

blue Line



WINTER 2008

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BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

Consult the 2008 updated *Dental Schedule Handbook* before your next trip to the dentist



Accompanying this issue of the *BlueLine* newsletter is the 2008 edition of the *Alberta Blue Cross Dental Schedule Handbook*.

What is the Alberta Blue Cross Dental Schedule?

The Dental Schedule is a basis of payment for your dental claims that is updated annually with new rates so that it continues to provide a fair and consistent basis of payment for your claims. It takes into account the costs associated with operating a dental practice as well as economic indicators, and remains comparable to rates for similar procedures in current provincial dental fee guides published in all other Western provinces.

The Alberta Blue Cross Dental Schedule is the fastest growing basis of payment for dental claims in Alberta today. Dental benefits for more than 325,000 Albertans are paid according to the Alberta Blue Cross Dental Schedule.

Consult your handbook and call ahead

Although your dental plan bases payment for your claims on the Alberta Blue Cross Dental Schedule, there is no standard for billing of dental services in Alberta. That means dental offices may charge widely varying prices for

dental services. If a dental office charges more than Alberta Blue Cross Dental Schedule rates, you will be billed the difference regardless of the level of coverage provided by your plan. To avoid surprises, consult your Dental Schedule handbook before your next dental appointment. Then call your dental office to discuss prices and find out *in advance* what price you will be charged.

Still have questions?

If you have questions about your dental benefits, the handbook has a quick reference guide on the back cover with telephone contact numbers for your convenience. Also, all Alberta dental offices have copies of the 2008 Dental Schedule as well as quick and easy access to information about your dental coverage through our convenient telephone information system, ADVISER, and electronically using CDAnet™.

This handbook contains important tips to help you be an informed consumer of dental services and suggestions on how you can make the most of your dental plan. It also contains updated rates for 2008 and examples of rates paid for common services by your dental plan.

During 2008, **Alberta Blue Cross will pay your dentist 4.84 per cent more**, on average, than last year for dental services covered through your plan.

If you are planning a trip to the dentist in 2008, read your handbook, confirm prices with the dental office prior to your appointment, and get the value you deserve.

Thank you!

Another year has come and gone and as we look back on the last 12 months and all the changes that have happened across the province, the country and indeed the world, there is one thing that remains consistent—you, our customers.

Alberta Blue Cross would like to take this opportunity to thank you for choosing us to take care of you and your family's health benefit needs. We appreciate your business and look forward to continuing to be a part of your healthy future through 2008 and beyond!

Promoting vision health to Albertans

In the interest of protecting and encouraging the health of Albertans, Alberta Blue Cross—through the ABC Benefits Corporation Foundation—is pleased to be co-sponsoring a vision health public awareness campaign in partnership with the Canadian National Institute for the Blind (CNIB) Alberta chapter and the Alberta Association of Optometrists.

The campaign, which kicked off in October in conjunction with Eye Health Month is running this winter on six radio stations across the province. The campaign features vision health moments created to address topics ranging from identifying risk factors for eye disease and preventing computer-related vision problems, to age-related macular degeneration and resources offered by CNIB.

This is the fifth year Alberta Blue Cross has teamed up with CNIB to raise awareness of vision health across the province.

We've enhanced our Customer Services call centre!

Alberta Blue Cross prides itself on providing individual, live-person contact when you inquire about your benefits. We've recently enhanced our call centre to provide you with faster and more efficient service. Starting in February 2008, when you call us you'll be prompted to enter your Alberta Blue Cross group and identification number prior to talking with one of our representatives. Using a touch-tone phone, all you'll need to do is enter your Alberta Blue Cross group number and identification number, located on either your identification card or your Explanation Of Benefits statement. Once this information is entered, you will be quickly transferred to one of our Customer Services experts who are trained to handle your specific inquiry.



Alberta Blue Cross Customer Services
Edmonton and area 498-8000
Calgary and area 234-9666
Toll-free 1-800-661-6995

Please follow these simple steps to ensure your customer experience is quick and easy:

1. Have your Alberta Blue Cross identification card or your Explanation Of Benefits statement on hand when you call.
2. When prompted, enter your group and identification number and your call will be handled quickly by one of our Customer Services representatives.
3. If you don't have your identification number, simply select the type of benefits you have from the menu provided and your call will be handled promptly by one of our Customer Services representatives.

