

Seniors, blue Line



WINTER 2011

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- Using the dental schedule
- Enjoy direct billing for optical claims
- Keep your eyes healthy

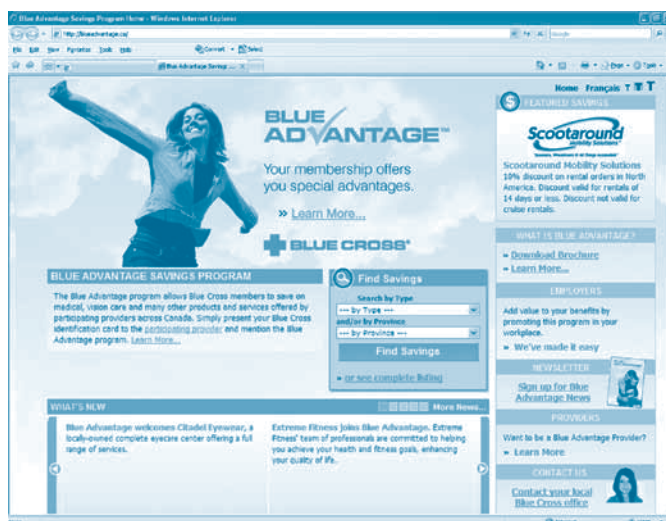
BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

Blue Advantage brings added value to your plan

Even with an Alberta Blue Cross Seniors Plus plan on your side, sometimes it can be a challenge to pay for health-related products and services. Prices vary widely and can exceed the level of coverage provided through your benefit plan. At the same time, it's not feasible for plans to cover every possible product or service that an individual may want to purchase.

Fortunately through your Alberta Blue Cross Seniors Plus plan, you have an extra advantage—Blue Advantage.

Blue Advantage is a program that allows Alberta Blue Cross plan members to save on health, vision and many other products and services offered by participating providers across Canada. Blue Advantage lists many providers across Alberta that offer savings.



www.blueadvantage.ca

The Blue Advantage program is unique because it provides you with savings at the point of sale on the total cost of products and services from participating providers, regardless whether the item is covered under your Seniors Plus plan or not. To find savings, just visit the Blue Advantage web site at www.blueadvantage.ca (also available as a link through the plan member section of the Alberta Blue Cross web site).

Then to receive discounts, simply present your Alberta Blue Cross ID card to the participating provider and mention the Blue Advantage program.

You can also sign up on the Blue Advantage web site to receive an e-mail newsletter featuring savings and notifications of new providers joining the program.

Return undeliverable addresses to:

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

Publication mail agreement: 40062397

Erase your medical travel worries with travel coverage

Upon retirement, Edmontonians Shirley and Larry wanted to keep on travelling. Every year, they head south across the border and never leave home without emergency medical travel coverage.

Having been an Alberta Blue Cross Seniors Plus plan customer since 2008, Shirley, 66, decided to obtain travel coverage for her and her husband from Alberta Blue Cross. “We did look around when we were considering buying travel coverage,” she remembers. “Alberta Blue Cross’s rates were comparable and we’ve had a pleasant experience with your company through our Seniors Plus plan, so we decided to purchase travel coverage through Alberta Blue Cross.”

Last January before leaving for Arizona, Shirley bought a 50-day travel plan, receiving a 10 per cent discount because she is enrolled on an Alberta Blue Cross Seniors Plus plan.

One night during her stay in Arizona, Shirley experienced acute abdominal pain. She was rushed to a hospital and later learned that she had a small bowel obstruction. “When we told my doctors that we had coverage from Alberta Blue Cross, they were very familiar with it and we did not have to worry about anything,” she says. “The hospital never asked us about payment options. The coverage from Alberta Blue Cross was great and I’m very thankful that we had it.”



If you would like to know more 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. Remember, as a Seniors Plus customer, you qualify for a 10 per cent discount on Alberta Blue Cross travel coverage.

After a two-day stay in the Arizona hospital, Shirley’s medical bills skyrocketed to a total of \$18,216 U.S., including \$888 for the ambulance service, \$625 for diagnostic services and \$15,040 for hospital care. Upon receiving claims, Alberta Blue Cross began to issue payments to the providers of services, and to date all claims have been paid in full.

