

Seniors, blue Line



SUMMER 2009

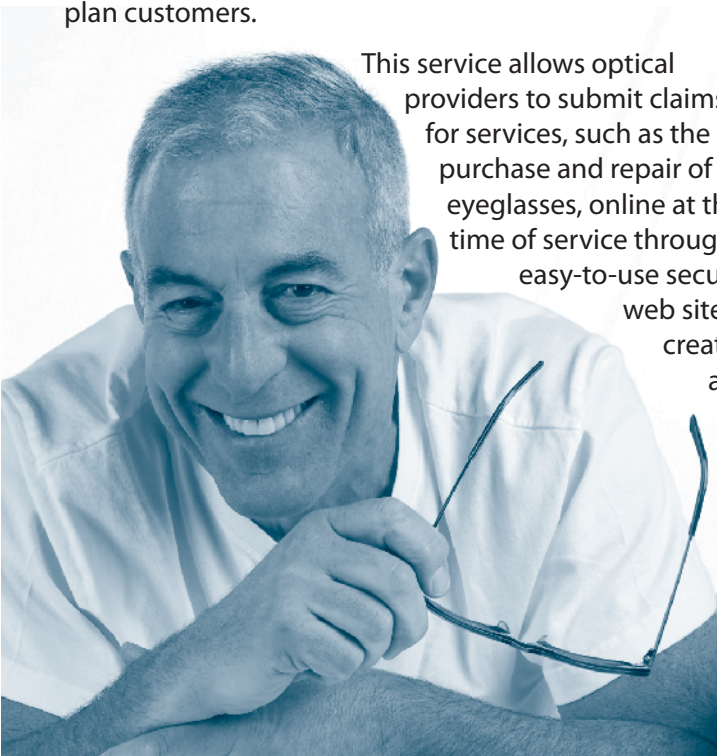
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- Protect your health while you travel
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BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

Visualize the convenience— direct billing for vision claims

Last year, Alberta Blue Cross introduced the convenience of direct billing of eligible vision claims for all Seniors Plus plan customers.



This service allows optical providers to submit claims for services, such as the purchase and repair of eyeglasses, 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 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 vision claims and then wait to be reimbursed. Your out-of-pocket amount may be significantly reduced or completely eliminated.

Since Alberta Blue Cross offered this service, 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 and are also available by calling our Customer Services department. This growing list includes Alberta's largest chain stores as well as department stores and many independent retailers.

Please ensure you ask before your next appointment whether your optical provider offers the convenience of direct billing.

The names of optical providers participating in online claims submission are listed on our web site at www.ab.bluecross.ca.

Return undeliverable addresses to:

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

Publication mail agreement: 40062397

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 benefit you can use to assess your health, identify potential health concerns and learn strategies to help you make positive lifestyle changes. All you need to access this site is a computer with Internet access and your valid Alberta Blue Cross ID number.

To access this benefit, visit the Alberta Blue Cross web site at www.ab.bluecross.ca./ip_hwc.html.

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.

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



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.

You can quickly and easily change your address by phoning 1-800-661-6995, extension 8899; by fax at 1-780-498-3531; by mail at 10009-108 Street, Edmonton, AB, T5J 3C5; or, if you have Internet access, by completing the *Address Change Form* available on our web site at www.ab.bluecross.ca.

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.



Going on vacation? Protect your health while you travel

No one expects to be in an accident or be struck by illness while on vacation, but in a split second, an unexpected medical emergency could happen to you or a family member. And if you're without coverage, 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 that 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. The Alberta Health Care Insurance Plan provides some emergency travel coverage, but health care costs outside Canada can be much higher than in Alberta. 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 arranging 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 Seniors Plus plan member, you qualify for a 10 per cent discount.



Eat well

Regardless of age, income or activity level, it's important to eat healthy. Here are some tips to accomplish that goal:

- 🍎 Keep healthy snacks in your refrigerator, such as fruits and vegetables. Avoid too many cookies or other items high in fat and sugar.
- 🍷 Stay as physically active as possible to stimulate your appetite and digestive system.
- 🍽️ Eat several smaller meals during the day. It's easier for your body to digest the food and you'll maintain energy throughout the day.
- 🌶️ Use extracts and spices in your foods to enhance smell and taste. Some medications can interfere with taste or reduce saliva in the mouth. Adding more flavour to foods often increases appetite.
- 🥤 Drink plenty of fluids. Dehydration may lead to diminished appetite and endanger your health.
- 🥫 Keep a variety of items in your home. Don't only buy canned soups and bananas, for example. Everyone likes variety and monotonous diets may cause some people to simply avoid eating.
- 🍽️ Check into programs that provide meals to your door. It's an easy way to obtain a nutritious meal with minimal effort.

Source: HealthLink Alberta

You ask... we answer

Is it true that Alberta Blue Cross is not-for-profit? What does this mean?

Lynne, Barrhead

Yes, Alberta Blue Cross does operate on a not-for-profit basis and as such we have no shareholders or investors. As a not-for-profit organization, we invest any surplus, after claims and administration expenses, into improving the products and services we deliver to our customers and maintaining adequate reserves.

As our multinational competitors concentrate on generating profits for their shareholders, we focus on providing the core benefits our customers need through product offerings aligned with what a broad cross-section of Albertans request. Over the past years, consolidation in the Canadian insurance industry has resulted in fewer, but in some cases, very large, multinational companies. Alberta Blue Cross provides an attractive alternative— offering unequalled flexibility in terms of both price and product content, as well as a unique emphasis on quality local service delivered by Albertans to Albertans. Combined with our effective claims management and commitment to cost containment, Alberta Blue Cross delivers unparalleled value to Albertans.

