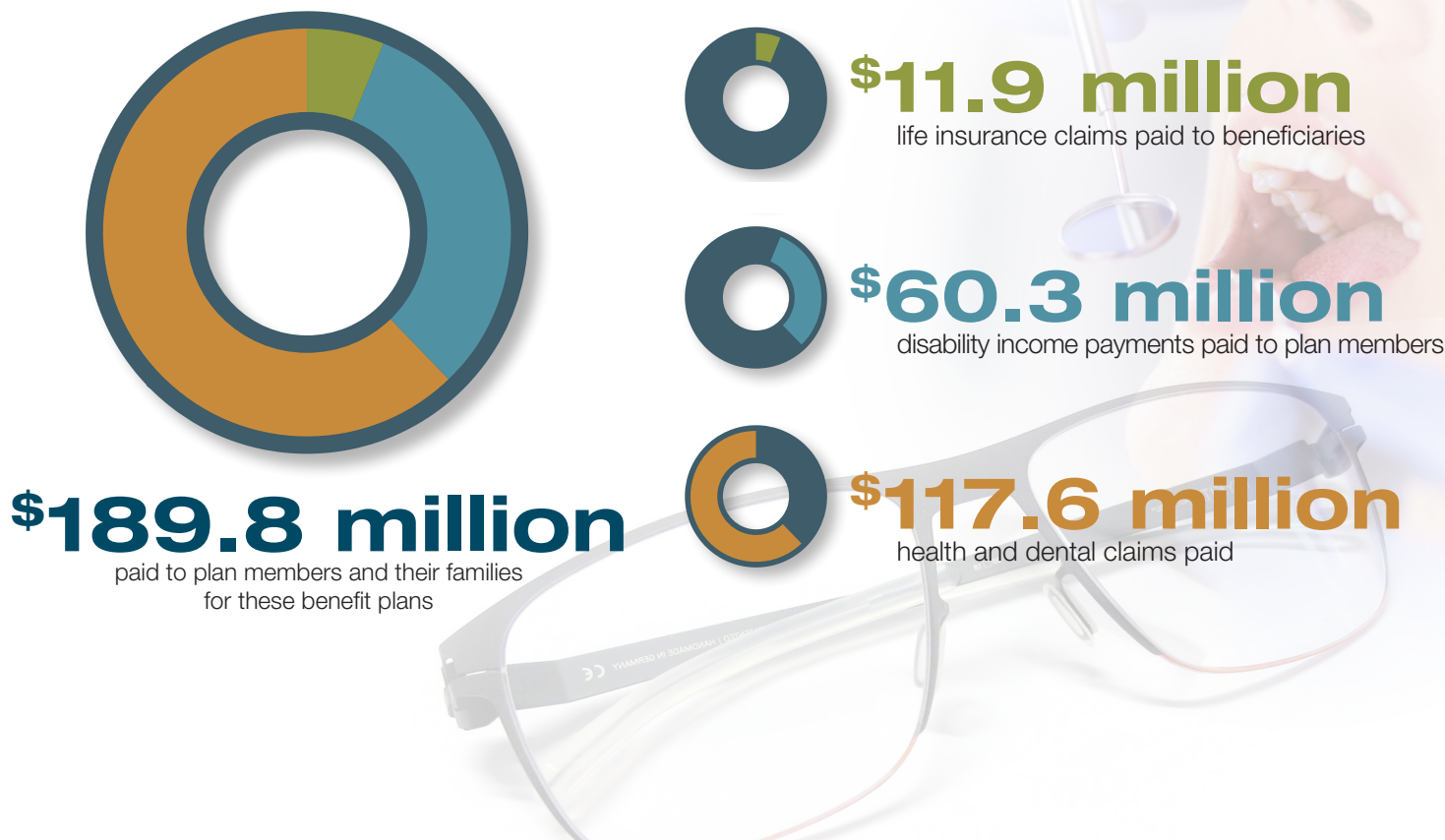
The dental plans paid a total of \$55,027,685 million in reimbursements for plan members and their families.

Disability Income Plans

3sHealth issued \$60,294,066 million in payments to plan members on approved disability claims. This represents 3,829 claims and an increase of nearly \$2.8 million in payments to plan members compared to 2024.

