

blue Line



SUMMER 2010

inside:

- Access to secure online services
- Emergency medical travel coverage
- A look into your benefits
- Kids' colouring contest

BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

Online answers to your claim and benefit questions

Do you need to know if your claim has been processed or when you are next covered for a dental checkup? You can now find this information—and more—online. The Alberta Blue Cross secure web site for plan members is available seven days a week to give you the answers you need.

Check the status of your claims

If you have sent in a claim during the past 24 months and would like to find out if it's been received or processed, visit the *Your claims* section of the web site. If your claim has been processed, a statement will be available for you to view and print. These claim statements can be submitted as official tax receipts to Canada Revenue Agency.

Review your summary of claims

To view the total amount of health and dental claims submitted by you and assessed by Alberta Blue Cross during the past two years, check your claim summary in the *Your claims* section.

Check your benefit details

Click on *Your benefits* to view your Standard Terms and Benefit Schedule and to find specific information about your dental and vision benefits.

The *Your benefits* section of the web site provides answers to benefit questions most frequently asked by plan members.

Vision:

- how much vision coverage you or your dependents have,
- details of maximums and percentage payable,
- how much each individual has used so far and
- when you and your dependents will next be eligible for the full plan maximum.

Dental:

- when your benefit plan will next cover a dental checkup,
- the total amounts the plan covers,
- maximums and percentages payable and
- how much you or your dependents have used so far.

Change your address and print ID cards

Check online for the address, birth date and phone numbers we have on file for you and your dependents. In the *Personal banking and ID card info* section, you can also update your address and phone numbers and even print new ID cards.

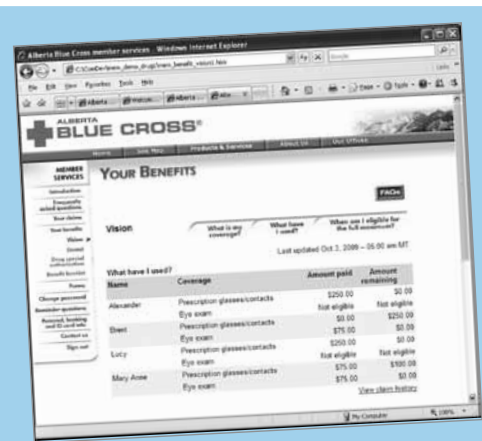
continued inside

See inside for site registration details

Return undeliverable addresses to:

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

Publication mail agreement: 40062397



www.ab.bluecross.ca/online_services

Self-service features

- Next date eligible for vision and dental services
- Vision and dental maximums
- ID cards
- Health and dental claim information
- Standard Terms and Benefit Schedule
- Forms
- Updates to your account
- and more . . .

Now you can securely access your claims and benefit information anywhere, any time.

Online answers to your claim and benefit questions

continued from front page

Alberta Blue Cross ensures that these online services provide maximum security for your benefit information. Web site security features include 128-bit encryption and automatic sign-out after a period of inactivity.

Even though secure online services can give you answers to the most frequently asked questions by plan members, you are also welcome to contact our Customer Services department for assistance from Monday to Friday, 8:30 a.m. to 5 p.m. Please dial 780-498-8000 if you are calling from Edmonton and area, 403-234-9666 if you are calling from Calgary and area or our toll-free number 1-800-661-6995 if you are calling from anywhere else.

How to register for access to secure online services

Access to the site is available at www.ab.bluecross.ca/online_services

The first time you use the site you will be asked to enter information from your ID card.

- **Group number**

- **ID number**

(You must enter the ID number of the primary member for the benefit plan, including the last two digits.)

- **Date of birth**

GROUP	SECTION	B2	CLASS	FAMILY
2007				
ID NUMBER		NAME		
1234567-33	JANET D SMITH			
1234567-34	JACK P SMITH			
1234567-35	DAVID C SMITH			
1234567-36	JOANNE S SMITH			

Alberta Blue Cross ID card

By presenting this card or Alberta Blue Cross identification number, I acknowledge that I consent to the use of my personal information for the administration of my benefit plan as described in the Alberta Blue Cross Privacy Policy posted at www.ab.bluecross.ca or call 1-800-661-6695.

