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BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

Travelling with confidence

Marion and Larry Maslyk of St. Albert love to travel. In 1967 they journeyed to Las Vegas, Nevada for their honeymoon and fell in love with the area. While careers and the responsibilities of a growing family kept them at home for a couple of decades, their kids surprised them with a trip to Las Vegas as a 25th anniversary present. Marion and Larry have been travelling south every year since.



Marion
and Larry
Maslyk

The Maslyks never left home without travel coverage. However, they generally bought coverage through a travel agency and became worried they weren't truly covered. "You need to have confidence that you are fully covered, should something happen to your health," stressed Marion. "I didn't like the fact that the policies were so vague."

To ease their worries, the Maslyks went to Alberta Blue Cross for their travel coverage and for the last 13 years, they have travelled with the security of Alberta Blue Cross emergency medical travel coverage.

As Alberta Blue Cross emergency

medical travel coverage is medically reviewed, participants must disclose their medical history. With this knowledge, customers know exactly what their travel plan covers and there are no surprise exclusions.

"We feel protected when we buy Alberta Blue Cross travel plans," said Marion. "With other travel insurance there are too many 'what ifs' but Alberta Blue Cross answers all our questions so we feel more secure with them. They know all the details about our health so we have no doubts about what is covered and what isn't. I feel confident about our coverage and trust what they say."

The Maslyks have witnessed friends' frustrations with other travel

insurance plans when something goes wrong. "These poor people thought they were covered for everything and then when they needed help, they found out they had the wrong coverage or that it didn't apply to them."

Marion and Larry truly appreciate that Alberta Blue Cross is only a phone call away if they have a question. "I like the fact that the sales representative I deal with, the person who organizes my coverage and the claims people are all in Edmonton," said Marion. "I have a really good feeling knowing I can call about anything and actually reach a person in Alberta, and not have to explain something to someone in Toronto."

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Does your plan suit your needs?

Your Seniors Plus plan complements your government-sponsored benefits for Albertans 65 and over, with useful supplementary coverage to help you maintain your health and manage costs. It helps pay for expenses such as dental care, eyeglasses, preferred hospital accommodation, and lets you spread your health costs over monthly payments. Seniors Plus plans are affordable, there is no medical review to qualify and the premiums qualify as medical expenses when you calculate your personal income tax credits.

But, do you have coverage through the most appropriate Seniors Plus plan?

Alberta Blue Cross offers three affordable Seniors Plus plans—each designed to meet your distinct needs:



Seniors Plus Plan A

- **Basic extended health coverage** (includes semi-private and private hospital rooms, air ambulance and paramedical services)
- **65% basic dental coverage for standard check-ups, cleanings, fillings, extractions and root canals** to a maximum of \$500 per participant in each policy year
- **70% vision care coverage** to a maximum of \$100 per participant toward the purchase and repair of eyeglasses or contact lenses once every three years
- **\$10,000 in the event of an accidental death of a participant**

If you would like to discuss your plan and whether it best suits your needs, take a few minutes to talk with one of our licensed representatives. They're available to give you the personalized advice you need.

Edmonton and area
(780) 498-8008

Calgary and area
(403) 294-4032

Toll free **1-800-394-1965**

A 10 per cent discount on Alberta Blue Cross out-of-province emergency medical travel coverage is available to all Seniors Plus participants.

Seniors Plus Plan B

- **Enhanced extended health coverage** (includes semi-private and private hospital rooms, air ambulance, paramedical services, blood testing monitor, diabetic supplies and accidental dental care)
- **65% basic dental coverage for standard check-ups, cleanings, fillings, extractions and root canals** in the first policy year to a maximum of \$500 per participant
- **65% extensive dental coverage for periodontics, crowns and bridges and dentures** in the second and subsequent policy years to a combined basic and extensive dental maximum of \$750 per participant. (12 month waiting period from enrolment date)
- **70% vision care coverage** to a maximum of \$150 per participant toward the purchase and repair of eyeglasses or contact lenses once every three years
- **\$15,000 in the event of an accidental death of a participant**

Seniors Plus Plan C

- **Enhanced extended health coverage** (includes semi-private and private hospital rooms, air ambulance, paramedical services, blood testing monitor, diabetic supplies and accidental dental care)
- **65% basic dental coverage for standard check-ups, cleanings, fillings, extractions and root canals** in the first policy year to a maximum of \$600 per participant
- **65% extensive dental coverage for periodontics, crowns and bridges and dentures** in the second and subsequent policy years to a combined basic and extensive dental maximum of \$1,000 per participant. (12 month waiting period from enrolment date)
- **70% vision care coverage** to a maximum of \$200 per participant toward the purchase and repair of eyeglasses or contact lenses once every three years
- **\$20,000 in the event of an accidental death of a participant**

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While Marion and Larry have never had to make a claim through their emergency medical travel coverage, they did have a close call once.