In addition, the Disability Income Plans provided treatment support in the amount of \$1,686,882 million to plan members on an approved claim throughout 2025. Treatment support most commonly comes in the form of physiotherapy, psychology, and assessments on their path to health. The Disability Income Plans paid out \$120,623 more in treatment funding in 2025 compared to 2024.

Benefits paid in 2025





More protection at no added cost

When life is going well, no one wants to imagine losing a loved one. But having financial support available can provide added peace of mind during a difficult time. That is why the Employee Benefit Plans Board of Trustees approved an enhancement to Basic Life insurance to provide members with additional coverage for your spouse and children at no extra cost to you or your employer.

As of January 1, 2026, Dependent Life insurance increased to:

- \$10,000 for each eligible dependent child (up from \$5,000), and
- \$20,000 for a spouse (up from \$10,000).

These changes apply to deaths occurring on or after January 1, 2026.

“Providing meaningful, affordable protection for plan members and their families is a priority,” says Lorne Shiplack, Director, Benefit Services. “This improvement offers beneficiaries greater financial security without increasing premiums.”

The enhancement provides added protection for plan members and reflects our commitment to offering meaningful value in a responsible and sustainable way.

No action is required from plan members to access the enhancement; however, for assistance initiating a life claim, please contact Employee Benefits at 1.866.278.2301 or email ebp@3sHealth.ca.

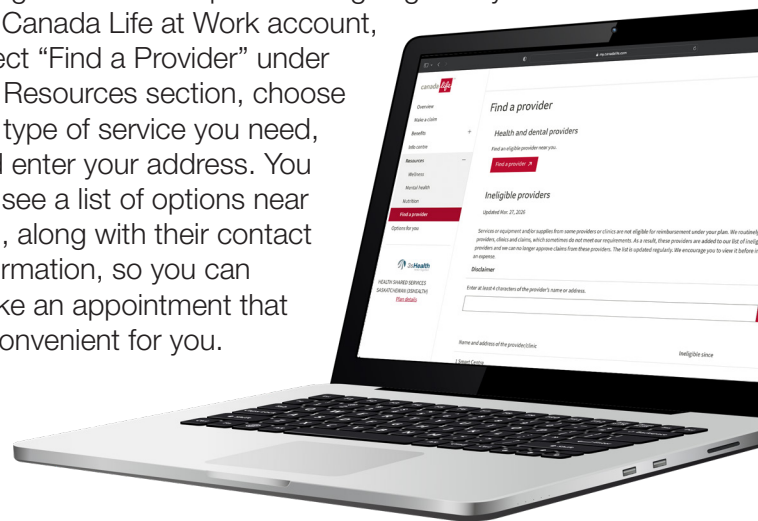
To learn more about your benefits, visit 3sHealth.ca/employee-benefit-plans.

Canada Life makes finding the right provider easy

When you need care, it is important to be able to quickly find providers you can trust and who are eligible under your plan. Canada Life's online “Find a Provider” tool helps you do exactly that by connecting you with a wide range of health and dental professionals in your community.

As a plan member, you can easily find providers who can submit claims directly to Canada Life on your behalf. Chiropractors, acupuncturists, massage therapists, speech language pathologists, and more can be found on this broad and regularly updated list. The tool identifies providers that offer direct billing to Canada Life, saving you valuable time and unnecessary out-of-pocket costs.

Using the tool is simple. After signing in to your My Canada Life at Work account, select “Find a Provider” under the Resources section, choose the type of service you need, and enter your address. You will see a list of options near you, along with their contact information, so you can make an appointment that is convenient for you.



About your Member's Annual Statement

Enclosed with this newsletter is your Member's Annual Statement, which provides information on the benefits and level of coverage in which you are currently enrolled. It also lists your dependents eligible to submit claims under the benefit plans, as well as beneficiaries for your Group Life insurance. The back of the statement provides an explanation of each section and outlines what steps to take if you need to update your information.

Your entry to better health, nutrition, and mental wellness

The My Canada Life at Work app and website include a dynamic Resources section designed to support your whole well-being. Here, plan members can explore practical tools and easy-to-understand information on physical health, mental wellness, nutrition, and more. Whether you're looking for tips to stay active, guidance for navigating life's tougher moments, help finding a provider, or meal ideas to help you eat well, the Resources section brings trusted, expert content together in one convenient location. Check out the featured stories in the newsletter to learn more.



