BENEFITS 101

Benefits made clearer. One topic at a time.

AUGUST 2026

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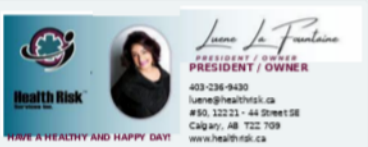
A MESSAGE FROM OUR PRESIDENT

Planning ahead creates better choices.

Changes to Alberta benefit legislation are coming into effect on October 1, 2026. Now is the right time to understand what the new rules mean for your organization, your employees and your plan costs.

This month, we are focusing on Alberta Bill 11 and the practical steps employers can take to prepare with confidence. Every plan is different, so our team will review the impact with clients individually.

With gratitude,



WHY PREPARE NOW?

Early planning provides more flexibility and helps keep your benefits program compliant and cost-effective.

ALBERTA BILL 11

What employers need to know

Two changes employers should prepare for now

Effective October 1, 2026, Alberta's Health Statutes Amendment Act introduces new rules affecting prescription drug and extended health benefits for active employees aged 65 and older.

1 ACTIVE EMPLOYEES AGE 65+

Employers can no longer terminate, reduce or modify prescription drug or extended health care benefits solely because an active employee reaches age 65.

2 PRIVATE PLANS PAY FIRST

For eligible active employees, employer-sponsored plans pay eligible prescription drug and extended health claims before provincial seniors' programs.

PRIVATE PLAN

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PROVINCIAL PROGRAM
PAYOR OF LAST RESORT

WHO IS AFFECTED?

THE RULES APPLY BROADLY

- Fully insured group benefits plans
- Administrative Services Only (ASO) arrangements
- Employer self-funded or private employer-directed plans

SELF-FUNDED PLANS

These employers assume direct financial responsibility for eligible claims and may see increased exposure to higher-cost prescription medications and extended health services.

WHAT THIS MAY MEAN FOR YOUR ORGANIZATION

1 **REVIEW**
Review current benefit termination provisions.

2 **PLAN**
Understand how Bill 11 affects your specific plan.

3 **COST**
Evaluate potential financial implications.

4 **UPDATE**
Plan required updates before October 1.

WHAT ISN'T CHANGING?

The legislation applies specifically to:

- ✓ Prescription Drug Benefits
- ✓ Extended Health Care Benefits

It does not affect:

- Life Insurance
- Disability Insurance
- Dental Coverage
- Health Spending Accounts (HSAs)
- Lifestyle Spending Accounts (LSAs)

PERSONAL GUIDANCE

HOW HEALTH RISK CAN HELP

A practical implementation plan

A complimentary Benefits Breakdown will help you:

1. Review your current benefits plan
2. Explain how Bill 11 affects your organization
3. Discuss available options
4. Develop a practical strategy before October 1

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OCTOBER

1

2026

PRIVATE COVERAGE FIRST

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PROVINCIAL COVERAGE SECOND

REVIEW YOUR PLAN NOW

PLAN READINESS CHECK

Four things to review before October 1

1. **TERMINATION PROVISIONS**
   Review current benefit termination provisions.
2. **YOUR SPECIFIC PLAN**
   Understand how the legislation applies to your plan design.
3. **FINANCIAL IMPLICATIONS**
   Evaluate potential claims and cost exposure.
4. **IMPLEMENTATION**
   Plan required updates before the legislation comes into force.

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ACTIVE EMPLOYEES 65+

Coverage continues while actively employed

SELF-FUNDED EMPLOYERS: PAY PARTICULAR ATTENTION

Direct financial responsibility may increase exposure to higher-cost drug and extended health claims.

RESOURCE DESK

Learn more. Prepare early.

Read the full Health Risk Bill 11 update for more detail on who is affected, what is changing and recommended employer actions.

HEALTH RISK BILL 11 ARTICLE

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News > Alberta Bill 11

BOOK A BENEFITS BREAKDOWN

calendly.com/luene

QUOTE OF THE MONTH

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The secret of change is to focus all of your energy not on fighting the old, but on building the new.

— Dan Millman

BILL 11 IS COMING.
IS YOUR PLAN READY?

Schedule a complimentary Benefits Breakdown to review your plan, understand the impact and discuss practical implementation options.

Reserve your time with Luene today.

calendly.com/luene

WHY EARLY PLANNING?

More flexibility. Fewer surprises.

Understanding the changes now gives employers time to assess plan terms, financial implications and required updates before October 1.

GOAL

Remain compliant while continuing to create strong value from your employee benefits investment.

BENEFITS BREAKDOWN

What we'll cover

1. Your current benefits plan
2. How Bill 11 affects your organization
3. Available options
4. A practical implementation strategy

PLAN WITH CONFIDENCE

Personal advice. Practical next steps.