Share your opinion

Do you have comments or suggestions about your individual health plan or about the *BlueLine* newsletter? Then we want to hear from you.

Alberta Blue Cross relies on feedback from our customers—from you—to help us meet your needs and help shape the products and services we offer to Albertans.

Many of the topics and articles in the *BlueLine* newsletter are included in direct response to suggestions and questions we receive from you. This is your newsletter.

Please send your comments and feedback to us.

- E-mail blueline@ab.bluecross.ca,
- Fax (780) 498-8096, or
- Mail to Corporate Communications, Alberta Blue Cross, 10009-108 Street, Edmonton, AB T5J 3C5.

If you have questions or concerns about your plan or your benefits, just contact Alberta Blue Cross Customer Services at the phone numbers shown on the back page of this issue.

We welcome and appreciate your comments.

Ensure your smile stays bright

Keeping your teeth and gums healthy requires thorough brushing and flossing daily, along with seeing a dentist regularly and controlling your sugar intake.

Sugar has long been known to promote tooth decay, but did you know that sweets eaten between meals do more harm than those eaten during a meal? Having sugary snacks or drinks throughout the day allows bacteria to produce a constant supply of decay-causing acid on the teeth. Starchy foods such as bread and crackers also cause acid to form. Brush your teeth or rinse your mouth with water within 20 minutes of eating sweet or starchy foods.

It's important to brush and floss before going to bed, to remove food and

bacteria, because much decay-causing activity can occur while you sleep. Ideal dental care includes brushing after every meal and all snacks. However, if you can't brush after snacking, rinse your mouth with water.

Tips to remember for a healthy smile

- Brush your teeth at least twice a day.
- Replace toothbrushes when the bristles are bent.
- Floss at least once a day. Flossing cleans between the teeth where brushing can't reach.
- Help your children with tooth brushing and flossing. Teaching good oral hygiene habits to children



early will help them develop good lifelong habits.

- Protect your teeth. Wear a mouth guard when playing sports.
- See your dentist for a check up and cleaning once a year.
- Choose healthy snacks. Don't eat too much of any one thing and go easy on sweets, fats and salt.

Source: www.healthlinkalberta.ca

You ask... we answer

I am thinking about making changes to my benefit plan and I recall something about a 30-day notice for certain changes. What types of changes require a 30-day notice?

—Olivia, Drayton Valley

Alberta Blue Cross does require 30-day notice on various actions such as adding a newborn to a plan, cancelling a plan or when applying for a portability plan.

Cancellation: If, for any reason, you have to cancel your Alberta Blue Cross coverage at the end of a specified month, you must provide us with 30 days prior written notice. This timeline ensures your benefits are terminated contractually and allows enough time to update all of our systems and ensures you no longer pay premiums.

Adding a newborn: Providing us with 30 days notice in writing when adding a newborn to your plan enables you to avoid a medical review of your newborn. Coverage for newborns will become effective from the date of birth, without medical evidence, if Alberta Blue Cross receives notice in writing within 30 days of the date of birth. Children more than 30 days old must be medically underwritten for coverage and coverage will then become effective on a date specified by Alberta Blue Cross.

Portability plan: If you have been covered through a Personal Choice plan for at least three months and will soon be covered through a group plan, you can apply for a Personal Choice portability plan. Individuals who purchase the Portability plan will not have to medically re-qualify for the same Personal Choice Plan in the future as long as they notify Alberta Blue Cross within 30 days of terminating their group coverage.

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If you have a question you'd like to see answered in a future issue of the *BlueLine*, e-mail us at blueline@ab.bluecross.ca.

I'm planning on traveling over the winter and don't have travel coverage. Where can I find information on obtaining travel coverage?

—Jeremiah, Hinton

It's essential to have travel coverage, especially when you're traveling outside of Alberta. Of course you don't expect to be in an accident or be struck by illness while on vacation. But in a split second, an unexpected medical emergency can happen. And if you're without coverage, you could be facing huge medical bills, debts, and potential financial burden. As an existing Individual Health Plan member, you qualify for a 10 per cent discount.

To obtain more information on finding the travel coverage that is available to you, contact our office:

Toll-free: **1-800-661-6995**

Edmonton: **(780) 498-8550**

Calgary: **(403) 264-4960**



Minister for Alberta Health and Wellness, Dave Hancock; Ron Malin, President and CEO of Alberta Blue Cross; Susan Adam, Vice President of Alberta Blue Cross Human Resources; and Premier Ed Stelmach.

