

## 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 slightly effective January 1, 2023. 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, 2023 compare to those for January 1, 2022:

### Total Single Monthly Premiums

	Employee Share (25%)		Employer Share (75%)	
	January 1, 2022	January 1, 2023	January 1, 2022	January 1, 2023
Dental	\$ 9.77	\$ 8.79	\$ 29.30	\$ 26.37
Health	\$ 10.65	\$ 10.95	\$ 31.94	\$ 32.83
Out of Province	\$ 0.20	\$ 0.20	\$ 0.58	\$ 0.58

### Total Family Monthly Premiums

	Employee Share (25%)		Employer Share (75%)	
	January 1, 2022	January 1, 2023	January 1, 2022	January 1, 2023
Dental	\$ 24.43	\$ 21.99	\$ 73.30	\$ 65.97
Health	\$ 26.66	\$ 27.41	\$ 79.99	\$ 82.23
Out of Province	\$ 0.45	\$ 0.45	\$ 1.37	\$ 1.37

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](mailto:para@para-ab.ca).