

blue Line



**SUMMER
2008**

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- 10 digit dialling coming soon
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BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

Expanding horizons

Travelling to a tropical location is a treat for most families—and generally, each trip has its memorable moments. However, different job requirements, kids' extracurricular events, and various school schedules often make it difficult to get away as a family.

The Pruden family of Edmonton, however, doesn't let obstacles get in the way of an annual family vacation. "We take a family vacation at least once a year," said Cathy Pruden. "We are all in good health and believe that now is the time to travel. In fact, this past April we were in the Dominican Republic enjoying the sun."

The Pruden family members also travel a lot separately—whether it's Jim jetting off to enjoy a Seahawks game in Seattle, Cathy shopping with some friends in Phoenix or the kids enjoying individual sport team trips.

"My kids are involved in a lot of things," said Cathy. "One of my daughters played a rugby game in San Francisco, one had a ringette tournament in Vancouver and there was also a trip to a soccer match in Victoria. These opportunities expand my kids' horizons and gives them a chance to travel to places we may not get to as a family."

Keeping the family protected while travelling—despite being young and healthy—is foremost in Cathy and Jim's minds. "I simply can't imagine travelling without emergency medical travel coverage," said Cathy.

Cathy and Jim purchase annual travel coverage from Alberta Blue Cross. This family emergency

medical travel coverage plan covers the applicant, spouse and all dependent children under the age of 18 for any number of trips, of 30 days duration or less, taken in a one-year period.*

"It just makes sense for us to get this plan," said Cathy. "With it, I don't have to worry about

"We have never even considered getting coverage from anywhere else," said Cathy. "Alberta Blue Cross is a familiar name, it's identifiable and it's trusted. I know my family is protected on our travels. I can't imagine why anyone would travel without Alberta Blue Cross travel coverage!"



The Pruden family "simply can't imagine travelling without emergency medical travel coverage."

remembering to purchase travel coverage for each family member for each trip."

The Pruden family has always purchased travel coverage through Alberta Blue Cross and now encourages their son to purchase it. "Last summer our son travelled to Europe while covered by our plan," said Cathy. "Now that he is over 18, we encourage him to purchase his own emergency travel coverage through Alberta Blue Cross before he leaves the province on a trip."

If you would like more information about Alberta Blue Cross emergency medical travel coverage, please call Alberta Blue Cross at 1-800-661-6995 or visit any Alberta Blue Cross office. And remember, as an existing individual health plan member, you qualify for a 10 per cent discount.

**Please refer to the Alberta Blue Cross Annual Blue Travel Coverage brochure for full details of eligibility.*

Avoid the headache

Are you tired of taking medications for a headache or migraine? Instead of battling the pain in your head, there are ways to prevent the onset. Here are five triggers you can watch for and avoid:

- **Stress.** Frayed nerves are a frequent cause of “tension” headaches and may also trigger migraines. Take 30 minutes a day just to daydream or relax. Daily exercise also helps ease stress and tension.
- **Eyestrain.** Focusing on one object for a long time (such as a computer screen) can cause temporary head pain. Take occasional “eye breaks” by looking out a window.
- **Diet.** Certain foods contain substances that can trigger headache pain. Examples are caffeine, red wine, processed meats, chocolate, cheese, citrus fruits, lentils and monosodium glutamate (MSG). Keep track if one or more of these triggers a headache and avoid the particular food item in the future.
- **Sitting.** Staying seated for long periods, especially if you’re on the phone or hunched over for extended periods, can tighten muscles and lead to tension headaches. Shift positions; stretch once an hour; stand during phone conversations or take a lunchtime walk.
- **Sleep.** Too little sleep, or surprisingly, even too much sleep can bring on headaches. Control your body’s internal clock by going to bed and getting up at the same times each day—even when you aren’t working.

Source: TOPHEALTH[®], *The Health Promotion and Wellness Newsletter*



Enjoy the convenience of the Internet

Did you know the Alberta Blue Cross web site has a wealth of information for existing customers with individual health and dental plans? Not only does the site have detailed information about the various individual plans offered at Alberta Blue Cross, it has tons of useful information around dental and drug benefits such as understanding dispensing fees and the Alberta Blue Cross Dental Schedule.

The Alberta Blue Cross web site also provides tips on how to make a claim, as well as providing electronic versions of frequently requested forms for you to print and complete. And since issues relating to claims adjudication are sometimes complex, the site offers a breakdown of the detailed Explanation of Benefits (EOB) forms that are mailed to you when you make a claim.