“We were in Nevada and I was really sick,” said Marion. “I spent most of the vacation in the hotel room and was getting really worried. I mean, what was I to do? Should I go to a hospital if things get worse? I didn’t know. So, I called the number on the back of my card and asked. The person I spoke to was so calm and helpful. She told me the steps I should take if I felt I had to seek medical help and to not worry. She said I should just take care of my health and then Alberta Blue Cross would take care of the rest. In the end, I felt better and although I never had to go to a hospital, it was comforting to know that Alberta Blue Cross was there to help me.”

The knowledge that their health is protected is essential to a happy vacation for the Maslyks. “There is no way we’d travel without Alberta Blue Cross coverage,” said Larry. “I want to know there are no surprises, that I’m dealing with a respected organization that knows what it’s doing and is there to help me. I can’t believe some people leave the province with no travel insurance. What if something happened? If I had to pay medical costs in the United States with no insurance we’d lose our house, our savings—we’d lose everything. Why risk it? The amount we pay for our travel insurance coverage is peanuts compared to what we’d spend if something happened. Isn’t someone’s health and peace of mind worth that?”

Marion and Larry embarked on another Las Vegas bus trip in April of this year and were covered by an Alberta Blue Cross travel plan once again.

“We are so satisfied with Alberta Blue Cross emergency medical travel coverage,” stressed Marion. “We will never travel without it!”

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 a Seniors Plus customer, you qualify for a 10 per cent discount.

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.



Take care in the heat

Everyone loves to enjoy the sunshine and warm weather after staying indoors during our cold Alberta winters. However, it’s important to take note of your surroundings and listen to your body when you are enjoying our summer weather. Heat exhaustion and heat stroke can happen quickly and can be quite dangerous. Symptoms of heat exhaustion include blurred vision, nausea, cramps and pale, cold, clammy skin.

If you suspect someone is exhibiting signs of heat exhaustion, quickly move the afflicted person to a cool spot, remove excess clothing and loosen clothing at the neck and wrists to allow heat to dissipate. Ask the individual to lie down, raise the feet and drink lots of water. However, if the person is vomiting, or unconscious, get immediate medical help.

On the other hand, if someone is exhibiting flushed, hot or dry skin, they could be symptoms of classic heat stroke, which is life threatening and needs immediate medical attention.

Source: Canadian Health Magazine

You ask... we answer



I find the procedure to send in claims confusing. Can you please explain when I need to include receipts and where I must send the claim?

--William, Lethbridge

It is important that you fill out the correct claim form for the service you are claiming.

- You must complete the appropriate form (such as Dental or Extended Health) and attach an original paid receipt (not a photocopy or faxed invoice) to the claim form.
- Receipts are required when you have paid a health provider for a service and are now seeking to be reimbursed. If the health provider

(such as a dentist) bills us directly, you will not need to fill out a claim or provide any receipts.

- The receipt must list the first and last name of the person claiming the expense, the date or dates on which the service was obtained and the provider's name and address.

Alberta Blue Cross claim forms are available on our web site at www.ab.bluecross.ca and are also available at most pharmacies.

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.

You may also obtain them from any of our offices across Alberta. For the fastest processing, please mail your completed claim and attached receipt to our main office in Edmonton at 10009-108 Street, Edmonton, AB, T5J 3C5.

Please remember that you may submit claims individually, or submit several together, but all claims must be submitted within 12 months of the date incurred.

ALBERTA BLUE CROSS

JANE M. SMITH
10212-57 ST
EDMONTON AB T6A2K3

Date: Aug. 25, 2007
Statement number: 44455669
Cheque number: 22698746

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 Section: AB

Summary of this dental claim statement

Total amount claimed	\$356.92
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 used to your benefit information for plan details.