To complete your registration, you must also enter the password you wish to use and submit a reminder question and answer, which will be used online to verify your identity if you forget your password or need to change it.

Sign up online for direct deposit of claim payments

Would you like your claim payments to be conveniently deposited into your bank account? You can now sign up online for direct deposit of claim payments.

First, navigate to our secure web site at www.ab.bluecross.ca. Once you have registered for this site and signed in, click *Personal banking and ID card info*

and select the *Direct deposit* tab. You can now add or edit your banking information.

Direct deposit means you no longer need to rely on the postal system, no longer have to wait for cheques to arrive and no longer need to make time-consuming trips to the bank or stand in line to make

deposits. Direct deposit also provides an extra measure of security as it prevents the risk of a cheque being lost or stolen.

If you have any questions about the benefits of direct deposit or how to sign up for it, please contact Alberta Blue Cross Customer Services.

Cuba travel insurance requirements are now in effect



As of May 1, 2010, Cuba has made it mandatory for all visitors either to hold travel health insurance from providers approved by the Cuban government or to purchase it from Cuban vendors at Cuba's port of entry.

If you are travelling to Cuba, ensure you purchase Alberta Blue Cross emergency medical travel coverage prior to departure and carry with you your travel agreement that displays your Alberta Blue Cross travel coverage ID cards at the bottom. The travel agreement contains many attributes that provide proof of medical travel insurance coverage (name and address, dates of travel, Alberta Blue Cross logo and travel assistance numbers on the back of the ID cards). Moreover, we suggest that you bring along a travel brochure that details the travel agreement upon purchase.

The Alberta Pharmaceutical Strategy and you

In December 2008, the Government of Alberta announced its Alberta Pharmaceutical Strategy, a plan to make drug coverage more affordable, accessible, effective and efficient.

Since that time, the government has introduced a variety of initiatives in support of this strategy. These initiatives include the re-pricing of generic prescription drugs in Alberta effective April 1, 2010, with currently listed generic drug products to be reduced to a maximum of 56 per cent of the brand name price and new generic drug products entering the market to be reduced to 45 per cent of the brand name price.

On a long-term basis, reduced prescription drug prices in Alberta will help limit the rate of drug plan inflation—which is expected to help control plan costs in the future.

These initiatives also include a “transitional allowance” to be added to prescriptions with a drug cost of less than \$75 for an interim period while initiatives to deliver long-term drug pricing savings are implemented. The transitional allowance was negotiated by the Government of Alberta with the pharmaceutical community, recognizing that long-term savings on generic drug prices realized through Alberta Pharmaceutical Strategy initiatives would be extended to all Albertans but that an interim period would be provided for pharmacies to adjust to these changes as drug price reductions take effect.

This allowance is set at \$3 per prescription effective April 1, 2010 and will be adjusted to \$2 starting on April 1, 2011 and \$1 on April 1, 2012 before being phased out on April 1, 2013.

All drug benefit plans administered by Alberta Blue Cross, including individual health plans that include drug coverage and government-sponsored drug benefit programs, will consider the transitional allowance as part of the total cost of eligible prescriptions for the applicable period. Normal co-pay amounts continue to apply to each prescription. The transitional allowance does not apply to prescriptions for oral contraceptives, insulin, injectable products or diabetic supplies.

In conjunction with the Alberta Pharmaceutical Strategy, the Government of Alberta also announced that premiums charged through its Non-Group Coverage program administered by Alberta Blue Cross on behalf of Alberta Health and Wellness would be adjusted to reflect current market rates. These premiums were increased July 1, 2009, and will be adjusted again on July 1, 2010. It is important to note that this announcement **does not apply to Alberta Blue Cross individual health plans**. Individual health plan rates are not set by the government and are not affected by this change.



