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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 at www.ab.bluecross.ca/online_services. The Alberta Blue Cross secure web site is available seven days a week to give you the answers you need.



Use secure web site to find quick answers to your questions
www.ab.bluecross.ca/online_services

Check the status of 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.

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

The *Your benefits* section of the web site provides answers to most frequently asked benefit questions:

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, update your address and phone numbers and even print new ID cards.

You are also welcome to contact our Customer Services department for assistance from Monday to Friday, 8:30 a.m. to 5 p.m. at 780-498-8000 (Edmonton), 403-234-9666 (Calgary) or 1-800-661-6995 (toll free).

SEE INSIDE FOR SITE REGISTRATION DETAILS

Return undeliverable addresses to:

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

Publication mail agreement: 40062397

How to register for access to secure online services

Enter information from your ID card

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 the following information:

- **Group number**
(From your Alberta Blue Cross ID card)
- **ID number**
(For example, 1234567-76 from your ID card. You must enter the ID number of the primary member for the benefit plan.)
- **Date of birth**

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 1-800-861-8695.

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. Successful registration will give you access to a variety of features.

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 the secure web site through www.ab.bluecross.ca. Once you have registered 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.

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

Government of Alberta announces delay in proposed changes to drug program for seniors

One of the elements of the Alberta Pharmaceutical Strategy was a proposed seniors' drug plan that would replace the existing Coverage for Seniors program and include optional registration and premiums based on taxable income level. On March 31, 2010, the Government of Alberta announced that proposed changes to Alberta's Coverage for Seniors program, which were scheduled to take effect on July 1, 2010, have been delayed in order to address necessary legislative and regulatory changes and align with other government programs for seniors.

"In 20 years, Alberta's seniors' population will have doubled from 400,000 to more than 800,000—an increase from 11 to 21 per cent of our population," said Gene Zwozdesky, Minister of Health and Wellness in announcing the delay. "As a result, a comprehensive approach is needed to address the needs of an aging and rapidly expanding population, and that simply requires more time to get it right."

The Government of Alberta also announced that the existing Coverage for Seniors program administered by Alberta Blue Cross on behalf of Alberta Health and

Wellness will **continue to remain in effect** for all Albertans 65 years and older. Through this program, Alberta seniors will continue to pay a co-payment of 30 per cent of each eligible prescription's cost to a maximum of \$25 per prescription. The existing Coverage for Seniors program will continue to provide coverage for eligible prescription drugs, ambulance services, clinical psychological services and home nursing care.

Alberta Blue Cross Seniors Plus plans complement the Coverage for Seniors program with a wide range of additional benefits.

Designed to meet your needs

Alberta Blue Cross has four affordable Seniors Plus plans to help Albertans 65 and over pay for out-of-pocket costs for dental care, eyeglasses, preferred hospital accommodation and more. Seniors Plus plans fill the gaps in government-sponsored benefits and are not medically reviewed to determine eligibility.

In 2009, we introduced enhancements to Seniors Plus plans and added a new Plan D in direct response to customer requests for higher maximums and increased coverage levels. Here is an overview of all four plans we offer.

