



Plan Administration Guide

Health and Dental

Use this guide to learn how to administer
your Alberta Blue Cross group benefits program



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Health and Dental

This guide has been designed to assist you in the day-to-day administration of your Alberta Blue Cross group benefits program. These instructions do not change the provisions of your group benefits contract. Please refer to your contract for a detailed description of benefits and an explanation of terms.

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Section 1: Enrolling your Employees

Introduction

As Plan Administrator you are responsible for:

- Enrolling eligible employees in the benefit program.
- Contacting Alberta Blue Cross if an employee's status changes.
- Keeping your employees informed about their benefits package.
- Reviewing your statement of account and submitting your payment every month.

For assistance, or to obtain any of the forms discussed in this guide, please contact your local Alberta Blue Cross office—or print them off the Alberta Blue Cross web site at <http://www.ab.bluecross.ca/forms.html>. All of our office locations are listed on the last page of this guide.

Who is Eligible for Benefits?

All active permanent employees who work the minimum hours stated in your group contract must apply for the Alberta Blue Cross group benefits program. These employees must serve the plan waiting period specified in your group benefits program and sign and complete a *Health and Dental Benefit Application* form (ABC 20064).

- Alberta Blue Cross must receive employee benefits application for all eligible employees/dependents **within 31 days of their effective date of coverage**. If the application is not received at Alberta Blue Cross within 31 days, their coverage may be delayed.
- If an employee chooses to waive coverage due to spousal coverage, the employee can apply to be added on your group plan only if spousal coverage has been terminated or significantly reduced. Employees must apply within 31 days of change.
- Eligible employees with dependents must apply for family coverage.

Paperwork

All new employees must complete and sign a *Health and Dental Benefit Application* form (ABC 20064) for group benefits. As Plan Administrator, you are required to review, complete and sign the employer portion of the *Health and Dental Benefits Application* form. **Please submit original copies of all applications to Alberta Blue Cross immediately upon completion and keep the second copy for your records** (see below regarding your obligation to retain consent documentation). This will ensure they are processed promptly. .

Waiving Benefits

All eligible employees must participate in your plan's health and dental coverage unless they have group coverage through their spouse. New employees who choose

not to participate in the Alberta Blue Cross group benefit program due to spousal coverage, must complete the benefit waiver section of the *Health and Dental Benefit Application* form (ABC 20064), indicating the group number and name of their spouse's insurance company.

Privacy and Security Considerations

Privacy Statements on Forms and ID Cards

An *Acknowledgement and consent statement* appears on all Alberta Blue Cross employee application and employee benefit change forms to inform applicants about the use of their personal information and obtain their signed consent to do so. This statement meets federal and provincial privacy legislation requirements. An employee must also sign the application form to ensure compliance with minimum participation requirements as stated in your group contract. If they have questions about this requirement or the consent statement, contact your Alberta Blue Cross group sales or service representative for assistance.

Acknowledgement and consent statements are also found on all claim forms. A statement on the Alberta Blue Cross ID card alerts the user to their consent to use their personal information for the administration of their benefit plan and references. Alberta Blue Cross's privacy policy posted at www.ab.bluecross.ca or by calling our Customer Services department at 1-800-661-6995. See appendix A for answers to common questions from plan administrators regarding privacy.

Obligation to Obtain Consent and Retain Documentation

The plan (employer) sponsor is obligated to obtain the appropriate signed consent from the employee (found on the application form) for the collection, use and exchange of personal information by your organization with Alberta Blue Cross.

Our Privacy Responsibility to You

Alberta Blue Cross has numerous information privacy and protection practices in place to ensure we comply with applicable privacy legislation. *Our Privacy Matters* brochure, as well as our Privacy Policy posted at <http://www.ab.bluecross.ca>, outline our corporate privacy protection policies. You may obtain copies of the brochure for your employees by calling 1-800-661-6995.

All personal information in our custody is kept confidential. Group benefit administration information is only accessible to selected employees within our organization. We require our employees to annually sign a confidentiality agreement as a condition of employment. We have put in place authentication procedures to ensure appropriate access to members' registration information by plan administrators.