Honoured to be chosen

Alberta Blue Cross is pleased to receive the Premier's Award of Distinction for Healthy Workplaces for the second year in a row. This award is a significant acknowledgement of Alberta Blue Cross as a best-practices organization in the area of encouraging employee health and wellness.

Alberta Blue Cross and ten other organizations were recognized as award recipients for their commitment to improving the health of their employees. Alberta Premier Ed Stelmach and Minister of Alberta Health and Wellness Dave Hancock presented the awards at a ceremony last fall.

Recognized as one of Alberta's Top 35 Employers

In addition to earning the Premier's Award of Distinction for Healthy Workplaces, Alberta Blue Cross was also selected as one of Alberta's Top 35 Employers for 2008! Alberta's Top Employers program recognizes those Alberta employers that lead their industries in offering exceptional places to work.

To place in Alberta's Top 35 competition, organizations must have their head office—or principal place of business—in Alberta, but could be of any size, whether public or private. Companies were reviewed in seven key areas:

- Physical work space
- Work atmosphere and social activities
- Health, financial and family benefits
- Vacation and time off
- Employee communications
- Performance management
- Training and skills development

In addition to these seven key areas, each employer's charitable efforts and involvement in the community were examined.

After all the information was gathered from each company for the competition, employers were then compared to other organizations in their field to determine which offer the most progressive and forward-thinking programs.

Alberta Blue Cross provides valuable services to over **1.4 million Albertans** and is proud to be recognized as the recipient of two such esteemed awards.



Secure your eligibility with the Portability Plan

If you currently have an individual health plan but have secured employment that provides you with group benefits, you don't have to leave your individual health plan behind.

With the Portability option, you can secure your eligibility for continued individual health plan coverage in the future *with no medical review*. In addition, you receive valuable benefits to top up your new group coverage including:

- Up to 70 per cent reimbursement to an annual maximum of \$10,000 on prescription drugs (with Coordination of Benefits);
- \$10,000 accidental death benefit, and;
- a 10 per cent discount on out-of-province emergency travel coverage.

You are eligible for Personal Choice Plan P, the Portability option, if you:

- apply within 30 days of the cancellation date of your Alberta Blue Cross individual health plan;
- have been on a medically underwritten Alberta Blue Cross individual health plan for a minimum of three consecutive months;
- are eligible for a group benefit plan that has prescription drug coverage;
- are an Alberta resident with a valid Alberta Health Care card, and;
- are between 18 and 64 years of age.

To sign up for the Portability Plan, contact Alberta Blue Cross Individual Products at 498-8008 from Edmonton and area, 294-4032 from Calgary and area, or 1-800-394-1965 from anywhere in Alberta. You must enrol within 30 days of the date you cancel your individual health plan.

Your plans have been enhanced!

In November 2007, Alberta Blue Cross introduced important enhancements to Alberta Blue Cross Personal Choice and Health Plus individual health plans. These changes were made in direct response to customer requests for higher maximums, increased coverage levels and new benefits.

The enhancements were based on the results of extensive research conducted over the past year, which has included surveys and interviews with thousands of Alberta Blue Cross individual health plan customers to determine their needs and preferences. If you participated in some of the research, your assistance is greatly appreciated.

In consideration of rising health care claim costs in the Alberta economy, these enhancements include adjustments to both the annual maximums and per visit amounts paid by individual health plans for many products and services. Alberta Blue Cross closely monitors the provincial health care system to ensure the supplementary health benefits provided through our plans deliver the appropriate level of coverage. As a result, Personal Choice and Health Plus individual health plans were enhanced to provide higher maximums for a wide array of benefits including both dental and vision care services (where applicable).

Based on customer feedback, new benefits have also been added to these plans. For example, Personal Choice Plan B and Plan C now include coverage for physiotherapy, blood pressure monitors and sleep apnea appliances. The Accidental Death Benefit amount under Plan B and Plan C has also been substantially increased.

To communicate the enhancements to individual health plan customers, a package was mailed in September to all Personal Choice customers, with a comparable package mailed to all Health Plus customers, to introduce and explain the changes. The packages included special brochures highlighting the enhancements to the plans for both Personal Choice and Health Plus.

