

blue Line



WINTER 2009

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BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

Introducing a new online health risk assessment benefit

Alberta Blue Cross is pleased to introduce the **Alberta Blue Cross Health & Wellness Companion**, a comprehensive on-line health risk assessment tool and health information resource for you and your family.

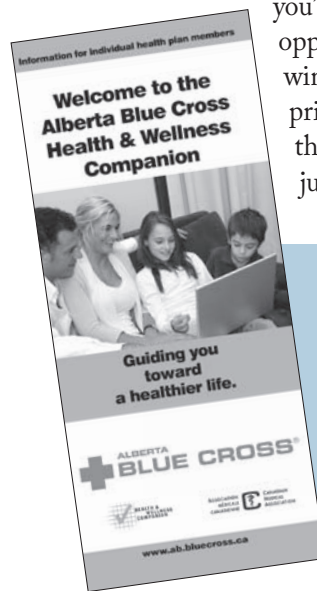
The *Health & Wellness Companion* is provided by Alberta Blue Cross as a value-added benefit **at no additional cost** to you.

The *Health & Wellness Companion* is a valuable and practical benefit that you can use to assess your health, identify potential health concerns and learn strategies to help you make positive lifestyle changes. Once you have completed an initial confidential health assessment, you can use this tool on an ongoing basis to help monitor your health as well as access resources to support you in maintaining or improving your health.

Use the site today—and get a chance to win some great prizes!

Try the *Alberta Blue Cross Health & Wellness Companion* today and

you'll have an opportunity to win some great prizes. To access the benefit, just visit our



web site at www.ab.bluecross.ca. All Alberta Blue Cross individual health plan members who register and complete the initial health assessment by **March 31, 2009**, will have their names entered in a draw to win one of many prizes.

So don't delay, start using the *Health & Wellness Companion* today!

Included with this issue of the *BlueLine* newsletter is a brochure describing this benefit in more detail, along with how to register and further specifics regarding the contest.

Unparalleled credibility

Designed and maintained by Practice Management Solutions (a subsidiary of the Canadian Medical Association) on behalf of Alberta Blue Cross, the *Health & Wellness Companion* has unparalleled credibility. In addition to a comprehensive health risk assessment tool, the *Companion* has a personal health record section and a comprehensive health resource library including a prescription drug database. Information stored on the web site is secure and user confidentiality is protected.

Get reimbursed faster!

To ensure you get reimbursed quickly and efficiently for eligible claims through your plan, please submit your receipts as you incur them.

If you normally hang on to all of your receipts and submit them all at one time, please reconsider. If you send each original receipt with its own claim form as you acquire them, your claim will be processed—and possibly a cheque returned to you—before you incur further expenses. This speeds up the processing of your claims, and speeds up delivery of payment to you!

If you require additional claim forms, electronic versions of claim forms are easily accessible on the Alberta Blue Cross web site at www.ab.bluecross.ca. Click on the "Form" link in the top menu bar, choose the form you need, fill it out and print it. Claim forms are also available at most Alberta pharmacies.

If you have any questions about your claim forms or need assistance filling them out, please contact Alberta Blue Cross Customer Services using the phone numbers listed on the back page of this newsletter.

Enjoy the convenience of direct billing for optical claims

Alberta Blue Cross is pleased to announce that we now provide the convenience of direct billing for eligible optical claims for individual health plan customers whose plans include vision care coverage.

Optical providers can now submit claims online on your behalf at the time of service through an easy-to-use secure web site created and maintained by Alberta Blue Cross. Using this site, optical providers can offer the convenience of direct billing for eligible services to Alberta Blue Cross customers. This service is available at no cost to all optical providers across Alberta.

This means that if your Alberta Blue Cross individual health plan includes vision care coverage, you can enjoy the convenience of direct billing up to your contractual benefit maximum. Direct billing will reduce the need for you to pay the full cost for eligible optical claims and the wait to be reimbursed. Your out-of-pocket amount may be reduced or eliminated.