Section 2: Changes to an Employee's Eligibility

Reporting Changes

The plan administrator must complete and sign an Alberta Blue Cross *Health and Dental Benefit Changes* form (ABC 20065) to report any changes in an employee's eligibility:

- Employee terminations (see Termination of Employment for more details)
- Marriage or common-law relationships
- Legal separation or divorce
- Section changes
- Benefit status changes
- Waiving coverage
- Employee address change, name and/or employee number changes
- Adding or deleting dependents
- Reinstatements

Submit the original copy of the *Employee Benefit Change* form to Alberta Blue Cross upon completion. **All changes must be received within 31 days of the requested effective date of change, or coverage may be delayed.**

Overage Dependents

Alberta Blue Cross performs a monthly validation process to confirm eligibility requirements for dependent children reaching the dependent minimum age or maximum age as outlined in the contract. This process is initiated in advance of the dependent child reaching the specified ages. Dependent children reaching the maximum age within a validation reporting period will have their coverage terminated.

Alberta Blue Cross performs an annual validation process to confirm eligibility requirements for dependent children over the minimum age and under the maximum age as outlined in the contract. This process is a scheduled initiative occurring around the same time each year.

In both validation processes new ID cards may be issued to reflect accurate member and dependent eligibility.

Termination of Employment

When an employee leaves your employment, Alberta Blue Cross must be informed immediately using a *Health and Dental Benefit Changes* form (ABC 20065). Please advise the terminated employee as to when their Alberta Blue Cross benefits expire, and that any use of an invalid identification card is a fraudulent act.

Employees who have recently lost employer-sponsored health and dental benefits can apply for individual health and dental coverage by contacting Individual Products Sales at 780- 498-8008 or toll free at 1-800-394-1965. When an application for individual health and dental coverage is received within 30 days of the cancellation date of group benefits then employees will automatically receive second year dental benefits. Some dental waiting periods will be waived for employees who apply within 30 days of the end date of group coverage.

Section 3: Keeping Employees Informed

Identification Cards

Identification cards are provided for all new members enrolled in the Alberta Blue Cross health and dental benefits program. New identification cards will be issued when there is a change to an employee's coverage (example, benefit status change or the addition or deletion of benefits). Additional cards or replacement Identification cards can be obtained by contacting your nearest Alberta Blue Cross office.

In many cases, the employee must present the card when accessing services so that the claim may be sent directly to Alberta Blue Cross. Adult dependents are advised to carry their own card.

NOTE: Presenting the Alberta Blue Cross identification card or number is considered consent by the card holder or adult dependent to the use of their personal information for the administration of their group benefit plan as described in the Alberta Blue Cross Privacy Policy posted at <http://www.ab.bluecross.ca> or available by calling 1-800-661-6995.

Employee Booklets

All employees should have access to an employee benefit plan booklet that describes the benefits available under your Alberta Blue Cross group benefits program. Additional copies of the booklet can be obtained by contacting Alberta Blue Cross or on our website at <https://www.ab.bluecross.ca>.

Section 4: Making your Payment

Your Alberta Blue Cross benefit plan is a prepaid program. Your payment is due the first day of the month in which your group is being billed. If your payment has not been received by the payment due date, any claims incurred/submitted will not be processed.

Additions, terminations, and /or changes will be processed when Alberta Blue Cross receives the appropriate forms, and adjustments will appear on your next Statement of Account.

The perforated portion of page 1 of your monthly Statement of Account must be forwarded to Alberta Blue Cross along with your payment.

Detailed information on Alberta Blue Cross billing procedures is contained in the publication *A Guide to Your Statement of Account*, available from any Alberta Blue Cross office.

Section 5: Alberta Blue Cross Claims Adjudication

All claims should be submitted on Alberta Blue Cross standard claim forms. These forms are available at all Alberta Blue Cross offices, most pharmacies, some dental offices or on our website at <http://www.ab.bluecross.ca/forms.html>

NOTE: In compliance with privacy legislation the consent statements on the Alberta Blue Cross claim forms require the signature of the member (card holder) and patient (if age 18 and over).

Health Claims

To claim for reimbursement of eligible benefits, employees should submit a completed *Health Services Claim* form (ABC 20039) to Alberta Blue Cross, along with supporting receipts. This claim form is available at all Alberta Blue Cross offices, most pharmacies, some health service providers and from the forms page on this web site.

