

Bill 11 & Your Benefits Plan

What It Means For Any Employer With Staff In Alberta

A practical guide from Orchard Benefits on how Alberta's new legislation may affect your employee benefits plan.



Private plans pay first

Claims shift to employer plans



Coverage past age 65

Age alone can't end benefits



Re-enrolment required

Staff dropped at 65 come back on



5–10% cost estimate

Preliminary read on health costs



Renewal pressure

Plan design decisions ahead

The Whole Picture in 30 Seconds

Four shifts every employer with Alberta staff on a group plan should have on their radar this year.

01 • FIRST PAYER

Employer plans move to the front of the line

Many drug and health claims are billed to the private plan before provincial coverage responds.

02 • AGE 65

Active employees keep their coverage

Benefits can no longer be terminated automatically because an employee turns 65.

03 • COST SIGNALS

Higher utilization, higher renewals

More claims through the plan put pressure on rates, with preliminary estimates at 5–10% on health costs.

04 • THE WINDOW

Decisions are easier before October 1

Reviewing plan design and cost-sharing now keeps more options on the table at renewal.

What Changes on October 1?

Two legislated changes take effect at once, and both land directly on employer-sponsored plans.



Private plans become the first payer

Many prescription drugs and health claims will be billed to the employer benefits plan before provincial coverage is applied. Claims that used to land with the province may now flow through your plan first.



Coverage continues after age 65

Active employees who turn 65 can no longer automatically lose employer-sponsored benefits because of age. Plans with age-based termination clauses will need to be revisited.

What This Means

01

More claims flowing through benefit plans

02

Potential increase in employer costs

03

Time to review your plan design

Potential Financial Impact

Three pressure points to model before your next renewal conversation.



DRUG UTILIZATION

More prescriptions land on your plan

Claims the province absorbed are now adjudicated first by the private plan.



CLAIMS PAID

Experience shifts under your model

Higher volume reshapes reserves, pooling, and the numbers behind the rate.



RENEWAL

Pressure surfaces at your next rate

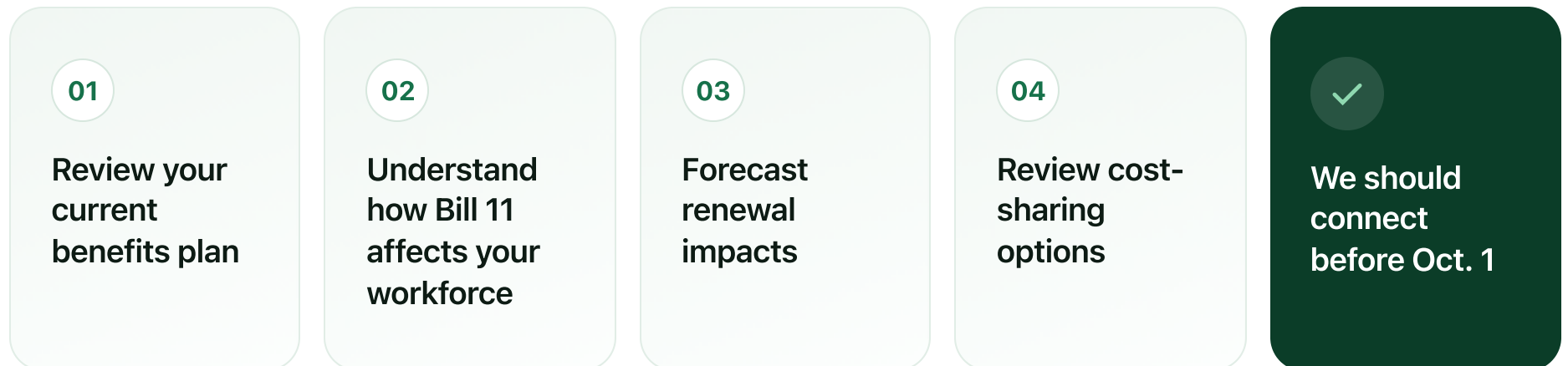
Preliminary estimates point to a 5–10% increase on health costs, spread across the whole group.

THE TAKEAWAY

The impact will vary by employer, but **planning before October 1 gives you more options.**

What Employers Should Do Now

Pull your plan and check how it treats age 65 — any reduction, termination, or employee who was dropped at 65 needs a second look before October 1. Then get plan-specific direction from your carrier and budget the first-payer increase into next year's renewal now.



Don't Wait Until Renewal

Every organization will experience these changes differently depending on demographics, plan design, utilization, and funding model. Understanding your options now can help reduce surprises later.



**Need help understanding how Bill 11
affects your benefits plan?**

Book a Benefits Review →

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