

blue Line



WINTER
2010

inside:

- Retaining coverage
- Positive lifestyle changes
- Guarantee your insurability
- Escaping winter

BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

Enjoy the convenience of direct deposit

With the convenience of direct deposit, you can enjoy expedited payment for eligible claims—at no cost—deposited directly to your bank account.

Direct deposit is a safe, fast and confidential way for you to receive your claim payments from Alberta Blue Cross.

Payments are made directly to your bank account—which means you no longer need to rely on the postal system, no longer wait for cheques to arrive and no longer make time-consuming trips to the bank or stand in line to make deposits. Direct deposit also provides extra security as it avoids the risk of cheques being lost or stolen.

All health, drug, vision and dental claims can be reimbursed through direct deposit. Your bank statements will reflect that an electronic payment was made to your account and you will continue to receive an Explanation of Benefits (EOB) statement for all claims processed by Alberta Blue Cross.

Your privacy and security is protected

Your banking information is safe with Alberta Blue Cross. We protect confidential information and our access to your account would be limited solely to depositing of claim payments—only you can authorize withdrawals from your account.

Getting started

An application form has been enclosed for your convenience. If you would like to enjoy the benefits of direct deposit please complete the form and forward it in the postage paid envelope provided or feel free to fax it back directly to 1-877-498-3531.

Questions?

If you have any questions about the direct deposit process, please contact our Individual Products department at 1-800-661-6995 extension 8899. We are confident you will appreciate the many advantages of this new service.

Alberta Blue Cross pandemic preparations

Alberta Blue Cross is prepared for the potential of a pandemic to ensure we can provide continuous service to our customers, regardless of the situation.

Alberta Blue Cross has established a strategic pandemic plan as a component of our Business Continuity Plan. Our pandemic planning allows us to stay operational during a pandemic in order to serve our customers in their time of need without risking the health and safety of our employees.

We also hold a reserve fund, which is required to meet any future operating requirements and ensure our organization's continued viability. This reserve fund provides the backstop critical to successfully provide for the significant number of health and life claims that could result from a catastrophe or epidemic.

What you can do to prevent the spread of flu



You can play an active role in staying healthy and preventing the spread of influenza, whether it's the seasonal flu that circulates each winter or the H1N1 flu. To do so, follow these steps recommended by the Public Health Agency of Canada and the Government of Alberta.

Get vaccinated

Contact your local health centre to find out where you can get H1N1 and seasonal flu vaccinations if you haven't already.

Wash your hands

Washing your hands frequently is the number one method to prevent the spread of seasonal colds, flu and H1N1.

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What you can do to prevent the spread of flu

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Wash your hands, especially before and after eating, after using the washroom, after coughing or sneezing and after touching surfaces that may have been contaminated. When an infected person coughs or sneezes, the viruses are released into the air and settle on hard surfaces like counters and doorknobs, where they can stay alive for up to two hours. If you touch infected surfaces and then touch your eyes, mouth or nose, you become infected. Use an alcohol-based hand sanitizer if you don't have immediate access to soap and water.

Cover up when you cough or sneeze

When you cough or sneeze, use a tissue or raise your arm up to your face to cough or sneeze into your sleeve. By doing so, you keep infected droplets out of the air and off surfaces, which stops you from contaminating your surroundings. If you use a tissue, dispose of it as soon as possible and wash your hands immediately. Try not to rub your eyes or put your fingers near your mouth or nose.

Diet, exercise and rest

By eating nutritious foods, getting enough sleep, doing regular physical activity, getting more fresh air and avoiding smoking, you prepare your immune system to better handle illness.

Stay home if you are sick

If you are sick with cold, seasonal flu or H1N1, stay home and keep away from public areas. If you go out when you're sick, you may spread your illness to people around you. Try to get a lot of rest. It may take you longer to get better if you are not well rested. Return to public areas only after 24 hours of being fever-free.

Talk about staying healthy

Encourage others to follow these simple steps. If you have children, be a good role model. Teach them to count to 20 when washing their hands and show them how to cover up when they cough or sneeze.

Helping make positive lifestyle changes



The Health & Wellness Companion is a valuable and practical benefit available through the Alberta Blue Cross web site that you can use to assess your health, identify potential health concerns and learn strategies to help you make positive lifestyle changes. It is secure, user-friendly and offers a variety of helpful resources—including health assessments and a personal health record. Also included is a comprehensive health resource library and a prescription drug information database. The drug database allows you to enter a drug name and then provides a full description of the drug, how to use it, side effects, drug interactions and much more. New to the site is an interactive health symptom checker which you can use to access information related to a wide range of conditions from head to toe.

Since Alberta Blue Cross launched the Health & Wellness Companion to our Individual Health Plan members last year many of you have contacted us to let us know how much you appreciate this online resource and the difference it's made to you and your family.