If the claim is for an emergency medical expense incurred while traveling, employees should submit an *Out of Province/Out of Country Claim* form (ABC 30741) which is also available on the forms page on this web site. For benefit programs that feature direct billing for prescription drugs, the pharmacist will bill Alberta Blue Cross directly for the eligible expense. If there is coordination of benefits with another Alberta Blue Cross plan that has a reimbursement feature, the appropriate paper claim form will need to be completed to claim for the portion eligible under the reimbursement plan

Dental Claims

Many dental providers will submit the claim directly to Alberta Blue Cross if requested. This will be done either electronically or as a paper claim submission, regardless of whether the claim payment is assigned to the dental provider or the employee. Encourage your employees and their adult dependents to always carry their Alberta Blue Cross identification card to present to the dental office personnel to ensure they have the correct information when claiming on their behalf.

If the dental provider does not submit claims electronically to Alberta Blue Cross, then your employee must complete and sign the employee section of a paper claim form. Most dental offices use a Canadian Dental Association approved computer generated claim form. If the dental office is submitting a hand written claim form they usually keep a supply of the Alberta Blue Cross *Dental Treatment Plan/Claim* form (ABC 20041) on hand. This form is also available from all Alberta Blue Cross offices and from this web site's forms page.

Appendix A

Privacy at a Glance: Questions and Answers for Plan Administrators

Alberta Blue Cross operates within a culture of confidentiality, respecting and maintaining the privacy and security of personal information at all times. We have established corporate privacy policies and procedures that address our customers' privacy needs and meet all legal and business requirements for the protection of personal health information; in accordance with provincial and federal legislation.

Visit our web site at www.ab.bluecross.ca for more information on our privacy policies and practices.

What is a plan member's personal information used for?

Her/his information is used to provide the services her/his employer group plan sponsor has contracted us to provide. Such duties include establishing each individual's personal identification, determining eligibility for coverage; verifying, assessing and paying claims, and conducting audits of claims and provider practices to ensure appropriate plan use.

What personal information is kept on file?

We keep unique, identifying information about each member, including full address, birthdate, names and birthdates of eligible dependents, group and ID number, dates and descriptions of health and dental services claimed and in some cases, medical diagnoses and assessments.

Who in the company has access to a plan member's personal information?

Access to personal information is on a "need to know" basis by designated employees whose job responsibilities require them to access the information; for example, a claims analyst accesses a plan member's information to process and pay a claim that has been submitted.

What procedures are in place to ensure appropriate access and disclosure of plan members' personal information?

As a condition of employment, all employees and others carrying out work for Alberta Blue Cross are bound by our strict requirements for confidentiality and adherence to our privacy policies and procedures.

Only designated Alberta Blue Cross employees access your information to perform the required duties to administer your benefit plan. For example, a claims analyst accesses a plan member's information to process and pay a claim she/he has submitted.

Alberta Blue Cross uses numerous industry-standard safeguards and security measures to protect the personal information in our custody against loss or theft, unauthorized access, disclosure, copying, use or modification—in all formats in which it is held. We accomplish this in a number of ways including the use of access restrictions and computer passwords.

Those with access limit disclosure to outside parties, such as a health service providers or another benefit carrier, to only what is necessary for the purposes authorized by the individual on their application and/or claim form.

With additional, specific consent from the person who is the subject of the information, we will disclose their information to other parties, such as one of their adult children or legal counsel.

When it is no longer required for the purposes identified in your consent, Alberta Blue Cross disposes of personal information in a secure manner.

How is personal information protected?

Alberta Blue Cross uses numerous industry-standard safeguards and security measures to protect the personal information in our custody against loss or theft, unauthorized access, disclosure, copying, use or modification—in all formats in which it is held. Examples include: locked buildings and restricted access to floors, computer firewalls and passwords, on-going testing of our systems and online security and our three-part authentication of plan members when responding to inquiries.

Does Alberta Blue Cross use Group or plan member enrolment information to market other products?

No. We do not sell group plan members' personal information or customer lists to other companies or use plan members' information to market products or services.

Who do I contact with questions about the Acknowledgement and Consent statement on the application or claim forms?

Contact your sales representative for assistance in explaining the consent.

What happens if an individual refuses to provide personal information?

It is an individual's right to refuse to provide personal information but if she/he refuses to sign the application because of the acknowledgement and consent statement, we cannot enrol them on a benefit plan.

What should I or an employee do if the information Alberta Blue Cross has is incorrect?

Alberta Blue Cross endeavors to keep personal information as complete, accurate and current as is necessary to fulfill the purpose(s) for which it was collected. It is important that you contact us with any changes to your plan members' information, such as mailing address or eligible dependents changes. Individuals (or their

group plan administrator acting on their behalf with the appropriate consent) can challenge the accuracy and completeness of the information held by Alberta Blue Cross and have it amended if appropriate.

