

For your **Benefit**

Summer 2010

Information for plan members to help you make the most of your benefits



Direct billing to be expanded to include **chiropractic claims**

Alberta Blue Cross is pleased to announce that effective August 3, 2010, we will offer you the convenience of online claim submission capabilities for chiropractic claims, for those plans that provide such benefits.

Chiropractic providers will be able to submit claims online at the time of service through an easy-to-use secure web site, created and maintained by Alberta Blue Cross. This service will be available at no cost to all Alberta Blue Cross plan members and chiropractic providers across Alberta.

With online submission, chiropractic providers can offer the convenience of direct billing for eligible services to Alberta Blue Cross plan members. This means you no longer need to pay out-of-pocket for eligible claims beyond your portion then wait to be reimbursed. Plan members are still responsible for payment of any co-pay or deductible amounts. The names of providers participating in electronic claims submission will be listed on our web site, and will be available through our Customer Services department.

Alberta Blue Cross already provides the convenience of electronic claim submission for dental services, prescriptions, ambulance services and optical claims—and the vast majority of such claims are today submitted electronically. *We are also currently in the process of setting up electronic direct billing capabilities for physical therapy services, which we expect to introduce later this year.*

We are excited to offer you this convenience.



Cosmetic procedures no longer eligible expenses through **Health Spending Accounts**

Due to a change in the Medical Expense Tax Credit in conjunction with the federal budget announced in March 2010, cosmetic services and procedures are no longer eligible expenses through Alberta Blue Cross Health Spending Accounts (HSA) unless they meet specific requirements. This exclusion applies to all cosmetic procedures incurred after March 4, 2010.

To ensure consistency with the intent of the Medical Expense Tax Credit, the 2010 Federal Budget proposed that expenses incurred for purely cosmetic purposes (including related services and other expenses such as travel), be ineligible to be claimed under the Medical Expense

Tax Credit. This generally includes surgical and non-surgical procedures purely aimed at enhancing one's appearance such as liposuction, hair



replacement procedures, botulinum toxin (botox) injections and teeth whitening.

However, cosmetic procedures, including those identified above, will continue to qualify for the Medical Expense Tax Credit if required for medical or reconstructive purposes, such as surgery to ameliorate a deformity arising from, or directly related to, a congenital abnormality, a personal injury resulting from an accident or trauma, or a disfiguring disease.

If you have an HSA claim that is unique or you are unsure whether it is eligible, please contact the Canada Revenue Agency at 1-800-959-8281 or visit the CRA web site at www.cra-arc.gc.ca to obtain more information.

New Cuba travel insurance requirement now in effect

If you're planning to travel to Cuba, please note that as of May 1, 2010, Cuba has made it mandatory for all visitors to hold either travel health insurance from providers approved by the Cuban government, or health insurance purchased from Cuban vendors at its port of entry.

Approved companies are those—like CanAssistance—that are affiliated with Asistur SA, the official medical assistance society of Cuba. Alberta Blue Cross's travel assistance provider is CanAssistance, therefore travellers who hold Alberta Blue Cross travel insurance are covered.

In order to avoid any potential difficulty, Alberta Blue Cross plan members with travel coverage benefits should ensure they pack the following in their carry-on luggage:

- A valid Canadian passport
- Provincial health care card
- Alberta Blue Cross ID card
- Alberta Blue Cross benefit booklet

More information is available from the Cuban Embassy to Canada's web site at <http://embacu.cubaminrex.ca/Default.aspx?alias=embacu.cubaminrex.ca/canadaingl>.



Enjoy **direct deposit** of your claims payments

With the convenience of direct deposit, you can enjoy expedited payment of your eligible claims deposited directly to your bank account.

Direct deposit is a safe, fast and confidential way for you to receive your claim payments. Payments are made directly to your bank account—which 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 cheques being lost or stolen.

Your banking information is safe with Alberta Blue Cross, and access to your account is limited solely to the depositing of claim payments.

All health, drug, vision, travel 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.

To enjoy the benefits of direct deposit, simply complete and return the direct deposit form found on the Alberta Blue Cross web site at www.ab.bluecross.ca, or contact Alberta Blue Cross Customer Services at **1-800-661-6995** to request a copy.

Are you using the **Health & Wellness Companion** yet?

As an Alberta Blue Cross employer group plan member, you have free access to the Alberta Blue Cross Health & Wellness Companion. The Health & Wellness Companion is a secure, user-friendly web site that offers a variety of resources including a comprehensive health resource library, prescription drug information database, health

assessments and a personal health record. 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.

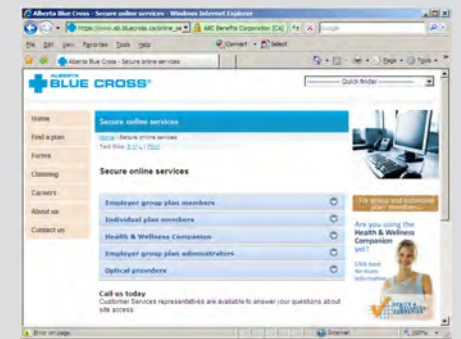
All you need to access this site is your valid Alberta Blue Cross identification card number, including your group, section and ID numbers. Make a difference in your health and wellness by registering today!



Access the Alberta Blue Cross **secure web site** today

Did you know you can access information about your claims and benefits anytime via the Alberta Blue Cross secure web site for plan members? To register for access to this site, you just need your Group number, ID number and birth date.

Please visit www.ab.bluecross.ca/online_services.html to get started using this convenient service today!



Have a question about your coverage?



We're here to help!



Edmonton 780-498-8000

Calgary 403-234-9666

1-800-661-6995

www.ab.bluecross.ca

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