As well, the site offers you the opportunity to quickly and easily change your address, add a dependent or change your banking information.

Visit the Alberta Blue Cross web site at www.ab.bluecross.ca today!

Understanding prescribing options

Last spring, new provincial regulations granted Alberta pharmacists authority to prescribe most drugs for conditions—within limits—excluding narcotics, barbiturates and anabolic steroids, which are covered under federal regulations. It was a change that expanded the scope of practice for pharmacists and introduced a new variation in health care delivery.

As a result of the change, if a patient with a chronic health condition such as high cholesterol or high blood pressure runs out of their medication, pharmacists can refill the prescription without having the patient return to see their physician. Pharmacists are also able to administer injectable drug treatments, such as vaccines, upon completion of a training program to be set out by the Alberta College of Pharmacists.

Some Alberta pharmacists participated in training provided by the College of Pharmacists in the fall of last year that enables them to issue new prescriptions for common conditions such as heartburn or some fungal infections, while also more actively managing medications for chronic diseases such as diabetes.

As Alberta Blue Cross drug benefit plans pay for eligible products through a plan member's coverage if prescribed by a health professional, prescriptions written by a qualified pharmacist are eligible for coverage.



Be aware of the potential problems from thumb sucking

For babies and young children, sucking their thumbs is a natural reflex. It gives them a sense of security and causes many of them to fall asleep. However, when teeth begin to develop, both thumb sucking and using a pacifier can lead to dental problems for those children.

Vigorous thumb sucking can cause a child's teeth to shift. The proper growth of the mouth and alignment of a child's permanent teeth may be affected if thumb sucking persists. Changes may also occur in the roof of the mouth.

Children should stop thumb sucking and using pacifiers when the permanent front teeth are ready to come in. Most children will naturally stop between two and four years of age, as they become more interested in their surroundings.

If a child persists in sucking his or her thumb, there are methods to slowly cease the habit. As most children use thumb sucking as a means of comfort, parents can try to remove the cause of anxiety. Praise and reward children when they are not sucking their thumbs.

Source: Alberta Dental Association and College

10-digit dialling coming soon

Beginning this fall, you will no longer be able to make seven-digit local calls. You will be required to use the full 10-digit telephone number (area code followed by the telephone number) for all numbers when dialling within Alberta. It will be mandatory to include the three-digit area code when dialling local calls.

If you have any numbers pre-programmed into your phone through a speed-dial system, you may wish to change the numbers this summer before the new dialling system comes into effect.

The 10-digit dialling method will pave the way for the introduction of new area codes to provide capability for millions of new telephone numbers across Alberta.

If you have any questions about 10-digit dialling or how it affects you, contact your local telephone service provider.



Help prevent fraud and plan abuse

Fraud and plan abuse causes benefit plan costs to rise, which means higher plan premiums for consumers—for Albertans like you. Individual plan participants and plan sponsors must ultimately pay every dollar of fraud or plan abuse.

Alberta Blue Cross has a policy of **zero tolerance** towards any fraudulent abuse of the benefit plans we administer on behalf of you, our customers. We actively investigate and pursue all suspected fraudulent activities, and have extensive measures in place to detect and combat fraud. These measures include monitoring of claim patterns, auditing to ensure compliance with plan contracts and agreements, pursuing civil and criminal prosecution where evidence indicates

fraudulent activity has occurred, and restitution where warranted. Every year, Alberta Blue Cross recovers thousands of dollars through auditing and fraud control measures.

What can you do?

If you suspect any potential fraud or plan abuse, or any improprieties which may include fraudulent activity, please contact the Alberta Blue Cross fraud hotline toll-free at 1-866-441-8477 or by e-mail to fraudtips@ab.bluecross.ca. All information will be kept strictly confidential, including your identity. Suspicions of fraudulent activity may also be reported anonymously.

For more information about identifying health care

fraud and plan abuse and tips to help you avoid becoming a victim of health care fraud, please visit our web site at www.ab.bluecross.ca/fraud.

Protect yourself against health care fraud by being a smart consumer of health care services. Do your part to help reduce health care fraud—and you'll be doing your part to help protect the viability of your Alberta Blue Cross benefit plan.

Do you want to know more about preventing health care fraud?

