Your Alberta Health Insurance Plan Provides:

### Prescription drugs
- Premium-free coverage for seniors age 65 and over; residents under age 65 who enroll pay quarterly premiums. Eligible residents pay 30 per cent of the cost of prescription drugs, up to a $25 maximum per prescription or refill. Maximum is not applicable when a product is chosen over the lowest-cost alternative – patient pays the difference. Only prescription drugs listed in the *Alberta Health and Wellness Drug Benefit* list are covered.
- The Alberta government sets a maximum cost of reimbursement for dispensing fees and ingredient cost.

<table>
<thead>
<tr>
<th>Year</th>
<th>April 1, 2014</th>
<th>April 1, 2015</th>
<th>April 1, 2016</th>
<th>April 1, 2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medication Cost</td>
<td>Manufacturer list price as published in Alberta Drug Benefit List</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Allowable Upcharge #1:</td>
<td>3%</td>
<td>3%</td>
<td>3%</td>
<td>3%</td>
</tr>
<tr>
<td>Allowable Upcharge #2:</td>
<td>5.5% to a maximum of $100</td>
<td>6% to a maximum of $100</td>
<td>6.5% to a maximum of $100</td>
<td>7% to a maximum of $100</td>
</tr>
<tr>
<td>Dispensing Fee:</td>
<td>$12.30</td>
<td>$12.30</td>
<td>$12.30</td>
<td>$12.30</td>
</tr>
</tbody>
</table>

*The dispensing fee for each compounded prescription made in the pharmacy is $18.45.*

### Ambulance
- No coverage for ground ambulance services, with the following exceptions:
  - Coverage for seniors and widows through Alberta Blue Cross
  - Coverage through the Worker's Compensation Board
  - Coverage for those receiving income support and for eligible individuals and families with limited incomes
  - Hospital-to-hospital transfers as provided through Regional Health Authorities.

### Dental benefits
- No coverage for routine dental care such as cleaning, fillings and the extraction of wisdom teeth.
- Coverage for some specific dental and oral and maxillofacial surgical services performed by a dentist.
- Coverage provided through *The Cleft Palate Dental Indemnity (CPDI) program for Albertans* under age 25 for those who qualify.

### Visioncare
- No coverage for routine eye exams for residents ages 19 to 64.
- Coverage for one complete eye exam, one partial exam and one diagnostic procedure per benefit year for residents age 18 and under, or age 65 and older.
- Coverage for diagnosis and treatment of eye disease and injuries.

### Nursing benefits and home care
- Some coverage for residents of continuing care centres (nursing homes and auxiliary hospitals) for those that qualify.
- Some coverage for home care services to assist independent living is provided based on the assessed needs of the patient.
<table>
<thead>
<tr>
<th><strong>Hearing aids and medical supplies</strong></th>
<th>• Limited coverage under the <em>Alberta Aids to Daily Living Program</em> for disabled, chronically ill or terminally ill claimants</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Accidental Death and Dismemberment</strong></td>
<td>• No coverage</td>
</tr>
<tr>
<td><strong>Hospital</strong></td>
<td>• Coverage for standard ward rooms only.</td>
</tr>
</tbody>
</table>
| **Paramedical** | • No coverage for services provided by an acupuncturist, licensed massage therapist, homeopath, social worker, naturopath, nutritionist or chiropractor.  
• Coverage for some physiotherapy services through the Community Rehabilitation Program administered by the Regional Health Authorities. Persons are assessed according to need and assigned a priority rating using a scale of 3 to 15. Those assigned a priority of seven or higher are eligible for services through the program.  
• Coverage for some podiatric services and appliances are payable at specific rates per service to a maximum of $250 per person, per benefit year.  
• Coverage for medically required services provided by osteopaths covered under an approved schedule of fees.  
• Coverage provided for expectant mothers who choose to have their babies with the assistance of a midwife.  
• Private insurers are not allowed to pay benefits for services provided by some paramedical practitioners until the government’s yearly benefit maximum has been reached.  
• Chiropractic services for Alberta seniors will be eligible if enrolled in the Coverage for Seniors health benefit. $25 per visit up to a maximum of $200 per annual benefit period. |
| **Out of Country** | • No coverage for air or ground ambulance outside of Alberta.  
• Coverage for the services of physicians out of Canada, up to Alberta rates only.  
• Coverage of up to $100 per day, not including the day of discharge, for in-patient hospital services outside Canada.  
• Coverage for routine hospital outpatient services to a maximum of $50 (Canadian) per visit with a limit of one visit per day |

These highlights from the Alberta Health Care Insurance Plan are for general reference only and are subject to change, corrections and updates. Other government programs may also be available. For more information on the latest coverage details, please contact Alberta Health and Wellness at:

**Alberta Health Care Insurance Plan**  
P.O. Box 1360 Station Main  
Edmonton, AB T5J 2N3

In Edmonton phone: (780) 427-1432  
Toll-free for the rest of Alberta dial 310-0000 then 780-427-1432

Website: [http://www.health.alberta.ca](http://www.health.alberta.ca)

Updated: January 2015