

Health & Dental Premiums

PARA members receive supplementary health and dental coverage from Alberta Blue Cross.* The premiums for these plans are paid jointly by AHS (75%) and the resident physician (25%) through monthly payroll deductions.

Your premiums have changed effective January 1, 2026. Resident physicians' health and dental premiums are reassessed annually based on usage patterns and updated January 1 of each year. Here is how your premium deductions starting January 1, 2026 compare to those for January 1, 2025:

Total Single Monthly Premiums

Employee Share (25%) & Employer Share (75%)

	January 1, 2025	January 1, 2026	January 1, 2025	January 1, 2026
	Employee Share (25%)	Employee Share (25%)	Employer Share (75%)	Employer Share (75%)
Dental	\$ 11.13	\$ 11.97	\$ 33.40	\$ 35.90
Health	\$ 15.55	\$ 18.63	\$ 46.66	\$ 55.90
Out of Province	\$ 0.20	\$ 0.20	\$ 0.58	\$ 0.58

Total Family Monthly Premiums

Employee Share (25%) & Employer Share (75%)

	January 1, 2025	January 1, 2026	January 1, 2025	January 1, 2026
	Employee Share (25%)	Employee Share (25%)	Employer Share (75%)	Employer Share (75%)
Dental	\$ 27.85	\$ 29.94	\$ 83.56	\$ 89.83
Health	\$ 38.94	\$ 46.65	\$ 116.83	\$ 139.96
Out of Province	\$ 0.45	\$ 0.45	\$ 1.37	\$ 1.37

Note: If resident physicians allocated credits to their health spending account within their flexible spending account, they can get reimbursed for these premiums using their paystub

as a receipt with their year-to-date health and dental premiums highlighted. The easiest way to claim is to submit two reimbursement claims each year:

- One claim at the end of December based on the premiums paid from July–December using the final paystub from December as the receipt, highlighting the year-to-date health and dental premiums paid and subtracting the premiums previously claimed (January–June).
- One claim at the end of June based on the premiums paid from January–June using the final paystub from June as the receipt, highlighting the year-to-date health and dental premiums paid.

*Monetary benefits apply to PARA members eligible under Article 4 of the Resident Physician Agreement.

If you have any questions, please contact the PARA Office at para@para-ab.ca.