Visit our web site at

www.ab.bluecross.ca/fraud.html

ALBERTA BLUE CROSS

JANE M. SMITH
10212-87 ST
EDMONTON AB T6A2K3

Date: Aug. 25, 2007
Statement number: 44455666
Cheque number: 22998746

We're here to help!
Edmonton and area 498-8000
Calgary and area 234-9666
Toll-free 1-800-661-8995
8 a.m. - 5 p.m. MST
www.ab.bluecross.ca

Plan member: JANE M. SMITH
Identification number: 1234567-88
Group: 12345 Sector: AB

Summary of this dental claim statement

Total amount claimed	\$366.92
Amount not eligible	- 126.55
Total amount paid by this plan	\$230.37

Details
Each claim you submit is assessed according to the rules of your benefit plan. Please refer to the explanations near the end of this claim statement for descriptions of terms, and to your benefit information for plan details.

Name	Procedure code description	Tooth code/surface	Amount claimed	Amount eligible	Per cent covered	Other plan paid	This plan paid	Explanation number*
Name: JANE M. SMITH								
Service date	Procedure code description	Tooth code/surface	Amount claimed	Amount eligible	Per cent covered	Other plan paid	This plan paid	Explanation number*
2005/09/04	1234567890123456789	11 MV	29.00	29.00	100%	0.00	29.00	1659 841
2005/08/04	02142 Radiograph		116.00	116.00	100%	0.00	116.00	1659 841
2005/05/07	01702 Examination		126.92	126.92	100%	0.00	126.92	1659
2005/05/07	11113 Scaling		0.00	0.00	0%	0.00	\$196.30	
Totals for Precilla								
Name: DENNIS E. SMITH								
Service date	Procedure code description	Tooth code/surface	Amount claimed	Amount eligible	Per cent covered	Other plan paid	This plan paid	Explanation number*
2005/08/04	11117 Scaling		22.29	18.30	100%	10.76	11.53	1659
2005/05/07	11101 Polishing		42.36	30.40	100%	25.00	17.36	1659
2005/05/07	12101 Fluoride		21.18	13.30	100%	10.00	11.18	1659
Totals for Dennis								
			\$65.83	\$62.00		\$45.76	\$40.07	

*Explanations
The numbered explanations below provide details of how specific claims were assessed.
1659 The amount eligible for the professional fee is based on the fee schedule in effect for this plan.
841 The balance of this claim has been forwarded to your Spending Account for consideration.

VOID

ALBERTA BLUE CROSS
1009 - 108 Street NW, Edmonton, Alberta T5J 3C5

CHEQUE 123456
DATE 20070601
\$ 230.37

PAY TO THE ORDER OF JANE M. SMITH
THE SUM OF TWO HUNDRED AND THIRTY
Part of your healthy future.
ALBERTA BLUE CROSS PLAN

Enhanced dental claim statements

If you normally receive dental Explanation of Benefits statements, expect to see a new look. Based on customer feedback, research and focus testing, Alberta Blue Cross has implemented an enhanced format of dental statements for plan members.

The new statement is easier to read and includes a claims summary at the top of the statement, consolidation of key contact and reference information, and a simpler presentation of claim details. To minimize paper waste, the statements are printed on both sides of a legal-sized sheet.

You ask... we answer

I have coverage through a Personal Choice plan but I will soon be getting coverage through my new employer. Should I drop my individual plan once I have coverage through my employer?

—Rick, Fort McMurray

No. Instead, like many of our clients, you could apply for a Portability Plan. To obtain peace of mind should your group benefits end, a Portability Plan guarantees your insurability while allowing you to retain some valuable benefits. The Portability Plan ensures you can transfer back to your original individual health plan without undergoing a new medical review, or serving new waiting periods. It also allows you to retain a scaled-down version of your individual health plan at a reduced cost, while you receive employer benefits.

To learn more about whether you are eligible for the Portability Plan, please contact Alberta Blue Cross Individual Products toll-free at 1-800-394-1965 from anywhere in Alberta. You must enroll within 30 days of the date you cancel your individual health plan.

My daughter is turning 21 and is covered under my health plan. Will she lose coverage on her birthday?

—Vicki, Rocky Mountain House

Your dependents are only automatically removed from your individual health plan the first day of the following month after they turn 25 years of age. Unmarried dependents less than 25 years of age who are currently listed under your Alberta Health Care Insurance Plan are still eligible for coverage through your Individual health Plan.

My family has a Health Plus plan as well as Non-Group Coverage and I have an Alberta Blue Cross card for each plan. Which do I use to purchase prescriptions?