Alberta Blue Cross is required to maintain a reserve fund. This ensures the continued financial viability of Alberta Blue Cross and allows us to meet all future operating requirements. This reserve fund provides the backstop critical to successfully provide for claims that could result from a catastrophe or epidemic. The reserve fund also ensures that Alberta Blue Cross is able to maintain reasonable rates despite economic fluctuations. **As an Alberta-based, not-for-profit organization, Alberta Blue Cross is directly responsive and uniquely accountable to Albertans**—and we're dedicated to meeting your needs like no one else. To learn more about Alberta Blue Cross's history and business practices, you can visit our web site at www.ab.bluecross.ca.



If you have a question you'd like to see answered in a future issue of *Seniors' BlueLine*, e-mail us at blueline@ab.bluecross.ca.

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?

All Alberta Blue Cross Seniors Plus plans provide coverage for chiropractic services and 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 details. Eligible claims for such services can continue to be submitted to Alberta Blue Cross.

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





Plan a healthy vacation

Summer is a popular season to visit family and friends or plan a vacation. If you are planning to travel this summer, here are some tips to ensure you have a great vacation with your health in mind.

▲ Protect yourself against deep-vein thrombosis. If you are travelling a distance where you will be sitting for long periods of time on a bus or plane, be sure to get up and move around at regular intervals (in a vehicle, pull over, get out and stretch). Prolonged sitting in one position can create clots in your veins due to slow circulation. You can reduce the risk of this happening by drinking lots of fluids, by not wearing tight clothing and by stretching your legs or taking a walk. If you have a health condition such as a heart problem or varicose veins, Alberta Health Services recommends you wear compression or support stockings in addition to drinking fluids and getting exercise.

▲ Ensure you carry enough of your medication for your trip, but keep it in its original labeled container, especially if you are flying. Many airport security areas will not allow unlabelled medication. Remember to keep medication in your carry-on bag as luggage may be misplaced or lost.

▲ Ask your physician to write down any medical conditions you may have, the names of any drugs you are taking (including the generic name), the doses and when and how you take them. Having this information with you at all times helps ensure proper medical care if there is an emergency and you can't communicate, or if you lose your medication.

▲ If you have a chronic illness, it's a good idea to keep it listed in an obvious place or wear a medical bracelet identifying the illness or allergy.

▲ If you have limited mobility or use a wheelchair or walker, call ahead to ensure your hotel and sightseeing locations have facilities that meet your needs.

▲ It's easy to become dehydrated in the warm summer months and in dry airplanes. Ensure you drink plenty of fluids and limit your alcohol intake as it may dehydrate you further.

▲ Guard against infection. Wash your hands often and/or use hand sanitizer on your travels.

▲ Keep a copy of your health and travel coverage with you at all times.

▲ If you have questions about the safety of travel due to a medical condition, always check with your doctor first.

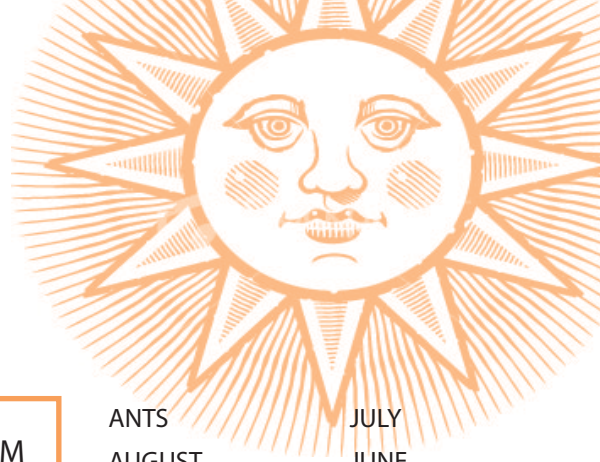
Quick tip

Medication changes may affect travel coverage

If you purchased travel coverage for an imminent trip, please be aware that any new medications or changes to your existing medication could render your travel plan void. If your doctor has altered your medication in any way between the date you applied for travel coverage and your departure date, contact Alberta Blue Cross immediately to ensure your travel coverage is still valid for your upcoming trip.

Word search

Find and circle all of the summer words that are hidden in the grid. The remaining letters spell an additional summer item.



- | | |
|-------------|---------------|
| ANTS | JULY |
| AUGUST | JUNE |
| BARBECUE | MOSQUITOES |
| BASEBALL | NO SCHOOL |
| BEACH | PICNIC |
| BEES | ROLLER BLADES |
| BICYCLE | SANDALS |
| BLUE SKY | SKATEBOARD |
| BOATING | SOCCER |
| BREEZE | SOLSTICE |
| CAMPING | SPRINKLERS |
| FISHING | SUNBURN |
| FLIES | SUNGLASSES |
| FLOWERS | SUNSCREEN |
| GARDENING | SUNSHINE |
| GOLF | SUNTAN |
| GREEN GRASS | SWEAT |
| HAT | SWIMMING |
| HIKING | UV RAYS |
| HOLIDAYS | WASPS |
| HOT | WATER FIGHTS |
| ICE CREAM | WATERMELON |

Source: www.puzzles.ca

The hidden message is: SUMMER VACATION



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 498-8000
Calgary 234-9666
Red Deer 343-7009
Lethbridge 328-1785
Medicine Hat 529-5553
Grande Prairie 532-3505

Toll free from anywhere in Alberta
1-800-661-6995

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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

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