



inside:

- direct billing of optical claims
- prevent fraud and benefit plan abuse
- get reimbursed faster
- presenting the 2009 Dental Schedule

BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

Presenting the Health & Wellness Companion

Alberta Blue Cross is pleased to introduce the Alberta Blue Cross *Health & Wellness Companion*, a comprehensive online health risk assessment tool and health information resource for Seniors Plus customers. The *Health & Wellness Companion* is a user-friendly Internet web site that offers a variety of helpful resources including a health assessment tool, a health resource library, a personal health record and a prescription drug information database.

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 an optional 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.

This new benefit is provided to you in conjunction with your Alberta Blue Cross Seniors Plus benefit

plan. All you need to access this site is a computer with Internet access, and your valid Alberta Blue Cross identification card number. 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.

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

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 Seniors Plus 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 Seniors' BlueLine newsletter is a brochure describing this benefit in more detail, along with how to register and further specifics regarding the contest.

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!

Get
reimbursed
faster!

Presenting the 2009 updated Dental Schedule

Accompanying this issue of the *Seniors' 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.



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 or by contacting Alberta Blue Cross Customer Services.

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.

Be kind to your eyes

Our vision changes as we age. Our eyes may find it harder to read small print, take longer to adjust from light to dark and be more sensitive to glare from sunlight or unshielded light bulbs. There's also a decline in depth perception that can make it hard to judge distances and perceiving contrasts and colours may become more difficult.

With all of those changes affecting our vision, it's especially important to take steps to ensure we protect our eyesight. Here are some tips to help ensure you see well into the future:

- **Turn on the lights.** Seeing better can sometimes be as easy as changing a light bulb. Putting higher wattage light bulbs in your lamps can reduce eyestrain, but make sure your fixtures are designed for that wattage! Brighter lighting in stairways and entrances also help prevent falls.
- **Don't smoke.** Studies show that smoking is an important risk factor in the early onset of an eye disease called age-related macular degeneration. This disease causes serious and permanent loss of central vision.
- **Reduce glare.** There are many ways of reducing glare, including good lampshades, glare shields on computer monitors, and sunglasses. Wear sunglasses that provide 99 to 100 per cent UV-A and UV-B protection when you go outside during the day. They will protect you from UV rays that can harm your eyes even on a cloudy day.
- **Shield your eyes.** Many people suffer vision loss because of preventable actions. Always wear safety glasses in the workshop or when using chemicals. Wear sunglasses outside to provide your eyes from UV rays and use lids when cooking with grease.

Source: Public Health Agency of Canada

You ask...we answer

I will be moving to a smaller home next month. What do I have to do to make sure you have my new address listed in your files?

--Lloyd, Fort Saskatchewan

If you have access to the Internet, you can change your 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" then click on "address change" and upon completion submit to Alberta Blue Cross.

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.

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.



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.



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 Seniors Plus customers.

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 Seniors Plus customers. This service is available at no cost to all optical providers across Alberta.

This means that 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 be added to your other medical expenses when calculating tax credits. 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.



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 at www.ab.bluecross.ca.

Know the signs of stroke

How quickly someone suffering a stroke receives treatment can mean the difference between life and death. In the case of ischemic stroke, which is caused by a blockage, a clot-busting drug must be given within three hours of onset. In a hemorrhagic stroke, which is caused by bleeding, emergency surgery may be needed to release pressure on the brain tissue. Take the time to learn these five warning signs:

1. Weakness

Sudden loss of strength, or onset of numbness in the face, a leg or an arm—even temporary.

2. Trouble speaking

Sudden difficulty understanding or speaking; mental confusion.

3. Vision problems

Difficulty with vision—even temporary.

4. Headache

Sudden and severe headache.

5. Dizziness

Sudden loss of balance, especially in conjunction with any other symptoms.

If you experience any of these symptoms, call 911 immediately. Do not wait for your symptoms to ease. Prompt medical attention has a direct and significant impact on survival and recovery.

Source: Canadian Health Magazine

Winter Word search

Find and circle all of the winter related words that are hidden in the grid. The remaining letters spell a Japanese proverb.

BLACK ICE
BLIZZARD
BOOTS
CARNIVAL
CHRISTMAS
COLD
EGG NOG
FIREPLACE
FIREWOOD
FOG
FREEZE
FROST
GLOVES
HAIL
HEADBAND
HIBERNATION
HOCKEY
HOLIDAYS
ICE FISHING
ICICLES
KNIT CAP
LONG UNDERWEAR
MITTENS
OLYMPICS
PARKA

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

SCARF
SEASON
SKATES
SKI DOO
SKI PANTS
SKIING
SLED
SLEET
SLIPPERY

SNOW CASTLE
SNOW PLOW
SNOW SHOVEL
SNOW TIRES
SNOWBALL
SNOWBOARD
SNOWFLAKE
SNOWMAN
SNOWSHOES

SOLSTICE
SOUP
STEW
STORM
SWEATSHIRT
TOBOGGAN
VACATION
WIND CHILL
WOOL SOCKS

Source: www.puzzles.ca

The hidden sentence is: One kind word can warm three winter months



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	Grande Prairie	780-532-3505
Calgary	403-234-9666	Fort McMurray	780-790-3390
Red Deer	403-343-7009	Toll-free from anywhere in Alberta	
Lethbridge	403-328-1785	1-800-661-6995	
Medicine Hat	403-529-5553		

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, *Seniors' 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.