“My husband and I will always buy Alberta Blue Cross travel coverage,” says Shirley, “because we never know what will happen—just like this time in Arizona.”



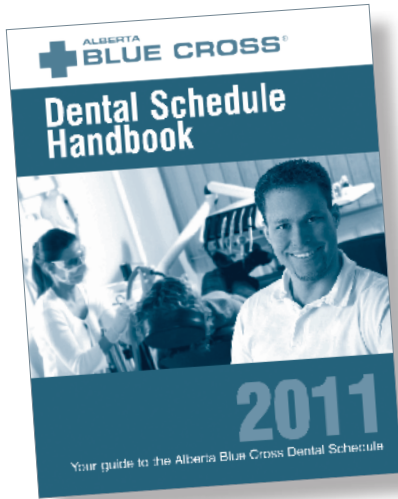
Introducing... *Apple*

Alberta Blue Cross is pleased to be a sponsor of Alberta Health Services’ new health and wellness magazine, *Apple*.

Published six times a year, *Apple* is filled with easily digestible information on what Albertans can do to lead healthy, balanced lifestyles. Some of the biggest health concerns in Alberta such as cancer, diabetes, obesity and many injuries can be prevented through simple, everyday healthy lifestyle choices. The magazine helps readers learn about those choices and also provides news and updates about the Alberta health care system.

Informative, fresh and colourful, 120,000 copies of *Apple* have been distributed across the province, including through all Alberta Health Services facilities and the offices of Alberta Blue Cross. An online version of the magazine is available at www.applemag.ca.

Make the most of your Alberta Blue Cross Dental Schedule



In November 2010, Alberta Blue Cross mailed a copy of the *Alberta Blue Cross Dental Schedule Handbook* to all Seniors Plus plan members. The information was sent out earlier than in the past to allow you time to understand what the Alberta Blue Cross Dental Schedule is, how your plan works and how you can make the most of it *before* your first dental appointment in 2011.

Understanding your dental benefits

In Alberta, individual dental providers are able to set their own prices. This situation differs from that in many other provinces where dentists follow a fee guide established by provincial dental associations. As a result, dental offices across Alberta charge widely varying prices for dental services.

The Alberta Blue Cross Dental Schedule provides our plan members with a consistent and reasonable basis for payment of dental claims. The rates are established by analyzing other provincial dental associations' fee guides, economic factors and what is deemed reasonable in the current market. Each year, the rates are adjusted to appropriately reflect the economy, dental expenses and other factors while ensuring reasonable benefit plan rates.

Dental benefits for more than 330,000 Albertans are now paid according to the Alberta Blue Cross Dental Schedule.

Access to information

All Alberta dental offices have copies of the 2011 Dental Schedule, as well as quick and easy access to information about your dental coverage through our convenient telephone information system or online. Most dental offices submit claims online to Alberta Blue Cross right at the time of your appointment, which means you can know instantly if you have any outstanding balance.

Learn about your benefits

In today's market of rising dental fees, we encourage you to take an active role in ensuring you are getting the best value for your dental services and making the most of your dental benefits.

Learn more about your benefits by visiting the Alberta Blue Cross secure web site for plan members at www.ab.bluecross.ca/online_services. Once inside the secure site, click on *Your benefits* to view your *Standard Terms and Benefit Schedule* and to find specific information about your dental—and other—benefits.

Access your dental claims and benefit information seven days a week

www.ab.bluecross.ca/online_services

On our secure web site for plan members, you will quickly be able to find out:

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

The Alberta Blue Cross secure web site for plan members allows you to securely access your claims and benefit information anywhere, anytime.

Register for access to online services

To register for access to the Alberta Blue Cross secure web site for plan members, visit www.ab.bluecross.ca/online_services and select the *Individual plan members* link.

You will need to provide your group number, ID number and birth date and come up with a reminder question and answer to complete your registration.

It's that easy!

