

# blue Line



## SUMMER 2009

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- Understanding the value of your plan
- Direct billing for optical claims
- Delisting chiropractic services

BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

## Protect your health while you travel

If you're without emergency medical coverage while travelling outside of Canada, you could face huge medical bills, debts, and a potential financial burden. When you qualify for Alberta Blue Cross travel coverage, you know you're protected in case of a medical emergency—and your claim will be paid.

### Coverage you can count on

Whether you're heading to the U.S. or abroad this summer, don't leave home without emergency medical travel coverage from Alberta Blue Cross. Two nights in a U. S. hospital can cost over \$10,000. If a patient needs surgery, air evacuation and other assistance, the health care bill could cost hundreds of thousands of dollars. Even when travelling to other provinces in Canada, Albertans can end up with some medical bills not covered by provincial health care.

### Travel assistance services

Our out-of-province emergency medical coverage even includes travel assistance services. This service includes emergency response in most major languages and arranges transportation home, if medically permissible. As well, it assists in locating an appropriate physician, clinic or hospital, monitors your medical treatment and keeps your family informed. It will also provide information and coordinate payment to the hospital and physician.

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. An Alberta Blue Cross representative will be pleased to help determine the coverage that best suits your needs by reviewing our travel plan terms of agreement and qualification process with you.

**And remember, as a current individual health plan member, you qualify for a 10 per cent discount.**

## Alberta Blue Cross individual health plan rates not affected by Alberta Pharmaceutical Strategy

In December 2008, the Government of Alberta announced the new Alberta Pharmaceutical Strategy. This strategy is a plan to make government-sponsored drug coverage more affordable, accessible, efficient and effective. A key component of the strategy is adjusting the Government of Alberta sponsored Non-Group Coverage program 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 Alberta Blue Cross individual health and dental benefit plans.**

Rates for Alberta Blue Cross individual health plans are *not* set by the Alberta government and are *not* affected by this change.

Over the past few months, there has been some misleading information in the media about who is affected by this announcement. Please note that the Government of Alberta's increase to premiums for its Non-Group Coverage program administered by Alberta Blue Cross applies only to this program, not to all Alberta Blue Cross plans.

If you have any questions about your coverage or benefits, please contact Alberta Blue Cross Customer Services at 780-498-8000 from Edmonton and area, 403-234-9666 from Calgary and area or toll free at 1-800-661-6995. You may also visit our web site at [www.ab.bluecross.ca](http://www.ab.bluecross.ca).

### Return undeliverable addresses to:

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

Publication mail agreement: 40062397

# Protect your coverage with a portability plan

If you are about to receive group benefits through an employer, think twice before you leave your Personal Choice coverage behind. Instead, consider the portability option.

The Alberta Blue Cross Portability Plan enables you to remain eligible for future individual health plan coverage with no medical review while you are receiving group benefits\*. This **guaranteed insurability** enables you to resume your full Personal Choice individual coverage in the future, regardless of whether you or any family member has developed a medical condition in the interim.

Without the Portability Plan, you would need to re-apply for individual coverage and undergo a new medical review. And if you or any family member has developed a medical condition, the entire family could be declined coverage. With the portability option, **you can continue your individual health plan coverage in the future—with no medical review.**

In addition to providing you with guaranteed insurability, the Portability Plan also provides a \$15,000 Accidental Death Benefit and a 10 per cent travel coverage discount.

Protect your healthy future by choosing the Portability Plan today.

For more information about the Alberta Blue Cross Portability Plan, contact Alberta Blue Cross Individual Products at 780-498-8008 (Edmonton and area), 403-294-4032 (Calgary and area) or 1-800-394-1965 (toll free).

*\*Please note that you must apply for the Portability Plan within 30 days of your Personal Choice individual health plan cancellation date.*



The Rahman family of Calgary has had individual health and dental coverage through Alberta Blue Cross since 2002 when it was recommended to them by a friend. When Hady Rahman decided to take a job with a company that provided a group benefit plan in 2005, he called to discuss his family's options with Karen, their contact in the Individual Products department.

On Karen's advice they didn't leave their Personal Choice coverage behind. Instead, they enrolled on a Portability Plan to secure their eligibility for continued individual health plan coverage without a medical review.

"I would strongly recommend that people consider the Portability plan to ensure that they can fall back on Personal Choice coverage," says Hady. "Now that I've gone back to consulting, I'm so glad that Karen explained the options so carefully to us."

Mr. Rahman appreciates the personalized service he gets from Karen and her co-workers in the Individual Products department. "Karen has always been wonderful to talk to," says Hady. "She's warmhearted and knowledgeable about the plans and she's always given us the advice we need." In fact, Mr. Rahman looks forward to meeting Karen in person sometime—and since we're based in Alberta, that meeting is entirely possible.