Seniors Plus • Plan A	Seniors Plus • Plan B
<p>Extended Health Coverage Preferred hospital accommodation: Semi-private and private rooms. Up to \$50 per day up to a maximum of \$500 per participant each benefit year. Chiropractor: Up to \$20 per visit to a maximum of \$150 per participant each benefit year for services provided by a chiropractor. Chiropodist/Podiatrist: Up to \$12.50 per visit to a maximum of \$125 per participant each benefit year for services provided by a chiropodist or podiatrist in excess of government program maximums. Air ambulance: Outside Alberta but within Canada. Blood Testing Monitor: Up to a maximum of \$150 once in any five-year period.</p>	<p>Extended Health Coverage Preferred hospital accommodation: Semi-private and private rooms. Up to \$50 per day up to a maximum of \$1,000 per participant each benefit year. Chiropractor: Up to \$20 per visit to a maximum of \$250 per participant each benefit year for services provided by a chiropractor. Chiropodist/Podiatrist: Up to \$12.50 per visit to a maximum of \$250 per participant each benefit year for services provided by a chiropodist or podiatrist in excess of government program maximums. Diabetic Supplies: 70% coverage up to a maximum of \$200 per participant each benefit year. Accidental Dental: Up to a maximum of \$1,000 for the repair, extraction or replacement of natural teeth. Air ambulance: Outside Alberta but within Canada. Blood Testing Monitor: Up to a maximum of \$150 once in any five-year period.</p>
<p>Dental Coverage <i>All dental services paid according to the Alberta Blue Cross Dental Schedule.</i> 65% basic dental for checkups, cleanings, fillings, extractions and root canals to a maximum of \$500 per participant each benefit year.</p>	<p>Dental Coverage <i>All dental services paid according to the Alberta Blue Cross Dental Schedule.</i> First Benefit Year 70% basic dental for checkups, cleanings, fillings, extractions and root canals to a maximum of \$500 per participant. Second and Subsequent Benefit Years 65% extensive dental for periodontics, dentures, crowns, bridges and implants to a combined basic and extensive dental maximum of \$850 per participant each benefit year. <i>Please note: periodontics, dentures, crowns, bridges and implants are second year dental benefits. There is a one-year waiting period for these benefits.</i></p>
<p>Vision Care Coverage 70% coverage up to a maximum of \$150 per participant toward the purchase and repair of eyeglasses or contact lenses once every three years.</p>	<p>Vision Care Coverage 70% coverage up to a maximum of \$200 per participant toward the purchase and repair of eyeglasses or contact lenses once every three years.</p>
<p>Accidental Death Benefit \$10,000 in the event of an accidental death of a participant. Accidental Death Benefit underwritten by the Blue Cross Life Insurance Company of Canada.</p>	<p>Accidental Death Benefit \$15,000 in the event of an accidental death of a participant. Accidental Death Benefit underwritten by the Blue Cross Life Insurance Company of Canada.</p>

To request an upgrade form, or if you have any questions about your benefits or Alberta Blue Cross Individual Products at 780-498-8008 in Edmonton, 403-294-4032 in

Monthly rates (\$) per person

Plan type	Age								
	4 and under	5-20	21-34	35-44	45-54	55-64	65-74	75-84	85+
Plan A	5	16	20	20	21	21	26	28	27
Plan B	6	17	25	25	28	30	39	39	37
Plan C	6	22	33	33	35	38	49	50	49
Plan D	8	28	44	44	46	50	63	64	63

Seniors Plus • Plan C

Extended Health Coverage

Preferred hospital accommodation: Semi-private and private rooms. Up to \$50 per day up to a maximum of \$1,500 per participant each benefit year.

Chiropractor: Up to \$25 per visit to a maximum of \$300 per participant each benefit year for services provided by a chiropractor.

Chiropracist/Podiatrist: Up to \$15 per visit to a maximum of \$300 per participant each benefit year for services provided by a chiropracist or podiatrist in excess of government program maximums.

Diabetic Supplies: 70% coverage up to a maximum of \$200 per participant each benefit year.

Accidental Dental: Up to a maximum of \$2,000 for the repair, extraction or replacement of natural teeth.

Air ambulance: Outside Alberta but within Canada.

Blood Testing Monitor: Up to a maximum of \$200 once in any five-year period.

Dental Coverage

All dental services paid according to the Alberta Blue Cross Dental Schedule.

First Benefit Year

70% basic dental for checkups, cleanings, fillings, extractions and root canals to a maximum of \$600 per participant.

Second and Subsequent Benefit Years

65% extensive dental for periodontics, dentures, crowns, bridges and implants to a combined basic and extensive dental maximum of \$1,100 per participant each benefit year.

Please note: periodontics, dentures, crowns, bridges and implants are second year dental benefits. There is a one-year waiting period for these benefits.