Can a member request to see his/her information?

Yes. Upon written request, Alberta Blue Cross will provide copies of an individual's personal information, within a reasonable time, at a reasonable cost.

In what situations would an individual not be able to obtain personal information?

If we receive personal health information about an individual from an outside party, such as an independent physician, we will not release that information directly to the individual but rather send it to his/her attending family physician to relay the information. We may provide partial access to records or retain certain information if we feel full access to it could cause harm to the individual or others.

Can Plan Administrators get a record of an individual employee's claims?

No, not unless an employee has provided consent. This can be implied if an employee has given the Plan Administrator a copy of a detailed claim statement for follow-up. Consent can be more formally given using the Consent to Release Personal Health Information form at <http://www.ab.bluecross.ca/forms.html>.

With whom is the plan member's or dependent's personal information shared?

With the consent of the plan member (on his/her application form and/or claim form) their personal information is shared with an outside party, such as a health service provider or other benefit carrier, solely to administer the benefit plan as we have been contracted to do. This includes: determining eligibility or coverage, verifying and paying claims and conducting audits of claims and provider practices to ensure appropriate use of plans. With additional consent or as required by law, the information can be disclosed to other parties for other purposes.

What policies of laws protect information once you release it to these organizations?

The organizations we release information to must also operate under federal and provincial privacy laws. However, we state our expectations that the receiving organization has comparable privacy policies and practices to Alberta Blue Cross and restrict disclosure to what is required by the requesting organization.

Can an individual request that Alberta Blue Cross not release personal information to anyone?

Yes, but it will still be released when required by law.

Could you give me an example of when personal information would be released without consent because it's required by law?

In a few circumstances we will release personal information without an individual's consent. These circumstances include requests:

- due to a search warrant issued during a police investigation;

- by authorized bodies such as courts;
- by authorized bodies investigating claims abuse or inappropriate professional conduct by providers.

If someone steals an employee's purse with the ID card in it, can the thief then access personal information?

Possibly, if there was comprehensive information in the purse that would allow a thief to provide the unique information we request when a customer calls us. It is important for individuals to report a stolen ID card to Alberta Blue Cross as soon as possible.

An employee has received a letter from Alberta Blue Cross asking him/her to verify claimed services for an audit process. However, the employee's two children, who attend university, have received similar letters addressed to them. Why aren't they all addressed to the employee?

As part of Alberta Blue Cross's commitment to privacy, all individuals 18 years of age or over who claim benefits from Alberta Blue Cross receive audit requests directly for information about their claims, whether or not they are the cardholder.

Do Alberta Blue Cross's policies meet federal privacy standards?

Yes, we meet provincial and federal legislation regarding privacy standards including Alberta's Health Information Act (HIA)(2001) and Personal Information Protection Act (PIPA)(2003) and the federal Personal Information Protection and Electronic Documents Act (PIPEDA)(2001).

Need more information?

For more information on our privacy policies, please visit our web site at www.ab.bluecross.ca. You can contact us through that site or call our confidential Privacy Matters line at 780-498-7302 or toll free at 1-855-498-7302. Or write to us at: Alberta Blue Cross Privacy Matters, 10009-108 Street, Edmonton, Alberta T5J 3C5.

Six locations across Alberta

Edmonton (Head Office)

Blue Cross Place
10009 108 Street NW T5J 3C5
Group Administration Contact Centre: 780-498-5925
toll-free: 1866-498-5925
FAX: 780-498-3540
Customer Services: 780-498-8000
Switchboard: 780-498-8100

Calgary

Main Floor
715 5th Avenue SW T2P 2X6
FAX: 403-266-5644
Customer Services: 403-234-9666

Grande Prairie

Suite 108
10126 120 Avenue T8V 8H9
FAX: 780-539-0455
Customer Services: 780-532-3505

Lethbridge

470 Chancery Court
220 4th Street S T1J 4J7
FAX: 403-327-9823
Customer Services: 403-328-1785

Medicine Hat

95 Carry Drive Plaza
105 Carry Drive SE T1B 3M6
FAX: 403-527-3798
Customer Services: 403-529-5553

Red Deer

152 Riverside Office Plaza
4919 59 Street T4N 6C9
FAX: 403-340-1098
Customer Services: 403-343-7009

Toll free: 1-800-661-6995

Visit our web site at www.ab.bluecross.ca
for more information.