

## Highlights of the February 2026, Trustees' Meeting

### 1. PLAN DESIGN – FIRST READING

- The ASEBP Trustees recognize the importance of supporting the health journey of the public education sector in Alberta. The Trustees are constantly striving to provide value and make balanced decisions about plan benefits and the cost of investing in the current and future health of the public education sector.
- The ASEBP Trustees gave **initial approval** (first reading) to Extended Disability Benefits (EDB), Extended Health Care (EHC), and Dental Care changes for the ASEBP Group Plan.
- The following changes affect **EDB** and **EHC** for the **ASEBP Group Plan** effective **January 1, 2027**:
  - **Extension of benefits waiver and eligibility for disabled former employees:** Provide the waiver of EHC and Employee and Family Assistance Program benefits, as well as eligibility for Dental and Vision Care benefits at the covered member's expense, to disabled former employees from the time of their employment termination, as long as they remain in receipt of EDB. If a covered member's employment is terminated while they are receiving EDB, their related general health benefit claims will not be attributed to their former employer under the Experience Adjustment System.
  - **Fertility medication:** Remove the \$800 per person per calendar year maximum on medication prescribed to treat infertility. As a result, medication prescribed to treat infertility will be covered under the general drug benefit with no annual or lifetime maximum.
  - **Paramedical coverage:** Increase per-visit maximums for paramedical services as follows: \$72 per-visit maximum for acupuncture; \$55 per-visit maximum for chiropractic treatment; \$82 per-visit maximum for massage therapy; \$82 per-visit maximum for physiotherapy; and \$70 per-visit maximum for non-surgical podiatry treatment.
  - **Paramedical services coverage expansion:** Create an Allied Health paramedical category with a \$500 annual combined maximum to cover the following providers: Osteopaths, Speech Therapists, Occupational Therapists, Dietitians, Audiologists, and Athletic Therapists. Treatment is limited to once per day, with the following per-visit maximums: \$135 for osteopathy; \$144 for speech therapy; \$171 for occupational therapy; \$162 for dietitian services; \$135 for audiology; and \$113 for athletic therapy. Naturopaths will be moved from the regular paramedical provider category to be included in this new

#### ASEBP TRUSTEES

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Donna Koch  
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Brett Nixon  
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Morey Terry  
Brad Toone

#### CHIEF EXECUTIVE OFFICER

Jocelyn Plakas-Lock



# ASEBP Trustees' Report

category with a \$70 per-visit maximum.

- **Updates to Plan wording:** Remove 'anatomical deformity' requirement from orthopedic shoe purchases or repairs. Update the EDB definition of 'Group Change to Basic Monthly Earnings' to specify that benefit increases resulting from retroactive salary adjustments are only permitted if the adjustments are not implemented solely to enhance a covered member's benefit under the Plan. Plan wording changes will not have an impact on premium rates.
- The following change affects **Dental Care** for the **ASEBP Group Plan** effective **January 1, 2027**:
  - **Oral Health Exception:** Transition the Oral Health Exception Pilot to a permanent program to support covered members with medically complex conditions, as well as permanently disabled over-age dependants. This change will have no impact on premium rates.
- **Please note** that final approval (second reading) is required, and changes may occur between readings.
- Due to considerations around the Government of Alberta's Bill 11 (Health Statutes Amendment Act, 2025), the Trustees decided to defer MyRetiree Plan design and premium rate discussions until March 2026.

