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# Alberta Provincial Health Insurance Plan: Fact Sheet

Services Provided by the Alberta Health Care Insurance Plan (AHCIP):

## Prescription Drugs

- Seniors (65+): 30% co-pay per prescription, with the maximum co-pay rising from \$25 to \$35 (July 2025–April 2026; \$28 as of Sept 2025).
- Diabetes supplies: Coverage up to \$2,400 per person, plus continuous glucose monitors (CGMs) now covered for eligible Albertans of all ages.
- Non-Group plan (under 65): Same co-pay structure plus a monthly premium (table below).

Monthly Rates	Single	Family
Full Premium	\$63.50	\$118.00
Subsidized Premiums	\$44.45	\$82.60

### Ambulance

- Only a small portion of the actual cost of the emergency health services (EHS) provided is charged to the patient, if they receive a bill at all.
- Seniors, age 65 and over, enrolled in the Coverage for Seniors Program do not receive a bill for ambulance services. AHCIP pays the complete cost of ambulance services.

### Dental Benefits

- No coverage for routine dental care.
- Coverage for oral and maxillofacial surgery.
- The Canadian Dental Care Plan (CDCP) is covered by the federal government.

#### Eye Care Services

- No routine vision care coverage such as routine eye exams, refractive laser eye surgery, eyeglasses, and contact lenses for residents 19 to 64 years of age.
- Children 18 years old and under, and seniors 65 years and older, are eligible for one complete eye exam and one diagnostic procedure per benefit year (July 1 to June 30).
  Partial exams are no longer covered as of February 1, 2025.
- Full coverage is provided for some specific medical conditions treated by optometrists.
- Optometrists cannot charge you for services covered by AHCIP, but you are responsible for any additional costs incurred at the time of treatment.
- For residents 19 to 64 years old, AHCIP provides coverage for an eye exam your optometrist deems medically necessary due to trauma, a medical condition, or an episode of illness.

## Hospitals

• Coverage for standard ward rooms only.

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### **Hearing Aids**

 Alberta Aids to Daily Living Program: must require assistance because of a long-term disability, chronic illness, or terminal illness (long-term and chronic are defined as being 6 months or longer).

### Medical Supplies

No coverage.

### Nursing and Home Care Benefits

- To be eligible for Coverage for Seniors, you must provide proof of being 65 years of age or older.
- Coverage for home nursing care is up to \$200 per family each benefit year by written order of a physician.
- Home nursing care must be provided by a registered nurse or licensed practical nurse who is not a relative of the patient.

#### **Paramedical**

- Partial coverage for some podiatry services under the basic podiatry program, to a maximum of \$250 per benefit year (July 1 to June 30).
- Podiatrists can charge additional fees for these services.
- No coverage for services provided by an acupuncturist, massage therapist, psychologist, physician assistant, nurse practitioner, homeopath, chiropractor, or nutritionist.

# Out of Country

- The AHCIP covers only limited physician and hospital costs outside of Canada.
- Maximum amount paid for in-patient hospital care provided outside Canada is \$100 per day, not including the day of discharge.
- Maximum benefit of \$50 is payable for one outpatient hospital visit per day, with a limit of one visit per day

This Fact Sheet is for general reference only. Every effort has been made to ensure the accuracy of the provincial information. Federal program details may differ and are not included in this fact sheet. Coverage details are subject to change, corrections, and updates. For more information, please contact Alberta Health.

#### www.health.alberta.ca

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