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.



You ask... we answer

I recently got married and we are expecting a baby, so what should I do if I want to add dependents to my plan?

Paul, Red Deer

Congratulations on these two important events in your life! Including your spouse on your individual health plan is easy. Please visit our web site at www.ab.bluecross.ca, click the *Forms* button and download an *Add a Dependent* form.

Once you and your wife have completed the form, simply return it to Alberta Blue Cross at the address indicated on the form, or fax it to us at 780-498-3531, and our Medical Underwriting department will assess the application.

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.

I've heard about the importance of buying a Portability Plan, but in what situations will I need it?

Karen, Calgary

If you have been a Personal Choice Plan member but are now considering cancelling your coverage because you will receive benefits through your new employer, you should apply for a Portability Plan. With this plan, you don't have to say farewell to your Personal Choice individual health plan. So if your group benefits end, **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 switching to an employer-sponsored group plan, you must enrol on the Portability Plan within 30 days of the date you cancel your Personal Choice Plan.

Are you using the Health & Wellness Companion yet?



Did you know that as an Alberta Blue Cross individual health plan member, you have free access to the Alberta Blue Cross Health & Wellness Companion? The Companion is a secure, user-friendly web site that offers a variety of resources including health assessments, a personal health record, a comprehensive health resource library, innovative symptom checker and prescription drug information database. All you need to access this site is your valid Alberta Blue Cross ID card number.

The Alberta Blue Cross Health & Wellness Companion provides you with accurate information that you can trust. The site is designed and maintained on behalf of Alberta Blue Cross by Practice Solutions, a subsidiary of the Canadian Medical Association.

Here's what some Alberta Blue Cross plan members have had to say about the Health & Wellness Companion:

“I started to look into the Health & Wellness Companion on the Alberta Blue Cross web site in January 2010, looking for a healthy way to lose weight. This is where I found a lot of information

Share your story with us!

If the Alberta Blue Cross Health & Wellness Companion has helped you make positive lifestyle changes or identify opportunities to improve your health, we'd love to hear from you.

Tell us about your experiences using the Health & Wellness Companion, what you like about it or what you've found useful on this site. Please send your feedback to companion@ab.bluecross.ca.

by taking the health assessments. These assessments tell you what your weight should be and how to achieve getting there. I have reduced my weight from 179 to 165 pounds and should be at my goal weight of 155 pounds by June. The Health & Wellness Companion has many solutions for health issues, and I highly recommend it.”

“I think this is a most valuable tool. It is time we start taking the initiative to

look after our own health. As a mother of three and having my elderly mother living with me, I just add their profiles, and all their information is there at my finger tips. I just log on and there it is. I can go travelling and their information comes with me. I recently switched physicians for my son, and it was nice to know that most of his history was online. His doctors just look up what I print off, and they have all the information that they need.”

“The Health & Wellness Companion was helpful in seeing exactly what my friends are facing. I know the name of their disorders, but little else. The symptoms and diseases section gave me a quick overview. While keeping track of my own health care and concerns, I am also learning more about those I love.”

“I think this is an excellent tool. Thank you again for the opportunity to use this!”

Put the Alberta Blue Cross Health & Wellness Companion to work for your health! If you're not signed up yet, register today on our web site at www.ab.bluecross.ca.

Remember to purchase emergency medical travel coverage

Emergency medical travel coverage is something every Albertan should have when travelling out of the country, or even out of the province.

Unexpected illnesses or accidents can happen anywhere. Your trip may keep you within Canada but when travelling outside of Alberta, you could still end up with large medical bills not covered by provincial health care. In the past, Alberta Blue Cross paid over \$15,000 just to transport one patient back to Alberta by air ambulance.

If you're planning on travelling outside Alberta, get emergency medical travel coverage from Alberta Blue Cross before you go. Enjoy your vacation knowing that you have affordable protection against the high cost of surprise illness, accident or injury.