## 2. PREMIUM RATES – FIRST READING ASEBP GROUP PLAN

- The ASEBP Trustees gave **initial approval** (first reading) to September 1, 2026, premium rates for the **ASEBP Group Plan**. Instead of an overall base rate increase of 6.2% (which, based on claims experience, would be breakeven), the **ASEBP Trustees have limited the base increase to 5.8% for 2026-27**. Inflation continues to increase the cost of prescription drugs, paramedical, and dental services. Plans across the country are experiencing similar pressures.
- Please note that while the overall base increase equates to 5.8%, this does not mean that premiums may increase by only this amount—there are other factors that may impact Group Plan premium rates, such as being in a surcharge position in ASEBP's Experience Adjustment System. Alternatively, Group Plan premium rates may not increase by a full 5.8%, or at all, if they are in a discount position in the Experience Adjustment System.
- The ASEBP Trustees have subsidized premiums for several years, largely due to excess investment returns. Over the last five years, these subsidies totaled just over \$50 million. ASEBP cannot continue to provide subsidies at the same level.
  - Although this subsidy is smaller than previous years, the ASEBP Trustees have limited the overall base increase by providing a \$1.8 million premium subsidy.
- The overall increase to premium rates continues to be lower than trends within the industry.
- Future premium rates will be dependent on claims experience, investment returns, plan design changes, and other factors.
- A breakdown of the monthly premium rates, except as noted, is provided below:

<b>Life*</b>		
Plan 2	per \$1,000 of coverage	\$0.113

**\*Correction Notice – Life Insurance Rate:** Please be advised that the Life Insurance rate is \$0.113 per \$1,000 of coverage. The revised version of the report now reflects the correct information. ASEBP apologizes for any confusion this may have caused and appreciates your understanding.



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Accidental Death & Dismemberment		
Plan 2	per \$1,000 of coverage	\$0.009

Extended Disability Benefits		
Plan D	% of monthly earnings	2.11%
Plan E	% of monthly earnings	2.11%

Extended Health Care		
Plan 1	Single	\$176.50
	Family	\$424.25
Plan 2	Single	\$129.00
	Family	\$308.25
Plan 5	Single	\$159.00
	Family	\$380.50

Dental Care		
Plan 1	Single	\$65.25
	Family	\$163.00
Plan 2	Single	\$85.25
	Family	\$207.00
Plan 3	Single	\$85.25
	Family	\$231.50

Vision Care		
Plan 2	Single	\$6.00
	Family	\$14.50



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Plan 3	Single	\$12.00
	Family	\$29.75

<b>Early Retirement Benefits Package 2**</b>		
	Single	\$125.00
	Family	\$200.00

\*\*Closed to new participants as of September 1, 2011

<b>Supplemental Package</b>		
<i>Without Dental</i>		
Package 1	Single	\$146.00
Package 2	Family	\$336.95
Package 3	Single	\$149.05
Package 4	Family	\$340.00
<i>With Dental</i>		
Package 1	Single	\$254.25
Package 2	Family	\$592.70
Package 3	Single	\$257.30
Package 4	Family	\$595.75
<i>Over Age 70</i>		
Extended Health Care Only	Single	\$142.95
	Family	\$333.90
Extended Health Care and Dental	Single	\$251.20
	Family	\$589.65



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<b>Blanket Life Insurance for School Trustees</b>		
	Annual	\$60.00

<b>Employee and Family Assistance Program</b>		
	Provided by ASEBP at no cost	

- **Please note** that final approval (second reading) is required, and changes may occur between readings.
- Notification to employers about their final 2026-27 premium rates, including any discounts and surcharges, will be sent following final approval in late March 2026. Preliminary information is available by contacting your ASEBP client consultant. A **presentation about premium rates** will take place on **April 14, 2026**, and will provide more detail about the factors that influence premium rate setting, trends, and industry comparisons.

### 3. SPENDING ACCOUNTS' ADMINISTRATION FEES – NO CHANGE

- The ASEBP Trustees agreed that the monthly administration fees for spending accounts will remain unchanged:

<b>Spending Accounts</b>		
Standalone Health Spending Account (HSA)	Per employee	\$3.00
Combined HSA/Wellness Spending Account (WSA)	Per employee	\$3.25

The ASEBP Trustees' Report provides an overview of topics discussed at all ASEBP Trustees' Meetings. These meetings provide the opportunity for ASEBP Trustees to come together to discuss matters of importance at ASEBP—from the financial health of the benefit plan to the introduction of new benefits and programs. While all information in each report is an accurate account of decisions made at the meetings, there can be changes that occur between first and second readings of certain topics, which may result in differences between their reporting. To learn more about the ASEBP Trustees, please visit the Governance page of our website, [asebp.ca](http://asebp.ca).

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