## Visualize the convenience—direct billing for optical claims

Last year, Alberta Blue Cross introduced the convenience of direct billing of eligible optical claims for individual health plan customers whose plans include vision care coverage.

This service allows optical providers to submit claims online at the time of service through an easy-to-use secure web site created and maintained by Alberta Blue Cross. The secure web site allows optical providers to check patient coverage and determine the amount Alberta Blue Cross will pay to their office on your behalf, as well as the amount—if any—they need to collect from you. Processing is completed and results are displayed immediately. As well, 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 then wait to be reimbursed. Your out-of-pocket amount may be significantly reduced or completely eliminated.

Since Alberta Blue Cross has offered this new convenience, over half of all optical providers who submit claims to Alberta Blue Cross are now using this efficient direct bill service. The names of optical providers participating in online claims submission are listed on our web site at [www.ab.bluecross.ca](http://www.ab.bluecross.ca) and are also available through our Customer Services department. This growing list includes Alberta's largest chain stores as well as department stores and many independent retailers.

If your individual health plan includes vision care coverage, ensure you ask before your next appointment if your optical provider offers the convenience of direct bill servicing.

# Take advantage of the Alberta Blue Cross Health & Wellness Companion

A few months ago, Alberta Blue Cross introduced you to the Health & Wellness Companion—a comprehensive user-friendly Internet web site that offers a variety of helpful resources for you and your family.

The Health & Wellness Companion is a valuable and practical online benefit you can use to assess your health, identify potential health concerns and learn strategies to help you make positive lifestyle changes.

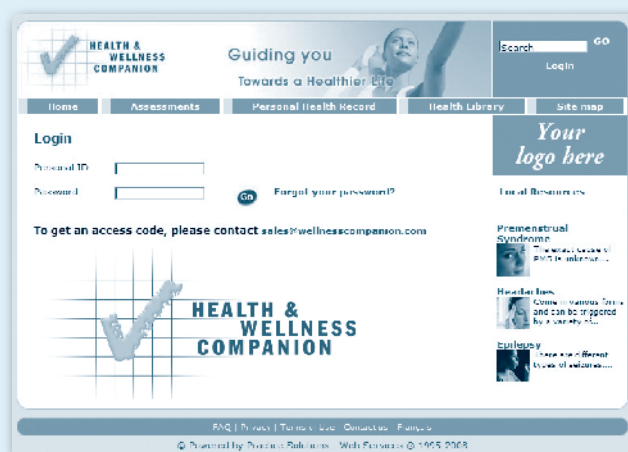
## Unparalleled credibility

Designed and maintained by Practice Solutions (a subsidiary of the Canadian Medical Association) on behalf of Alberta Blue Cross, the Health & Wellness Companion has unparalleled credibility and has been created specifically for Canadian audiences. 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**.

Once you have completed an initial confidential self-assessment, you can use this benefit on an ongoing basis to help monitor your health as well as access resources to support you in maintaining or improving your health. All you need to access this site is a computer with Internet access and your valid Alberta Blue Cross identification card number.

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

If you haven't used the Alberta Blue Cross Health & Wellness Companion yet, check it out today! The link is available on our web site at [www.ab.bluecross.ca](http://www.ab.bluecross.ca).



## You ask... we answer

*My son graduated university and is no longer a dependent on my plan. I worry about him not having coverage. Is there a way he can continue having coverage even though he is no longer on my plan?*

—Greg, Okotoks

Yes. It's called the 30-day conversion rule. When a child is removed from a parent's plan (generally because he or she is no longer a dependent), the individual has 30 days to apply for an individual plan of his or her own in order to have some of the waiting periods waived. This gives the individual continuous and uninterrupted coverage. So, as long as your son applies for an individual plan within 30 days of being removed from your plan, he is eligible for uninterrupted coverage.

*I pay my premiums through preauthorized withdrawals and am making changes to my bank account. What can I do to ensure my coverage isn't interrupted?*

—Nadine, Stettler

You must inform Alberta Blue Cross at least five working days prior to the date of payment withdrawal to ensure your information has been updated in our files and to prevent any interruption in your coverage. You can provide your updated banking information by fax (toll free 1-877-498-3531) or through our web site ([www.ab.bluecross.ca](http://www.ab.bluecross.ca)) by selecting the Individual Health Plan section, click on the "Cardholder services" option and then select "forms and files updates" from the left hand side menu.

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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](mailto:blueline@ab.bluecross.ca).

# Tell us how we're doing!

The *BlueLine* newsletter is mailed twice a year to all Alberta Blue Cross individual health plan customers. The newsletter allows us to stay in touch with our customers and to communicate with you on a variety of topics related to your plan. To ensure that the *BlueLine* continues to meet your needs and interests, we would like you to tell us how we're doing.

Please take a few moments to complete this short survey and return it to Alberta Blue Cross by **Friday, September 4, 2009**.

