HEALTH RISK

We Create *awesome* Benefit Plans.

BENEFITS 101

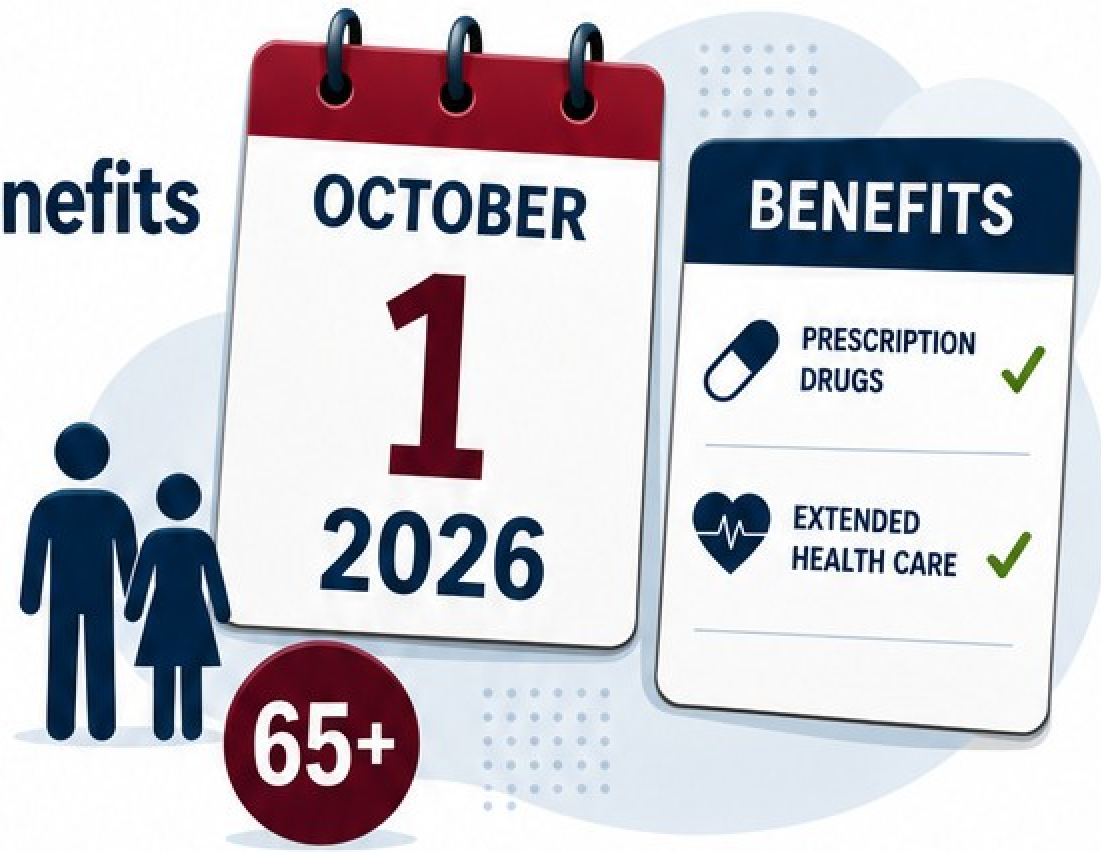
A Health Risk Bulletin

Alberta Bill 11 is Changing Employer Benefits

What Every Alberta Employer Needs to Know Before October 1, 2026

Beginning October 1, 2026, Alberta's new Health Statutes Amendment Act (Bill 11) introduces important changes affecting employer-sponsored benefits plans.

There is still time to prepare, and Health Risk is here to help.



WHAT'S CHANGING?

Under Bill 11, employers can no longer discontinue or reduce Prescription Drug or Extended Health Care benefits simply because an active employee turns age 65.

Alberta's provincial health programs will now become the payer of last resort. Your group benefits plan must be the first payer for eligible claims before provincial coverage is accessed.

Employers may see changes in costs and plan design. Early planning helps manage impact and ensures compliance by October 1, 2026.

WHAT DOESN'T CHANGE?

Bill 11 applies only to:

- Prescription Drug Coverage
- Extended Health Care Benefits

It does not apply to:

- Life Insurance
- Disability Insurance
- Dental Coverage
- Health Spending Accounts (HSA)
- Lifestyle Spending Accounts (LSA)

WHAT YOU SHOULD DO NEXT

- Review your current plan design and termination age.
- Understand how Bill 11 may impact your plan and costs.
- Communicate with your employees as appropriate.
- Work with Health Risk to plan your next steps before October 1, 2026.

YOUR CURRENT PLAN INFORMATION

Currently, your plan parameters include the **Termination of Coverage for Extended Health Benefits as of:**

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HRS will reach out to schedule an appt. within the next few weeks to discuss with you personally not only the new rules, but how they will affect your plan and how you would like for us to move forward in implementing these changes.

Let's make sure your benefits plan is ready.
Book your complimentary **Benefits Breakdown** today.

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Please note: This bulletin provides general information about Alberta Bill 11 and is not intended as legal or tax advice. The impact of the legislation may vary depending on your organization's specific benefits plan. Health Risk will review your individual plan and discuss the options available to you during your scheduled Benefits Breakdown.