Here is one of the comments we've received:

"I think this is a valuable tool. When people are under stress, we don't always remember when things happened. Being that I'm a single mother of three and now have my elderly mother living with me, I just add in their profiles and all their information is there at my fingertips. I also recently switched physicians for my son and it was nice to know that most of his history was online. Any extra information his new doctor needed was just printed off. It's about time we started taking the initiative to look after our own health!"

Share your testimonial

We are interested in hearing how the Alberta Blue Cross Health & Wellness Companion is making a positive difference in your life. Tell us about your experiences using the resource, what you like about it or what you've found useful. We'll share your testimonial with other users and we'll enter your name in a draw to win one of five Alberta Blue Cross promotional item prize packs. **Send your feedback to companion@ab.bluecross.ca by April 30, 2010.** Please be sure to include your name, Alberta Blue Cross ID card number and contact information so we can reach you if you're selected as one of the prize winners.

Credible source

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.** All you need to access the 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/plan-members/gpm-healthwellness-companion.html.

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.

You ask... we answer

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I will be moving this spring and also want to revert back to my maiden name. What information do you need to change my name and address and how far in advance do I have to let you know?

Alice, Lloydminster

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 as soon as possible and let us know when you'd like the change to be effective.

For a simple and convenient option, Individual Health plan members can change their address online by completing the **Address Change Form** on the Alberta Blue Cross web site at www.ab.bluecross.ca.

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.

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.

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.



Supporting Alberta pork producers

Alberta Blue Cross stepped up to the plate—literally—through the month of November to show our support for Alberta's pork producers in recognition of the challenges this important industry is currently facing in our province.

Among our 1.5 million valued customers across the province are thousands of families and businesses that rely on the pork industry for their livelihoods. Back in 2003 and 2004 Alberta Blue Cross undertook an initiative to demonstrate our support for the province's beef industry when it was suffering due to market challenges. So we rolled out a comparable plan to show our support for Alberta's pork producers.

This included hosting a luncheon in our corporate head office in Edmonton where we served pulled pork on a bun to our employees, handing out information and recipes from the Alberta Pork Producers association to our staff, and promoting the availability of pork freezer packs to our employees across the province to encourage them to support this important industry. We also made a corporate donation of 2,000 pounds of Alberta pork to food banks in Edmonton, Calgary, Red Deer, Lethbridge, Grande Prairie and Medicine Hat.

Alberta Blue Cross recognizes the importance of the pork industry in Alberta, and we are pleased to show our support to those Albertans who rely on this industry.

For information about Alberta's pork industry, including access to delicious recipes, visit www.albertapork.com.

BlueLine readership survey

We asked...you answered!

Thank you to everyone who responded to the readership survey in the Summer 2009 issue of the *BlueLine* newsletter. We received responses from all corners of the province—and everywhere in between! Your feedback helps us to improve the newsletter and to ensure your needs and interests are being met.

The *BlueLine* newsletter allows Alberta Blue Cross to communicate with you on a variety of topics related to your plan—and helps us stay in touch with you.

We received a number of excellent comments and topic suggestions for future issues.

If you have a comment, feedback or suggestion for the *BlueLine* newsletter, please e-mail us at blueline@ab.bluecross.ca.

All survey respondents' names were entered in a draw for one of 10 Alberta Blue Cross prize packs.

Congratulations to the following draw winners!

Linda Pollock of Rumsey
Darlene Hall of Calgary
Donald Cox of Camrose
Melissa Hall of Edmonton

Carey Enjati of Red Deer
Katharina Audrist of Bowden
Bill Schultz of Medicine Hat
Emilian Matei of Calgary
Shirley Siegle of Medicine Hat
Marilee Ference of Lloydminster

Alberta Blue Cross emergency medical travel coverage.

Escaping winter doesn't necessarily mean escaping the flu

With winter upon us, it's natural to wish for an escape to a sunny destination. But just because you are on a sunny beach, it doesn't mean you are safe from illness. The flu virus may be lying in wait in the departure lounge of the airport, in the recycled air on your airplane, in the lobby of your hotel or the armrest of your bus.

Taking precautions such as frequent hand-washing, using hand sanitizer, limiting exposure to crowded areas and getting the vaccine—if it's available to you—are all recommended actions. And, don't forget your emergency medical travel coverage.

Purchasing emergency medical travel coverage protects you during your vacation. Catching the flu on your holiday would be horrible enough, but if it's a serious case and involves medical treatment and hospitalization, the cost could be extremely high if you are without coverage.

Alberta Blue Cross does not have any exclusions in any of our travel policies relating specifically to pandemics and we will cover travel emergencies which include H1N1. However, if a particular pandemic is linked to a DFAIT (Department of Foreign Affairs and International Trade of the Canadian Government) warning that is issued prior to travelling to a specific country, then all travel medical emergencies could be excluded.

With this in mind, it's important you are aware what travel warnings or advisories are in place regarding your holiday destination—before you book your trip.

Don't put your holiday and peace of mind at risk. **Obtain emergency medical travel coverage and ensure your moments in the sun are happy ones.**

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 an individual health plan member, you qualify for a 10 per cent discount.