Everyone who responds will be entered in a draw to win **one of 10 Alberta Blue Cross prize packs**. Winners will be contacted by mail and their names will be published in the next issue of the *BlueLine*.

## Have you moved?

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](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, extension 8899; by fax at 1-780-498-3531; 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.

### Readership survey

Please rate the value/importance of the following from 1 to 5 (1=high value/importance, 5=low value/importance).

Please circle the appropriate response:

	IMPORTANCE				
	High value				Low value
Overall content	1	2	3	4	5
Customer profiles	1	2	3	4	5
Benefit/plan information	1	2	3	4	5
Question and answer section	1	2	3	4	5
Health and wellness articles	1	2	3	4	5
Contests	1	2	3	4	5
Other _____	1	2	3	4	5

Does the *BlueLine* newsletter help you to better understand your benefits?

Yes  No  Undecided

Does the *BlueLine* newsletter bring added value to your plan?

Yes  No  Undecided

What topics or information would you like to see included in future issues of the *BlueLine* newsletter? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Please provide any general comments. \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Your name: \_\_\_\_\_

Alberta Blue Cross ID number: \_\_\_\_\_

Mailing address: \_\_\_\_\_

Postal code: \_\_\_\_\_

**Thank you for your feedback!**

Please return by fax to 780-498-8096 or by mail to:

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

## Quick tip

### Expecting a baby?

Make sure you provide written notice to Alberta Blue Cross within 30 days of your baby being born. **If written notice is received within 30 days, coverage for newborns will take effect from the date of birth without medical evidence.** If you want to add children more than 30 days old to your plan, they must be medically reviewed to qualify for coverage.



## Alberta government delists chiropractic services

In conjunction with the 2009 provincial budget, the Government of Alberta announced it will eliminate provincial funding for chiropractic services “effective summer 2009.”

According to this announcement, “the impact will result in a maximum cost shift to Albertans of \$200 annually” for those individuals who use chiropractic services. Alberta will become one of seven provinces, including Ontario and Quebec, that do not provide public funding for chiropractic services. This change is expected to save Alberta Health and Wellness approximately \$53 million per year.

### What does this mean to you?

**Alberta Blue Cross individual health plans that presently provide coverage for chiropractic services will continue to do so in accordance with existing per visit and annual maximums**, which may vary by plan design. Please consult your plan agreement to determine eligibility for coverage of chiropractic services. Eligible claims for such services can continue to be submitted to Alberta Blue Cross.



## Understanding the value of your benefit plan

In today's economy many Albertans are self-employed, working without employer benefits or retiring early.

### Why is your health coverage a necessity?

You insure your belongings against loss and damage, so it makes sense to protect your most valuable possession—your health. Without coverage from Alberta Blue Cross, an unexpected illness or accident could leave you with medical bills you may not be able to afford.

It's horrible to think about, but what if you didn't have coverage and you or a family member developed a medical condition requiring expensive medication? Or if one of you required an ambulance trip or had a dental emergency? The Alberta Health Care Insurance Plan does not cover ambulance services, dental or vision care or prescription drugs outside of hospitals. But Alberta Blue Cross individual health plans do cover them—and more. **Your plan provides peace of mind and protects your bank account!**

### Valuable protection

Drug costs are continuing to increase across Canada, and individuals are being prescribed more medication than ever before. In Canada, prescription drug sales reached \$21.4 billion in 2008. Within our province, each Albertan spends \$548 a year for an average of nine prescriptions. As a result, having a benefit plan with drug coverage isn't just a convenience—it's a necessity. Almost everyone has had to visit a pharmacy to get a prescription filled at one time or another. Alberta Blue Cross individual health plans help Alberta families, like yours, budget prescription drug costs and provide valuable protection against the high cost of unexpected illness, medical conditions and future health problems.

### Don't forget about the savings offered through your plan

Your Alberta Blue Cross premiums qualify as a medical expense. Add them to your other medical expenses when you calculate your personal income tax credits, or you may be able to claim them as a business expense, which could provide you with a significant income tax savings.\* Individual health plans have another advantage: you get a 10 per cent discount on out-of-province emergency medical travel coverage.

*\*Contact your accountant or Canada Revenue Agency for more details about how Alberta Blue Cross health and dental rates can save you tax dollars.*

# 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 would like to put a face to a name, 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, September 4, 2009.**

**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

Please mail entries to:  
**Summer Kids' Colouring Contest**  
c/o Alberta Blue Cross  
Corporate Communications  
10009-108 Street,  
Edmonton, AB, T5J 3C5

### Contest rules:

Photos will not be returned. Entries will be displayed at Alberta Blue Cross. The 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. Winners' photos may be reproduced with winning entries in the next issue of the BlueLine newsletter.



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**  
**Grande Prairie 780-532-3505**

**Lethbridge 403-328-1785**  
**Medicine Hat 403-529-5553**  
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](http://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.