Name	Service date	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 Identification number: 1234567-89 Document Identification Number: 11389563	2005/08/04	02142 Radiograph	11 LV	116.00	116.00	100%	0.00	116.00	1659 841
	2005/05/07	01702 Examination	11 LV	126.00	126.00	100%	0.00	126.00	1659 841
	2005/05/07	11113 Scaling		120.00	0.00	0%	0.00	0.00	1659 841
	Totals for Priscilla						\$0.00	\$190.30	
Name: DENNIS E. SMITH Identification number: 1234567-13 Document Identification Number: 11409564	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		21.15	13.30	100%	10.00	11.18	1659
	Totals for Dennis				\$65.93	\$62.00		\$45.76	\$40.07

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

VOID

ALBERTA BLUE CROSS
10009 - 108 Street NW, Edmonton, Alberta T5J 3C5

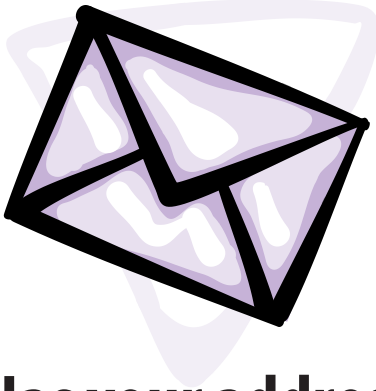
CHEQUE 123456
DATE 20070601
\$ 230.27
...37/100 DOLLARS
ALBERTA BLUE CROSS PLAN

PAY TO THE ORDER OF JANE M. SMITH
THE SUM OF TWO HUNDRED AND THIRTY
Part of your healthy future.
THIS CHEQUE CONTAINS SECURITY FEATURES. PLEASE USE THE REVERSE SIDE FOR EXPLANATION.

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.



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

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.

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.

Share your opinion

Do you have comments or suggestions about your individual health 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 by e-mail to blueline@ab.bluecross.ca, by fax to (780) 498-8096, or by mail to Corporate Communications, Alberta Blue Cross, 10009-108 Street, Edmonton, AB. T5J 3C5.

And 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.

Word search

Find and circle all of the animals that are hidden in the grid. The remaining letters spell the name of an additional animal.

- | | |
|----------|-------------|
| ANTELOPE | GORILLA |
| BAT | HEDGEHOG |
| BEAVER | HORSE |
| BOBCAT | HUMMINGBIRD |
| BUFFALO | IMPALA |
| CHEETAH | JAGUAR |
| CHICKEN | KANGAROO |
| COYOTE | KOALA |
| CRANE | LAMPREY |
| DEER | LEMMING |
| DOLPHIN | LYNX |
| DUCK | MARLIN |
| ELEPHANT | MOCKINGBIRD |
| EMU | MONKEY |
| FLAMINGO | MOUSE |
| FROG | OCTOPUS |
| GAZELLE | ORANGUTAN |
| GIRAFFE | ORCA |
| GOOSE | PANTHER |

O	R	C	A	N	T	E	E	K	A	R	A	P	B	E	A	V	E	R
G	G	R	H	M	A	D	L	L	E	M	M	I	N	G	O	O	S	E
N	I	E	O	E	O	T	U	E	M	U	I	D	O	L	P	H	I	N
I	X	R	L	C	D	C	U	C	S	O	S	U	R	L	A	W	M	A
M	N	P	A	L	T	G	K	G	K	A	N	G	A	R	O	O	P	R
A	Y	W	U	F	E	O	E	I	N	R	E	K	K	O	A	L	A	C
L	L	Z	E	M	F	Z	P	H	N	A	E	W	E	W	H	A	L	E
F	Z	E	B	R	A	E	A	U	O	G	R	H	Z	Y	R	F	A	H
H	A	T	E	E	H	C	L	G	S	G	B	O	T	H	Y	F	Y	U
R	A	T	T	L	E	S	N	A	K	E	P	I	I	N	B	U	B	M
B	L	P	D	S	T	O	R	K	T	O	G	N	R	N	A	B	A	M
E	A	E	E	A	H	A	N	N	R	O	O	T	I	D	L	P	N	I
E	M	E	E	O	B	E	A	P	R	C	A	U	M	J	L	C	T	N
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R	E	T	I	E	S	L	O	O	E	S	U	O	L	B	K	O	O	I
U	Y	H	L	E	A	S	B	P	E	A	R	R	I	I	A	T	P	R
T	C	E	E	G	D	I	R	T	R	A	P	F	N	N	Y	E	E	D

Source: www.puzzles.ca/wordsearch

The hidden animal is: Grizzly Bear



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, 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.

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