

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, 2020. 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 April 1, 2019 compare to those for January 1, 2020:

Total Single Monthly Premiums

	Employee Share (25%)		Employer Share (75%)	
	As of April 1, 2019	As of January 1, 2020	As of April 1, 2019	As of January 1, 2020
Dental	\$ 7.79	\$ 8.42	\$ 23.38	\$ 25.25
Health	\$ 7.82	\$ 8.13	\$ 23.45	\$ 24.39
Out of Province	\$ 0.20	\$ 0.20	\$ 0.58	\$ 0.58

Total Family Monthly Premiums

	Employee Share (25%)		Employer Share (75%)	
	As of April 1, 2019	As of January 1, 2020	As of April 1, 2019	As of January 1, 2020
Dental	\$ 19.49	\$ 21.05	\$ 58.48	\$ 63.16
Health	\$ 19.58	\$ 20.36	\$ 58.72	\$ 61.07
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.