We are confident the enhancements to the Alberta Blue Cross Personal Choice and Health Plus individual health plans will ensure that Alberta Blue Cross individual health plans continue to serve the evolving needs of Albertans well into the future.

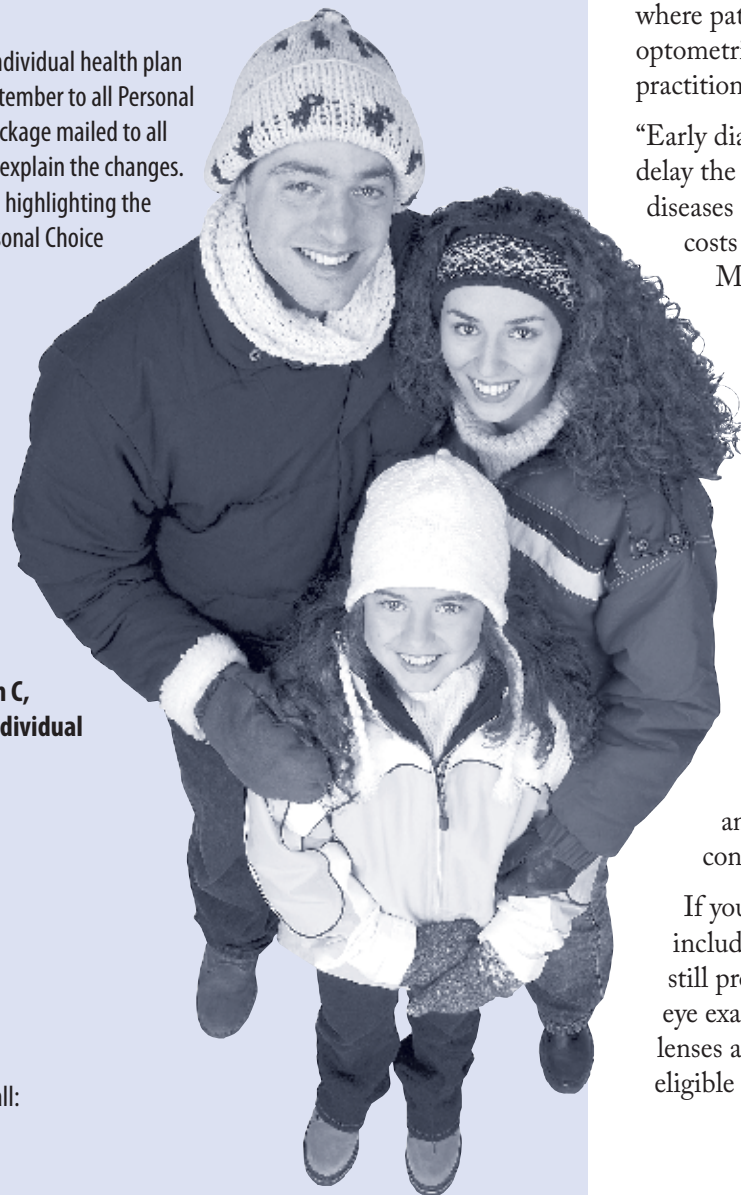
If you have any questions about the enhancements or would like more information about upgrading your coverage level to Plan B or Plan C, please contact Alberta Blue Cross Individual Products at:

(780) 498-8008
Edmonton and area

(403) 294-4032
Calgary and area

1-800-394-1965
Toll-free anywhere in Alberta

For claim and benefit inquiries, please call:
1-800-661-6995



Government expands coverage for optometry services

Alberta Health and Wellness will now pay for select medically-required optometry services for eligible individuals age 19 to 64.

Effective October 1, 2007, the Alberta government announced that it will provide coverage through the Alberta Health Care Insurance Plan for diseases such as glaucoma, retinal disease, hypertension, diabetes and cataracts, which are leading causes of vision impairment and blindness in Canada and worldwide. Coverage will also be provided for 'red eye', removal of foreign objects and in instances where patients are referred to an optometrist by a physician or nurse practitioner.

"Early diagnosis and monitoring can delay the progression of major eye diseases and substantially reduce costs to the health system," said Minister of Alberta Health and Wellness Dave Hancock in announcing the new coverage.

The new program reduces the workload on emergency room physicians and encourages patients to use optometrists, resulting in a more effective use of both the physician and optometry workforces.

