



Highlights of the March 2026, Trustees' Meeting

1. PLAN DESIGN – SECOND READING (ASEBP GROUP PLAN)

- The ASEBP Trustees recognize the importance of supporting the health journey of covered members and dependants. The Trustees remain committed to ensuring value-based, balanced decisions for the long-term sustainability of the Plan.
- The ASEBP Trustees gave **final approval** (second reading) to Extended Disability Benefits (EDB), Extended Health Care (EHC), and Dental Care changes for the ASEBP Group Plan.
- Please note there were no changes to plan design between the first and second reading, as reflected in the February 2026 Trustees' Report.
- 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.

ASEBP TRUSTEES

Allison Purcell, Chair
 James Gerun, Vice-Chair
 Donna Koch
 Meagan Kuik
 Julie Kusiek
 Brett Nixon
 Rob Pirie
 Natashya Shewchuk
 Morey Terry
 Brad Toone

CHIEF EXECUTIVE OFFICER

Jocelyn Plakas-Lock



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Naturopaths will be moved from the regular paramedical provider category to be included in this new 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.
- 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.

2. PREMIUM RATES – SECOND READING (ASEBP GROUP PLAN)

- The ASEBP Trustees gave **final approval** (second 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.
- Please note that there were no changes to Group Plan premium rates between the first and second reading, as reflected in the February 2026 Trustees' Report.
- A breakdown of the monthly premium rates, except as noted, is provided below:

Life*		
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



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of coverage. This correction has been reflected in the [February 2026 Trustees' Report](#). ASEBP apologizes for any confusion this may have caused and appreciates your understanding.

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



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Vision Care		
Plan 2	Single	\$6.00
	Family	\$14.50
Plan 3	Single	\$12.00
	Family	\$29.75

Early Retirement Benefits Package 2**		
	Single	\$125.00
	Family	\$200.00

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

Supplemental Package		
<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



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Supplemental Package		
Extended Health Care and Dental	Single	\$251.20
	Family	\$589.65

Blanket Life Insurance for School Trustees		
	Annual	\$60.00

Employee and Family Assistance Program		
Provided by ASEBP at no cost		

- 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. 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. If you would like to attend the premium rate presentation and have not received an invitation, contact your ASEBP client consultant.

3. PLAN DESIGN – FIRST READING (MYRETIREE PLAN)

- The ASEBP Trustees gave **initial approval** (first reading) to Extended Health Care (EHC) and Dental Care changes for the MyRetiree Plan.
- The following changes affect **EHC** for the **MyRetiree Plan** effective **January 1, 2027**:
- **Prescription drug coverage**: Add an ASEBP Seniors' Drug Plan List to EHC coverage to complement the changes to provincial drug coverage by Bill 11 (*Health Statutes Amendments Act, 2025*) from the Government of Alberta for MyRetiree Plan covered members over the age of 65 and their dependants. For drugs on the Alberta Drug Benefit List, MyRetiree Plan drug coverage will have the following provisions for those over 65:
 - 30% of the preferred price, with
 - A \$35 drug claim maximum, and
 - The annual drug maximums of the MyRetiree Plans will remain unchanged.
- **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 for the



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Enhanced MyRetiree Plans 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 category with a \$70 per-visit maximum.

- **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.
- **Updates to Plan wording:** Remove 'anatomical deformity' requirement from orthopedic shoe purchases or repairs.
- The following changes affect **Dental Care** for the **MyRetiree 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.
- **Please note** that final approval (second reading) is required, and changes may occur between readings.

4. PREMIUM RATES – FIRST READING (MYRETIREE PLAN)

- The ASEBP Trustees gave **initial approval** (first reading) to September 1, 2026, premium rates for the **MyRetiree Plan**. A breakdown of the monthly premium rates is provided below:

Monthly Rates	Enhanced			Core		
	Single	Couple	Family	Single	Couple	Family
Extended Health Care						
Ages 50-64	\$218.75	\$415.75	\$503.50	\$104.00	\$197.50	\$239.50
Ages 65+	\$164.50	\$311.50	\$377.50	\$85.75	\$162.75	\$196.50
Vision Care						
All Age Categories	\$9.50	\$18.00	\$22.00	\$2.25	\$4.25	\$5.00



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Dental Care	Enhanced Option 1			Enhanced Option 2			Core		
	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
All Age Categories	\$88.75	\$168.00	\$203.50	\$84.25	\$159.50	\$192.75	\$47.75	\$91.00	\$109.75

	Plan 2
Life and Accidental Death & Dismemberment Insurance	per \$1,000 of coverage
All Age Categories	\$0.150

5. APPOINTMENTS

- The ASEBP Trustees reappointed Brad Toone and Brett Nixon as committee members and Morey Terry as an alternate committee member of the Audit & Risk Committee. The other alternate committee member is Julie Kusiek.
- The Extended Disability Benefits Appeal Committee members and alternates include Rob Pirie, Natashya Shewchuk, Meagan Kuik, Shelley Russell (Aon), and Michelle Ashworth (Aon).
- The Executive Appeal Committee members and alternates include Allison Purcell, James Gerun, Brad Toone, Natashya Shewchuk, Shelley Russell (Aon), and Mark Tisdale (Aon).
- The Executive & Governance Committee includes the Chair, Allison Purcell, and Vice-Chair, James Gerun.

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.

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