Retaining your coverage through uncertain economic times

As our province continues to experience an economic slowdown, many Albertans are currently facing reductions in their personal income levels.

In this environment, Alberta Blue Cross would like to remind you that if you are having challenges budgeting your expenses through uncertain economic times, we can provide you with an option to help you avoid having to give up your individual health plan coverage completely.

Your Alberta Blue Cross individual health plan is designed to bring you value by providing practical benefits you can access on a regular basis to help maintain your health, as well as affordable protection against potential catastrophic costs associated with an unexpected illness, accident, medical condition or health problem.

But if you need to reduce your plan costs, you can contact us to arrange to downgrade your coverage level (for example, from Plan B or Plan C to Plan A, depending on which plan option you presently have). This will help you to avoid having to cancel your coverage or letting your coverage lapse—which would mean losing your guaranteed insurability if you have previously qualified for a medically underwritten plan, and having to re-serve waiting periods for certain benefits if you reapply for coverage at a later date.

Please contact us toll free at 1-800-394-1965 if you would like to discuss this option with an Alberta Blue Cross individual health plan representative.



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 a part of your healthy future through 2010 and beyond!

Portability Plans

Guarantee your insurability

You don't have to say farewell to your Personal Choice Individual Health Plan if you get coverage through a new employer. Instead, you could apply for a Portability Plan. To obtain peace of mind should your group benefits end, a **Portability Plan guarantees your insurability**. The Portability Plan ensures you can transfer back to your original Personal Choice 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. You must enrol within 30 days of the date you cancel your Personal Choice Plan.



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 www.ab.bluecross.ca/aboutus/fraud-prevention.html.

Potential for tax savings

Are you aware that Canada taxation laws may allow you to deduct the cost of your Alberta Blue Cross health and dental plan rates? 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 in any 12-month period ending in the taxation year, against either spouse's income.*

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.

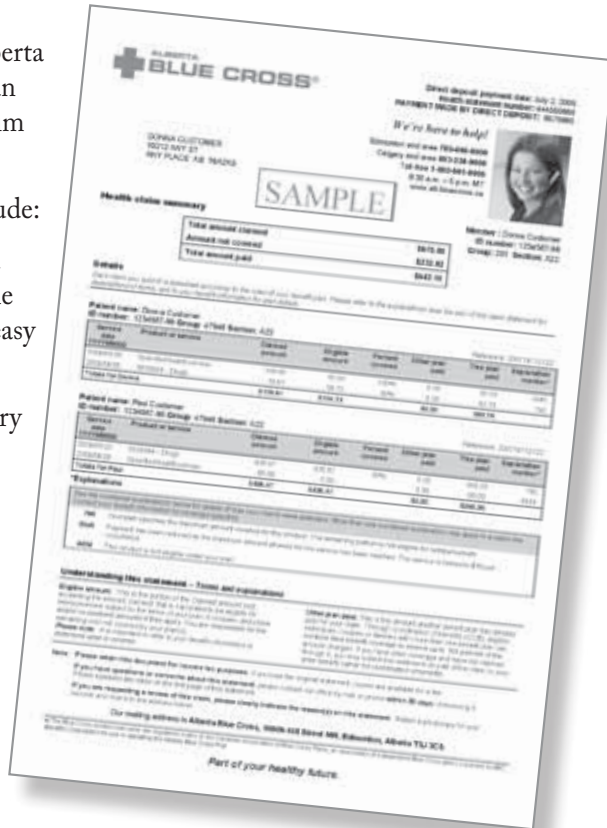
**Some conditions may apply so please confirm with Canada Revenue Agency or your accountant.*

Health claim statements revised

Based on customer feedback, research and focus testing, Alberta Blue Cross has implemented an enhanced format of health claim statements for plan members.

Some of the new features include:

- Key statement, contact and customer information in the top right-hand corner for easy reference.
- A handy three-line summary so that you or a health service provider can see at a glance the total amounts claimed, not covered and paid. This immediately answers what most customers want to know when they receive their health claim statement.
- An easy-to-read, cleaner and simpler format.
- Each family member's claims grouped together for handy reference.
- Based on customer feedback, fewer details with the elimination of industry jargon.
- An expanded *Terms and explanations* section to answer common questions.
- Two-sided printing on a legal-sized sheet; saving on paper consumption.



Congratulations kids!

Congratulations to our Summer 2009 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	Daniel, Edmonton	(5 years)
2nd	Joshua, St. Albert	(3 years)
3rd	Payton, Lundbreck	(3 years)

Age 6-9 years category

1st	Erin, Duchess	(9 years)
2nd	Daphne, Legal	(7 years)
3rd	Shelby, Hayter	(8 years)

Age 10-13 years category

1st	Louisa, Edmonton	(11 years)
2nd	Cara, Spirit River	(10 years)
3rd	Kaitlynn, Blackfalds	(10 years)



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

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 fiber. As corporate citizens, we continue to look for ways to reduce our environmental impact.