Alberta Blue Cross already provides online claim submission to dental offices and pharmacies, and the vast majority of

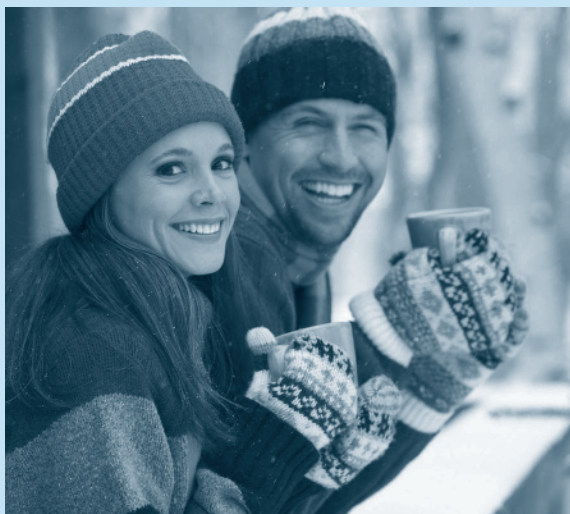


claims today from these providers are submitted electronically in real-time. We are excited to now extend this same convenience to you for optical services.

Alberta Blue Cross consulted with both the Alberta Association of Optometrists and Alberta Opticians Association in preparation for this implementation, and we are pleased to have the enthusiastic support of both associations as we have introduced this initiative.

The names of optical providers participating in online claims submission are listed on our web site at www.ab.bluecross.ca and are also available through our Customer Services department. This growing list includes some of Alberta's largest chain stores as well as department stores and many independent retailers. Optical providers who provide this convenience have also been provided with window decals, posters and countertop signage for their locations.

Put the tax savings to work for you



Are you aware that Canada taxation laws allow you to deduct the cost of your Alberta Blue Cross health and dental plan premiums? That could mean sizeable savings off the cost of your coverage!

Rates for health and dental coverage can either be added to your other medical expenses when calculating tax credits or if you are self-employed, claimed as a business expense. All medical expenses, including health and dental plan rates, may be claimed for any 12-month period ending in the taxation year, against either spouse's income. To claim your rates, just include them in your total medical expenses on your tax return.

For more information, call your accountant or Canada Revenue Agency for more details about how Alberta Blue Cross health and dental rates can save you tax dollars.

Presenting the 2009 updated Dental Schedule

Accompanying this issue of the *BlueLine* newsletter is an information sheet regarding the 2009 Alberta Blue Cross Dental Schedule, 30 common dental procedures and examples of prices for common services. Please note that Alberta Blue Cross no longer publishes the *Alberta Blue Cross Dental Schedule Handbook*.

What is the Alberta Blue Cross Dental Schedule?

The Dental Schedule is the basis of payment for your dental claims, 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 300,000 Albertans are paid according to the Alberta Blue Cross Dental Schedule.

In 2009, **Alberta Blue Cross will pay your dentist 5.4 per cent more**, on average, than last year for dental services covered through your plan.

Call ahead

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



for dental services. If your 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, call your dental office to discuss prices and find out *in advance* what price you will be charged.

Still have questions?

All Alberta dental offices have copies of the 2009 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™. However, if you have questions about your dental benefits, please contact Alberta Blue Cross Customer Services.

If you are planning a trip to the dentist in 2009, confirm prices with the dental office prior to your appointment and get the value you deserve.



Be sure to
include 10-digit
numbers

Using 10-digit telephone numbers (area code included) is now mandatory for all local numbers when dialing within Alberta.

In conjunction with this change, please ensure that 10-digit telephone numbers (including area code) are provided where requested on all Alberta Blue Cross forms.





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 part of your healthy future through 2009 and beyond!

Do your part to prevent health care fraud and benefit plan abuse

The overwhelming majority of Alberta Blue Cross customers, health service providers and suppliers are honest and ethical in their dealings with Alberta Blue Cross. As a result, health care fraud and benefit plan abuse is rare. Unfortunately, however, it sometimes does occur.

Fraud and plan abuse causes benefit plan costs to rise, which means higher plan premiums for consumers—for Albertans like you. Every dollar of fraud or plan abuse must ultimately be paid by individual plan participants and plan sponsors.

At Alberta Blue Cross, we believe every dollar of health care fraud and plan abuse is a dollar too much. For this reason, Alberta Blue Cross has a policy of **zero tolerance** towards any fraudulent abuse of the benefit plans we administer on behalf of 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.

Consumers and health care service providers are often the first line of defense in battling health care fraud. Plan participants, plan sponsors and health care service providers all play an important role in helping to combat suspected fraud and plan abuse.

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.

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 the Fraud Prevention section of our web site www.ab.bluecross.ca.

Clarifying your benefit year

It's important to understand that your Alberta Blue Cross benefit year is NOT the same as a calendar year. Your benefits are assigned to you, generally, as an amount (maximum) within a benefit year. To ensure you do not exceed your maximum within your benefit year, you need to know when that critical time frame begins and ends.