Show your card

and enjoy the convenience of direct billing for optical claims

The next time you visit your optical provider, show your Alberta Blue Cross ID card and benefit from direct billing of optical claims through online claim submission.

You can **enjoy the convenience of direct billing** up to your contractual benefit maximum. However, you **MUST show your Alberta Blue Cross ID card** to ensure your provider has your correct coverage information and knows he or she can use the online claim submission service for your claims.

Direct billing will reduce the need for you to pay the full cost for eligible claims and then wait to be reimbursed. Your out-of-pocket amount may be significantly reduced or completely eliminated.

Online claim submission allows providers to submit your vision benefit claims 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 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.

The majority of optical providers in Alberta have signed up for this convenient service. The names of optical providers participating in online claim submission are listed on our web site at www.ab.bluecross.ca and are also available through our Customer Services department.

Ensure you show your ID card and ask if your provider offers online claim submission.



Show your ID card and ask if your provider offers online claim submission

Put tax savings to work for you!

Did you know that your Alberta Blue Cross health and dental plan rates could be tax-deductible, according to Canada's taxation laws? That could mean sizeable savings off the cost of coverage for you and your family.

To take advantage of these savings, have your receipts for the payments made to Alberta Blue Cross ready before you or your accountant start working on your income tax return.

You can request these receipts online at www.ab.bluecross.ca or by giving us a call at 1-800-661-6995.

Remember that you have to request your receipts only once. If you have asked for them in the past—online or over the phone—you will automatically receive them this year and in subsequent years.



A look into your benefits:

Keep your eyes healthy and safe

Many changes to vision happen so slowly you may not realize you have a problem. The Public Health Agency of Canada suggests that having eye exams on a regular basis is the most important thing you can do to protect your vision. Even with the best preventative care, however, it is very common to experience changes in vision as we age.

To make it easier to get the care you need, Alberta Health and Wellness covers the cost of some vision services for seniors, including one complete eye examination per year, one partial examination per year (if necessary) and one single diagnostic procedure per year (if necessary). Seniors with conditions such as diabetes, glaucoma, cataracts and other eye-health issues may be eligible for coverage for further services.

Moreover, all Alberta Blue Cross Seniors Plus plans offer 70 per cent vision coverage per participant toward the purchase and repair of eyeglasses or contact lenses once every three years. Check your plan to see what your maximum coverage is.

Visit your vision care provider if you or someone else notices that you do the following:

- squint;
- spill food or drinks because you misjudge where objects really are;
- are getting “clumsy” and have a hard time threading a needle, buttoning a shirt or finding food on your plate;
- see flashes of light or rapid movement from the corner of your eyes;
- experience difficulties with sharpness and contrast while driving at night, or miss street or traffic signs;
- experience uncontrolled eye movement;
- have fallen because of a missed step or an object on the floor that you didn't see.

Source: Public Health Agency of Canada

Are you using the Health & Wellness Companion yet?

As an Alberta Blue Cross Seniors Plus 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 that 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 ID card, including your group, section and ID numbers. Make a difference in your health and wellness by registering today!

Watch your step wherever you are



Anyone can fall. But as you age, the risk increases and consequences might lead to serious injuries that may result in decreased mobility, loss of independence and reduced quality of life. The Alberta Centre for Injury Control and Research and the Alberta Medical Association propose the following tips you can use to prevent falling.

- **Remove tripping hazards.** Keep pathways, halls and stairways clear of clutter. Remove throw rugs or make sure they are secure. Look out for pets.
- **Watch out for ice, cracks and uneven surfaces while walking.** Use a walking aid if you have balance problems.
- **Have your eyes checked every year.** Your eyes not only see where you are going but also help with balance and movement.
- **Wear shoes that support your feet** and help you keep your balance.
- **Avoid rushing** and doing too many things at once.

Always inform your doctor or health care provider if you have fallen. The Alberta Centre for Injury Control and Research and the Alberta Medical Association have lots of resources and tips you and your friends can use to prevent falling. Check them out at www.findingbalancealberta.ca.

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.

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

Source: www.puzzles.ca/sudoku

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.

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

Solution

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 2011 and beyond!



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

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VISIT US ON THE INTERNET

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