

# Seniors, blue Line

WINTER  
2008

inside:

- Understanding Seniors Plus benefits
- Enhancing our Customer Services Call Centre

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*.

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.

### 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™.

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.

## Share your opinion

Do you have comments or suggestions about your Seniors Plus plan or about the *Seniors' 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 *Seniors' 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](mailto:blueline@ab.bluecross.ca)
- Fax (780) 498-8096
- Or mail:

Corporate Communications  
Alberta Blue Cross  
10009-108 Street  
Edmonton, AB T5J 3C5

Alberta Blue Cross thanks you for your business and ongoing support.



## 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.

## Going on a trip this winter? Get travel coverage you can count on.

Of course you don't expect to be in an accident or be struck by illness while on vacation this winter. But an unexpected medical emergency can happen and if you are without coverage, you could be facing huge medical bills.

If you are travelling outside the province this winter, don't leave without emergency medical travel coverage from Alberta Blue Cross. As a Seniors Plus customer, you qualify for a 10 per cent discount.

For the protection you need, purchase travel coverage by phoning Alberta Blue Cross at 1-800-661-6995 or visiting any Alberta Blue Cross office.



# Understanding your extended health benefit coverage

Alberta Blue Cross receives numerous letters, calls and e-mails from individuals inquiring whether specific benefits are included through their Seniors Plus coverage. It's important to know that not all benefits are covered through all plans.

The reason is that benefits in your plan are structured to respond to the needs and interests of the majority of customers, and also in consideration of what the majority of customers are willing to pay for in a supplementary benefit plan. Unfortunately, your plan cannot provide coverage for every type of benefit as this would make plans much more expensive—and less affordable—to Albertans.

Seniors Plus plans complement your government-sponsored benefits with extra coverage to help you maintain your health and manage costs.

To keep the various plans current and ensure they meet the majority of needs of the majority of Albertans, Alberta Blue Cross occasionally does a full review of our benefit plans, as well as monitors feedback from our customers on an ongoing basis.

## Different needs, different plans

By offering different levels of coverage, Seniors Plus allows you to choose what plan works best for you. If you have questions about the different Seniors Plus plans, contact one of our representatives today at 1-800-394-1965.

## 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.

### **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.

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



## Read the handbook... and reduce your dental costs

Read the new 2008 Alberta Blue Cross Dental Schedule Handbook, and you'll be able to avoid unexpected costs at your dentist's office.

The 2008 handbook is enclosed with this issue of the *Seniors' BlueLine* newsletter, and contains new updated rates for payment of dental claims, as well as tips to help you be an informed consumer of dental services.

Please refer to the 2008 handbook prior to your dental appointments.

## 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 your health benefit needs. We appreciate your business and look forward to continuing to be a part of your healthy future through 2008 and beyond!



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.

# Dealing with loneliness during the winter months

As the cold Alberta winter months are now upon us, we're forced to spend more time indoors. This can lead to feeling isolated, alone and depressed. As family members and friends also participate in more solitary events, it is important to find ways to cope with this loneliness. Here are some tips to follow to help get through the winter months:



- Stay active, and look for new social contacts. Most communities have a number of programs which provide people the chance to try new activities and make new friends. Contact your local community league or senior's centre for more information.
- Try to make friends with people of different ages. You may be pleasantly surprised to find how much you have in common with someone 15 or 20 years younger than you.
- Spend time with grandchildren and great-nieces and nephews. Volunteer to help part-time in a local school or day-care centre. Very young children can brighten up your life with their enthusiasm and energy.
- Learn to recognize and deal with the signs of depression. Loss of appetite and weight, inability to sleep, loss of energy and motivation, and thoughts of suicide are all signs of depression. Your family doctor can refer you to a mental health professional for treatment.

Source: *The Canadian Mental Health Association* ([www.cmha.ca](http://www.cmha.ca))

## Caring for your feet

Foot health is important at any age but it's especially important for older adults who may not have good blood circulation to their feet and legs. The foot undergoes many bone, tissue, skin and nail changes as it ages. Unfortunately over time many adults lose the ability to reach their feet so prevention and maintenance is critical to ensure good foot health.

Some common age-related changes to your feet include:

- Swelling of the feet and ankles
  - Cold feet and legs
  - Thickening of toenails
  - Hammer toes and bunions
  - Problems managing the care of your own skin and nails
  - Difficulty putting on and taking off your footwear.
- Here are some suggestions to help you keep your feet in great shape at any age:
- Stop using products that contain nicotine as it interferes with blood flow.
  - Don't cross your legs.
  - Wear shoes that fit well and protect your feet.
  - Avoid long periods of standing still in one place. If you must, make sure to move your feet
  - and flex your leg muscles to keep the blood moving.
  - Walk and exercise regularly. Many people find that their legs swell less if they exercise regularly.
  - Elevate your feet and legs often.
  - Avoid clothing that cuts off the blood supply to your feet and legs, such as socks with tight elastic tops.
  - If you can't see or reach your feet easily, arrange for a friend, family member or professional to help you with your foot care.

Source: *HealthLink Alberta*

## 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, Seniors Plus 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](http://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 to 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.

## Word search

Find the words that have been hidden in the grid, then read some excellent dental care advice!



Breath  
Cavities  
Chew  
Cup  
Dental surgeon  
Dentist  
Enamel  
Erosion  
Filling

Floss  
Fluoride  
Gingivitis  
Gumline  
Gums  
Molar  
Mouthwash  
Periodontal  
Root canal

Smile  
Teeth  
Tooth fairy  
Toothbrush  
Toothpaste  
Toothpick  
Whitening

Source: [www.free-online-word-search-puzzles.com](http://www.free-online-word-search-puzzles.com)



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.

<b>Edmonton</b>	<b>498-8000</b>	<b>Grande Prairie</b>	<b>532-3505</b>
<b>Calgary</b>	<b>234-9666</b>	<b>Fort McMurray</b>	<b>790-3390</b>
<b>Red Deer</b>	<b>343-7009</b>	<b>Toll-free from anywhere in Alberta</b>	
<b>Lethbridge</b>	<b>328-1785</b>	<b>1-800-661-6995</b>	
<b>Medicine Hat</b>	<b>529-5553</b>		

## 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](http://www.ab.bluecross.ca)

To minimize the environmental impact, *Seniors' 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.