As an existing individual health plan member, you qualify for a 10 per cent discount on Alberta Blue Cross travel coverage.

For the travel protection you need this summer, call Alberta Blue Cross today at 1-800-661-6995.

A look into your benefits:

Visit your dentist regularly

If you take care of your teeth and gums at home and visit your dentist annually, your smile should last you a lifetime.

As an individual plan member, you have coverage for standard dental checkups and cleanings and comprehensive coverage for fillings, extractions and root canals.

The Canadian Dental Association suggests that regular checkups and professional cleanings are the best way to prevent problems or to stop small problems from getting worse. With your dental coverage, a standard checkup and cleaning includes a new patient exam or a recall exam, bitewing radiographs, one time unit of polishing, up to two time units of scaling or root planing and fluoride treatment.

During your checkup, your dentist will look for early signs of oral cancer and many other diseases. Your dentist will also look for gum disease, cavities, eroded fillings, tooth fractures and oral infections. He or she is trained to catch small problems before they become big ones, and can often treat a problem right away.

Make certain you know what your dental coverage is and visit your dentist for checkups on an annual basis.



Questions to ask your dentist

A checkup is also an opportunity to talk to your dentist about your oral health and to ask questions.

- What type of toothbrush and floss are best for me?
- Am I brushing and flossing effectively?
- Am I missing any spots when brushing or flossing?
- Where and how fast does plaque accumulate in my mouth?
- How does my mouth look?

Source: Canadian Dental Association



Remember that to further help you with preventing injuries related to prolonged sitting, you can access services of chiropractors and physiotherapists. Check your benefit plan to see whether you are eligible for coverage of these types of services.

Ergonomics: Take stretch breaks when sitting too long

Have you ever found yourself sitting at a desk or staring at a computer for hours at a time? Sitting for a long time, however, is not good for your health. It can not only cause discomfort and fatigue but also lead to pain and even injury in your wrists, back, legs, shoulders, neck, muscles and joints.

The Canadian Centre for Occupational Health and Safety recommends taking a 10-minute break for every hour spent at a workstation. It also advises you do the following stretches to minimize risk of discomfort, fatigue and pain.

To stretch your hands and forearms, put your palms together and slowly move your elbows outward, lowering wrists until you feel a stretch. Be sure to keep your palms together throughout the stretch. *5 – 7 seconds. 3 times.*

To relieve tension in the shoulders and neck area, raise your shoulders towards your ears until you feel slight tension in your neck and shoulders. Then relax and put your shoulders into a normal position. *3 – 5 seconds. 2 – 3 times.*

To stretch your middle and upper back, hold your right arm with your left hand just above the elbow. Gently push your elbow toward your left shoulder. *5 seconds each arm.*

To flex your ankle, hold one foot off the floor with your leg straight and point your toe up and down. *5 seconds each leg.*

Try to do these stretches as often as you can.

Hey kids! Summer is here! Get your crayons ready



If you like colouring, painting and drawing pictures, we invite you to take part in our summer colouring contest for kids.

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.

All entrants will receive a special Alberta Blue Cross prize for participating. First, second and third prizes will also be awarded in 3-5, 6-9 and 10-13 age categories.

Deadline for entries is Friday, September 3, 2010.

Simple rules:

The contest is open to children of Alberta Blue Cross individual health plan members. All entries become property of Alberta Blue Cross and will not be returned. Select entries will be displayed at Alberta Blue Cross and could be reproduced in the next issue of the *BlueLine* newsletter.

✂ Clip and attach to your entry

Please include on your entry:

Name _____ Parent's name _____
Age _____ Parent's signature _____
Mailing address _____ Alberta Blue Cross
ID number _____

Telephone number _____

Please mail your entry to:

Kids' Summer Colouring Contest
c/o Alberta Blue Cross
Corporate Communications
10009 108 Street
Edmonton, AB T5J 3C5



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.