It contains restrictions on the frequency of visits and limits coverage to specific conditions.

If your individual health plan includes vision coverage, your plan still provides coverage for routine eye exams and eyeglasses, contact lenses and intraocular lenses up to eligible amounts.

Congratulations kids!

Congratulations to our Summer 2007 Kids' Colouring Contest winners! More than 250 children from across Alberta entered fabulous artwork displaying amazing creativity and talent. It was difficult to choose, but first, second and third prizes were awarded in three age categories. All of the children who participated received a gift and a letter of thanks for participating.

The final winners of each category are listed below. Thanks to all who participated. Stay healthy, and keep colouring!

Prize winners

Age 3-5 years category

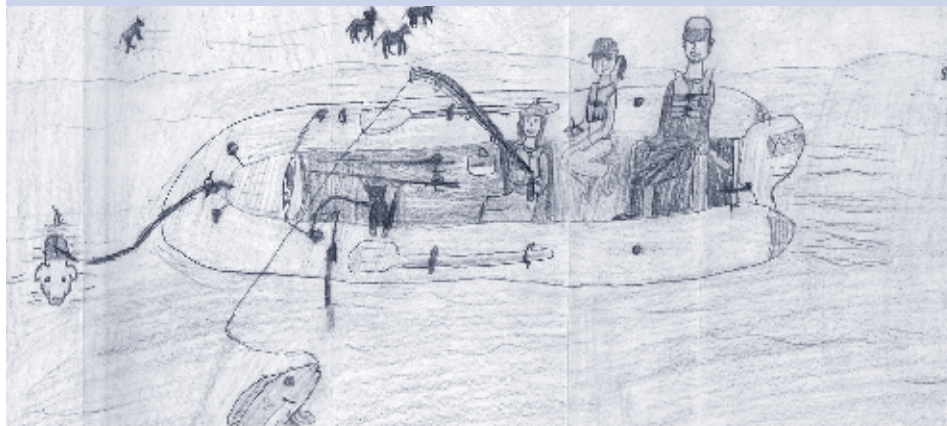
1st	Braden Gustafson	Spirit River	5 years
2nd	Justin Antal	Calgary	5 years
3rd	Sya Mah-Mohalreile	Edmonton	5 years

Age 6-9 years category

1st	Magdalena Strzalkowska	Edmonton	8 years
2nd	Sierra Vongrad	Calgary	7 years
3rd	Sydney Suttee	Calgary	8 years

Age 10-13 years category

1st	Su Ya-Ching	Calgary	13 years
2nd	Carissa Chung	Calgary	12 years
3rd	Desiree Pat	Calgary	11 years



Has your address changed?

It's important to notify Alberta Blue Cross of any change in your name or address so that we can keep our files current and can avoid sending potentially sensitive health information to an incorrect address. If you've moved, changed your address or your name, please let us know. It is your responsibility to ensure Alberta Blue Cross has your current address.

For a simple and convenient option, individual health plan members can change their address online by completing an *Address Change Form*. Just visit the Alberta Blue Cross web site at www.ab.bluecross.ca and find the link under "individual health plans" then "cardholder services" and "forms and file updates."

If you don't have access to the Internet, you can quickly and easily change your address by:

- Phoning 1-800-661-6995, ext. 8899;
- Faxing (780) 498-8833; or
- Mailing 10009-108 Street, Edmonton, AB, T5J 3C5.

Because name changes require documentation that must be sent to our office, the best way to change your name on our files is to contact Alberta Blue Cross at 1-800-661-6995, extension 8899 and speak with an Individual Products Administration representative.



If you have a question about your Alberta Blue Cross coverage, we're as close as your telephone. Even outside regular business hours, you may leave a message and have a Customer Services representative return your call the next business day.

Edmonton 498-8000
Calgary 234-9666
Red Deer 343-7009
Lethbridge 328-1785
Medicine Hat 529-5553

Grande Prairie 532-3505
Fort McMurray 790-3390
Toll-free from anywhere in Alberta
1-800-661-6995

VISIT US ON THE INTERNET

Want to know more about Alberta Blue Cross? Check out our site on the World Wide Web, located at: www.ab.bluecross.ca

To minimize the environmental impact, *BlueLine* is printed on paper made with post-consumer waste fiber. As corporate citizens, we continue to look for ways to reduce our environmental impact.