Overview

Resources

Wellness

Mental health

Nutrition

Find a provider

Diet and nutrition advice, at your fingertips

This plan member's name has been changed to protect their anonymity.

Benefit Plan members now have access to a new tool that can help improve nutrition and eating habits, a major factor in maintaining health and wellness.

Canada Life is offering plan members and their dependents access to the diet and nutrition guidance app RxFood at no cost. RxFood offers a variety of functions, including:

- Intuitive AI-powered food tracking, allowing you to snap a picture of a meal and have its nutritional content logged instantly;
- Personalized nutritional and wellness guidance tailored to your specific health goals, biometrics, and lifestyle; and
- Integration with select continuous glucose monitors, empowering users with diabetes to see how food choices can impact their glucose levels.

According to RxFood, 94 per cent of its users experience lasting improvements in eating habits when using the app consistently. Plan members who have tried the app can see why.

"I've tried calorie counting in the past, but it's hard to stay motivated when you're trying to log every bit of food and looking up calorie data," explained Jeremy, a plan member who has been using RxFood since January. "Being able to take a photo of my meal and let the app do that work makes it much easier to be diligent in my tracking."

RxFood is completely private and confidential, and the app will never share the information it collects with your employer or Canada Life.

While it is not covered by benefit plans, users dealing with chronic conditions can also use the app to get additional support from a registered dietitian. For a fee, these licensed experts can provide personalized advice based on your individual circumstances, utilizing their training in diabetes, chronic disease nutrition, heart health, and healthy eating.

For more information, log in to **My Canada Life at Work app** or **website**. Click on **Resources**, then **Nutrition**, to enter the RxFood's site. Plan members should sign up using the same email address they used to register for Canada Life's services, and family members can sign up and create their own account with their personal email addresses.

Discover your health and wellness centre

Health & Wellness Centre



Offered to you through **canada life**™

What if improving your health, feeling less stressed, getting more active, or finding trustworthy medical information was as simple as opening an app or visiting a website? With the My Canada Life at Work Health and Wellness Centre, that support is included in your benefit plan and available to you anytime, anywhere.

This online space brings together Canadian-developed tools powered by Teladoc, a leading virtual health-care provider, with access to credible information, helpful activities, and real experts when you need them most. Because Teladoc is always available, it can be especially helpful for shift workers who may need help outside normal business hours.

Upon entering the health and wellness centre, you'll find there's something there for everyone. Start with Health Insight, a series of quick assessments that explore key areas of your well-being, including physical and mental health, finances, lifestyle habits, and more. You'll receive a personalized snapshot and clear suggestions you can put into action right away.

For mental wellness, myStrength offers thousands of self-paced activities to help with stress, anxiety, mindfulness, parenting, caregiving, and sleep. If you're looking for additional support, you can connect with a real coach who typically responds within 24 hours. Many members say the experience feels just as supportive as talking with someone in person.

If you appreciate a bit of motivation, try one of the health challenges. They're designed for all comfort levels and make it easy to build routines, whether you're looking to improve your skincare or ease into new ways of staying active and mindful.

You can also browse the Health Library, home to thousands of expert-reviewed resources, videos, and recipes. You'll find trusted information on a wide range of topics, including women's health, Indigenous health, chronic conditions, and healthy aging.

Your Health and Wellness Centre is ready when you are. Get started on the **My Canada Life at Work app** or **website**. Click on **Resources**, then **Wellness**, to enter the Teladoc site to try a feature that interests you. Members without a My Canada Life at Work account can access the services directly at teladochealth.ca/canadalife/health-and-wellness-centre/ by registering with the code: **3SHEALTH5728**.

Contact Us

We invite you to scan the QR code with your smartphone to complete a brief survey on the quality of services we provide to you, our valued customers. Plan members like you offer us insight into how we can continuously improve to serve you better.



For more information on the benefits available to you under the Employee Benefit Plans, visit our website at 3sHealth.ca, email us at ebp@3sHealth.ca, or phone us at 1.866.278.2301.