At Alberta Blue Cross, your benefit year begins the month your benefit plan becomes effective. So, for example, if your benefits took effect February 1, 2008, your yearly benefit maximums will be renewed February 1, 2009. If you add a spouse later in the year, it won't affect the benefit year of your plan. The benefit year for both of you will still begin every February 1 and end every January 31.

If you have any questions regarding your benefit year and when you are eligible for specific benefits, please contact our Customer Services department.



Take medications wisely

The incorrect use of prescription drugs is a serious problem in Canada. Studies have shown that 50 per cent of us don't take our medications properly. To avoid wasted medications and potential health problems, here are six ways to help you become a better prescription user:

- 1. Understand the instructions.** Write down directions for taking the drug when the doctor writes you a prescription then clarify those instructions with your pharmacist when you fill the prescription. Carefully read the labels on all non-prescription or herbal remedies and check with a healthcare professional to see if they are safe to use with other medications.
- 2. Don't use expired medications.** Do not store leftover prescriptions "just in case." If your prescription has been changed or discontinued, return any unused drug to the pharmacy for safe disposal.
- 3. Pay attention to the labels.** Some prescription vials come with auxiliary labels or stickers with warnings: take with food, take on an empty stomach, avoid taking with alcohol or keep refrigerated. Pay attention to the warnings and take the medication as indicated or it might not be able to do what it's supposed to.
- 4. Determine the right dosage for children.** Many non-prescription children's medications give dosing instructions according to weight. Check the label each time before giving a medication to a child. As the youngster grows and gains weight, adjust the dosage according to his or her current weight.
- 5. Don't stop your medication prematurely.** If the instructions advise you to finish the entire course of treatment, you need to do so. Otherwise, you risk having a relapse. Don't stop taking a drug even if you feel better, unless directed to do so by your physician.

Source: *Canadian Health Magazine*

Did you know...

You don't have to say farewell to your Personal Choice individual health plan if you get coverage through a new employer. Instead, you should apply for a Portability Plan. To obtain peace of mind if 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.

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. If you are going to an employer-sponsored group plan, you must enrol on the Portability Plan within 30 days of the date you cancel your individual health plan.

Government of Alberta announces the new Alberta Pharmaceutical Strategy

In early December 2008, the Government of Alberta announced the new Alberta Pharmaceutical Strategy, a plan to make government-sponsored prescription drug coverage more affordable, accessible, efficient and effective.

A component of this strategy is to adjust Non-Group Coverage premiums—which have not been increased since 1993—to reflect current market rates. The Non-Group Coverage program is administered by Alberta Blue Cross on behalf of Alberta Health and Wellness.

Please note that these changes **do not** affect your Alberta Blue Cross Personal Choice or Health Plus individual health plans or their plan rates. Benefits provided through your Personal Choice or Health Plus plan are determined by Alberta Blue Cross based on the needs and preferences of Albertans. Rates for Alberta Blue Cross Personal Choice and Health Plus plans are **not** set by the Alberta government and are not affected by this change.

If you have an Alberta Blue Cross individual health plan supplemented by the Non-Group Coverage program, please visit our web site at www.ab.bluecross.ca for more information about the changes to the Non-Group Coverage program.

Thank you for your continued support as a valued Alberta Blue Cross customer!

Congratulations, kids!

Congratulations to our Summer 2008 Kids' Colouring Contest winners! 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 Kai, Edmonton (4 years)
- 2nd Taylin, Okotoks (5 years)
- 3rd Devon, Halkirk (5 years)

Age 6-9 years category

- 1st Ethan, Sylvan Lake (8 years)
- 2nd (tie) Cara, Spirit River (9 years)
- Braden, Spirit River (6 years)
- 3rd Erin, Duchess (8 years)

Age 10-13 years category

- 1st Louisa, Edmonton (10 years)
- 2nd Melissa, St. Albert (12 years)
- 3rd Chantal, Calgary (13 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 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.

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) 498-3531; 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.

Dispose of medications properly

If you have unused or expired prescription or over-the-counter drugs, please don't toss them in the garbage or flush them down the toilet. Medications are complex scientific compounds and shouldn't end up in our soil or water. Please return all unwanted medications to your local pharmacy.

Source: Canada Health Magazine



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 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 fibre. As corporate citizens, we continue to look for ways to reduce our environmental impact. Please recycle this newsletter when you are done with it.