Vision Care Coverage

70% coverage up to a maximum of \$250 per participant toward the purchase and repair of eyeglasses or contact lenses once every three years.

Accidental Death Benefit

\$20,000 in the event of an accidental death of a participant.

Accidental Death Benefit underwritten by the Blue Cross Life Insurance Company of Canada.

Seniors Plus • Plan D

Extended Health Coverage

Preferred hospital accommodation: Semi-private and private rooms. Up to \$50 per day up to a maximum of \$1,500 per participant each benefit year.

Physiotherapist/Chiropractor: Up to \$25 per visit to a combined maximum of \$300 per participant each benefit year for services provided by a physiotherapist or chiropractor.

Chiropracist/Podiatrist: Up to \$15 per visit to a maximum of \$300 per participant each benefit year for services provided by a chiropracist or podiatrist in excess of government program maximums.

Diabetic Supplies: 70% coverage up to a maximum of \$200 per participant each benefit year.

Accidental Dental: Up to a maximum of \$2,000 for the repair, extraction or replacement of natural teeth.

Air ambulance: Outside Alberta but within Canada.

Blood Testing Monitor: Up to a maximum of \$200 once in any five-year period.

Dental Coverage

All dental services paid according to the Alberta Blue Cross Dental Schedule.

First Benefit Year

80% basic dental for checkups, cleanings, fillings, extractions and root canals to a maximum of \$750 per participant.

Second and Subsequent Benefit Years

65% extensive dental for periodontics, dentures, crowns, bridges and implants to a combined basic and extensive dental maximum of \$1,350 per participant each benefit year.

Please note: periodontics, dentures, crowns, bridges and implants are second year dental benefits. There is a one-year waiting period for these benefits.

Vision Care Coverage

70% coverage up to a maximum of \$300 per participant toward the purchase and repair of eyeglasses or contact lenses once every three years.

Accidental Death Benefit

\$20,000 in the event of an accidental death of a participant.

Accidental Death Benefit underwritten by the Blue Cross Life Insurance Company of Canada.

For more information about upgrading your coverage, please contact us in Calgary, 1-800-394-1965 toll free or send us an e-mail to coverage@ab.bluecross.ca.

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

"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 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."



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.

"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."

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 medical travel coverage this summer

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 a current Seniors Plus 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 at 1-800-661-6995.



Keep your mind active!

Challenge your mind with Sudoku

The popular Japanese number placement Sudoku puzzle game is a great way to challenge your mind—and support your mental health. The objective of the game is to fill all the blank squares in a game with the correct numbers.

1		4			5		9	
	2			7				6
		5	1	3	8	4		7
	8	6	9			5		
		3	2		4			9
9			3			8	1	
							6	3
8					3			5
				6		7		

There are three very simple constraints to follow in a 9 by 9 square Sudoku game:

- Every row of 9 numbers must include all digits 1 through 9 in any order.
- Every column of 9 numbers must include all digits 1 through 9 in any order.
- Every 3 by 3 subsection of the 9 by 9 square must include all digits 1 through 9.

Did you know?

Alberta Blue Cross provides coverage to 1.5 million Albertans. As a not-for-profit organization, we ensure the best value for our customers because the rate you pay for your coverage goes solely toward claims and administration costs. As an Alberta-based benefit carrier, we ensure your money stays in our province supporting our local economy.

1	8	7	2	9	5	6	3	4
5	4	2	3	6	7	1	9	8
3	9	6	1	4	8	2	5	7
2	1	8	9	5	3	7	6	4
6	7	9	4	8	2	3	1	5
4	3	5	7	1	6	9	8	2
7	5	1	3	8	5	6	9	4
9	2	4	7	6	1	3	8	5
8	6	3	5	2	9	7	4	1

Source: www.puzzles.ca/sudoku

Solution:



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

*The Blue Cross symbol and name are registered marks of the Canadian Association of Blue Cross Plans, an association of independent Blue Cross plans. Licensed to ABC Benefits Corporation for use in operating the Alberta Blue Cross Plan. ABC 82719 (2010/05)

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.

