



Understanding My Coverage



Alberta Bill 11: How it affects drug and certain Extended Health Care (EHC) claims

As a result of Bill 11, Alberta has changed how private plans, including your Sun Life group benefits plan, pay for prescription drugs and certain EHC expenses for plan members residing in Alberta.

Starting October 1, 2026, Alberta Coverage for Seniors and Alberta Non-Group Coverage will become the payors of last resort. These public plans will generally pay only after available private benefits plan coverage has been applied.

What does it mean for you

- For eligible drug claims and certain EHC benefits, claims must be submitted to your Sun Life plan before they are submitted to Alberta Coverage for Seniors and Alberta Non-Group Coverage.
- Because your Sun Life plan may now pay first, the amounts reimbursed by Sun Life and Alberta may differ from what you received before.
- If your Sun Life plan has annual or lifetime plan maximums, you may reach those limits sooner. If that happens, you may have more out-of-pocket expenses.

What you need to do

- Make sure your pharmacist and other healthcare providers have your Sun Life benefits plan information.
- Review your Sun Life plan to understand your current coverage.
- Some drugs may require Prior Authorization (PA) or Special Authorization (SA) before they can be covered under your Sun Life plan. If Sun Life has not already approved your drug, apply as soon as possible to help avoid claim processing issues or delays. You can find Sun Life PA and SA forms [here](#) or through the Drug Lookup tool on mysunlife.ca.

If your claim cannot be processed electronically at the pharmacy or provider's office

- You may need to pay the full cost upfront and submit a [paper claim form](#) to Sun Life for reimbursement.
- After Sun Life processes your claim, you can submit any remaining eligible amount to Alberta Coverage for Seniors or Alberta Non-Group Coverage.
- Keep your receipts and claim statements, as you may need to submit claims or request reimbursement.

You can check your coverage details online at mysunlife.ca or through your **my Sunlife mobile app**.

To find out more about Bill 11, you can visit the [Government of Alberta legislation page](#).

Questions? We're here to help.

Please call us at 1-800-361-6212, Monday to Friday, 8 a.m. to 8 p.m. ET.