—Colleen, Strathmore

Always use your Non-Group Coverage card first when claiming for prescription drugs. Non-Group Coverage is a direct-bill plan, which means your pharmacist will bill Alberta Blue Cross directly for the cost of your eligible prescriptions. Non-Group Coverage gives you 70 per cent coverage for eligible prescription drugs. The remaining 30 per cent, to a maximum of \$25 per drug, is your responsibility. However, you can get reimbursed for up to 100 per cent of the eligible remaining portions through your Health Plus plan (up to \$250 per person per year). All you have to do is submit a claim form and the original receipts to Alberta Blue Cross and you will be issued a cheque for the remaining eligible cost. Some limitations may apply.



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 pay my premiums through preauthorized withdrawals and am making changes to my bank account. How do I make sure my coverage isn't interrupted?

—Denise, Grand Prairie

Just contact the Alberta Blue Cross Individual Products Administration department at 1-800-661-6995, extension 8899 at least five working days prior to the date of your premium withdrawal, and we'll make sure your information has been updated in our files. This will ensure no interruption in your coverage.

We're expecting a baby. What do we need to do to get our newborn covered by our plan?

—Sue, Vermilion

Coverage for newborns takes effect from the date of birth, without medical evidence, if notice in writing is received by Alberta Blue Cross within 30 days of the date of birth. If you want to add children more than 30 days old to your plan, they must be medically reviewed and approved the same way you were.

Have you notified us of your address change?

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 avoid sending potentially sensitive health information to an incorrect address. If you've moved, changed your address or your name, please let us know.

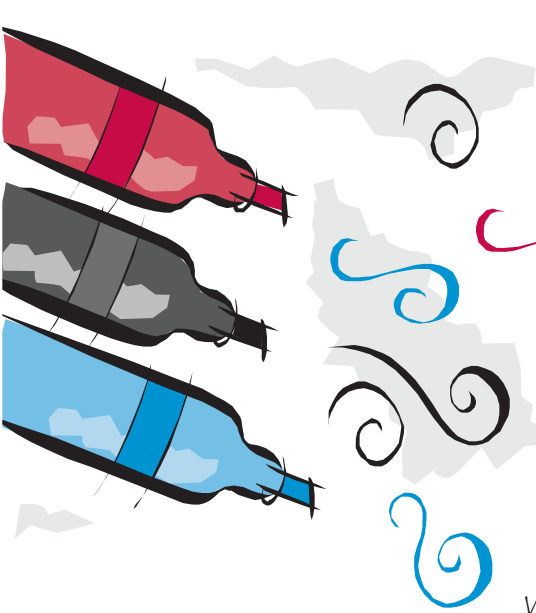
For a simple and convenient option, Individual Health plan members

can change their address online by completing the *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,

extension 8899; by fax at 1-877-498-3531; or by mail at 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.



Hey kids! It's time to get creative.

If you like colouring, painting, and drawing pictures, we'd like to see your artwork. Alberta Blue Cross invites you to take part in our Summer Kids' Colouring Contest.

All you have to do is draw a picture of a healthy activity you and your family have enjoyed this summer. You can be as creative as you like; use glitter, glue, colour, stickers or any materials you think would make your piece of art great.

We also want to see what you look like, so don't forget to send us your photo!

All entrants will receive a special Alberta Blue Cross prize for participating. First, second and third prizes will also be awarded in age 3-5, 6-9 and 10-13 categories.

Deadline for entries is Friday, Aug. 22, 2008.

Draw and colour a picture of you and your family participating in a healthy summer activity.

Please include on your entry:

- Name
- Age
- Mailing address
- Telephone number
- Parent's name
- Parent's signature
- Alberta Blue Cross ID number

Mail entries to: Summer Kids' Colouring Contest, c/o Alberta Blue Cross, Communications, 10009-108 St., Edmonton, AB, T5J 3C5

Send us your photo too!

**Photos will not be returned.
Entries will be displayed at
Alberta Blue Cross.**

**Winners' photos may be
reproduced with winning entries**

This contest is open to eligible children of Alberta Blue Cross individual health plan customers.

All entries become property of Alberta Blue Cross and will not be returned. One entry per child. Winners will be notified by mail.



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 (780) 498-8000
Calgary (403) 234-9666
Red Deer (403) 343-7009
Lethbridge (403) 328-1785
Medicine Hat (403) 529-5553

Grande Prairie (780) 532-3505
Fort McMurray (780) 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 web site 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.

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