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BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

Travelling outside Alberta? Think travel coverage first

Emergency medical travel coverage is something all Albertans should have when they are going on vacation abroad or even on a short trip to another province. Whether it's a family visit to Ontario, a dream vacation to Europe or a quick getaway to the United States, an unexpected medical emergency can happen to you. And if you do not have travel coverage, you could be facing very high medical bills that could potentially be a financial burden to you and your family.

Every year, we pay thousands of travel coverage claims on behalf of our customers—with individual claims



TRAVEL CLAIMS WE PAID				
Age: 42	Age: 6	Age: 17	Age: 30	Age: 18
\$116,583	\$39,475	\$15,021	\$9,133	\$451,517
heart attack	repatriation	appendicitis	swimming accident	car accident
Jamaica	Newfoundland, Canada	Nebraska, USA	British Columbia, Canada	Washington, USA

often exceeding \$100,000. Two nights in a United States hospital can cost over \$10,000 and if you need surgery, air evacuation or other emergency assistance, you could be looking at a bill for hundreds of thousands of dollars. Even when travelling to other provinces in Canada, you can end up with large medical bills not covered by Alberta Health Care. We recently paid \$16,000 just to transport one patient back to Alberta by air ambulance.

Alberta Blue Cross offers a variety of travel coverage plans to meet the diverse needs of Albertans. When you qualify for our travel coverage, you know you're protected in case of

a medical emergency. Moreover, if you're involved in a medical emergency while travelling abroad, we offer travel assistance services like arranging for your transportation home (if medically permissible); locating an appropriate physician, clinic or hospital for you; keeping your family informed and coordinating payment to the hospital and physician.

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.

Return undeliverable addresses to:

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

Publication mail agreement: 40062397

Alberta Blue Cross is involved in your community

Alberta Blue Cross is an independent, not-for-profit organization with an unparalleled focus on and commitment to the health of Albertans. Not only do we strive to be the best supplementary benefits provider for all Albertans, but we also make every effort to make a positive difference in our neighbourhoods.

While as a not-for-profit organization we have limited funds to invest, we are committed to do as much as we can. Whether through volunteer initiatives or employee and corporate donations, Alberta Blue Cross aims to make a difference in communities across our province.

While our approach doesn't get Alberta Blue Cross the levels of recognition that paying to have our name put on a building or banner would bring, we ensure that funding is spread across a wide range of organizations throughout the province and is put to use for the good of Albertans.

Aspects of our community involvement

- Alberta Blue Cross plays an active role in leading and supporting province-wide health and wellness projects and initiatives.
- Through our 50th anniversary scholarship program, we provide extensive support to Alberta students pursuing post-secondary education.

- We provide a wide range of support to charitable community-based organizations across Alberta, both at a grassroots level as well as through our Hearts of Blue program—an employee-led charity that is funded through employee and corporate donations.

Our community involvements over the past year have included sponsoring the Alberta Finding Balance Campaign—an educational program designed to raise awareness about seniors' falls, the Coalition for Cellphone-Free Driving, sponsorship of Alberta Health Services' *Apple* magazine and the Children's Wish Foundation of Canada.

In 2010, organizations we supported included:

ABC Head Start • the Canadian Liver Foundation • CURE Foundation • food banks across the province
Edmonton School Lunch Program • Grande Prairie Hospital Neonatal Unit • Heart and Stroke Foundation • Kids Kottage
Lethbridge Rehabilitation Society • Meals on Wheels • MS Society • Operation Friendship Society • Calgary Health Trust
Red Deer Women's Outreach Society • Ronald McDonald House • Santas Anonymous
Juvenile Diabetes Research Foundation • Canadian Blood Services • Youth Emergency Shelter Society • Wings of Providence.

Promoting healthy lifestyles

This summer, Edmonton's World of Science is hosting the educational exposition, Sesame Street Presents: *The Body*. In accordance with our commitment to support initiatives aimed at educating and encouraging Albertans to lead healthy lifestyles, we are pleased to be a sponsor of this event.



Sesame Street Presents: *The Body* is an interactive, multimedia, hands-on exhibit that educates children aged two to eight about the body and how to keep it healthy. The exhibit features four different educational segments including a focus on choosing healthy foods, staying clean and getting plenty of sleep and exercise.

The exhibit runs from May 28 to Sept. 5. For further information, visit www.sesamestreetpresents.com.

Win a
guest pass!

To enter into a draw to win one of five double-guest passes to Edmonton's World of Science to visit the Sesame Street Presents: *The Body* exhibit, please e-mail: abccommunications@ab.bluecross.ca with your name, age and complete mailing address.

The draw will take place July 15, 2011. One entry per person.

Your Alberta Blue Cross coverage offers you special advantages

As an Alberta Blue Cross individual plan member, you can enjoy savings on health-related products and services offered by providers across Canada through the Blue Advantage program.

This program provides you with savings at the point of sale on the total cost of products and services from participating providers, regardless of whether the item is covered under your individual health plan or not. To find savings, 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, present your Alberta Blue Cross ID card to the participating provider and mention the Blue Advantage program.

On the Blue Advantage web site, you can also sign up for an e-newsletter that features savings and notifications of new providers joining the program.

What kinds of products and services are eligible?

- Vision care products
- Medical supplies and equipment
- Dental products
- Hearing aids products and services
- Health and wellness products and services

www.blueadvantage.ca

Find your claim and benefit information online 24/7

Alberta Blue Cross offers you the opportunity to access information about your claims and benefits at your convenience.

Our secure web site for plan members has extensive resources for you to do the following:

- View a claim summary of completed claims.
- Check claim reimbursement status.
- View claim statements for the past 24 months.
- Check coverage levels and when you are next eligible for vision and dental services.
- Print claim forms.
- Update your mailing address.
- Arrange to have your claim payments deposited directly into your bank account.
- Print or order additional ID cards.

Visit www.ab.bluecross.ca/online_services.html to get started using this convenient service. Our Customer Services representatives are available to answer your questions about site access. Please call us toll free at 1-800-661-6995 if you encounter any issue while signing up or using our secure web site for plan members.

Access the Alberta Blue Cross Health & Wellness Companion. It's free!

Did you know that as an Alberta Blue Cross individual health plan member, you have access to the Alberta Blue Cross Health & Wellness Companion? It offers extensive resources on health-related topics, and the access is free of charge.

Once signed in to the Health & Wellness Companion, you can try a variety of health assessments and an innovative symptom checker or go through a comprehensive health resource library and prescription drug information database. This site is designed and maintained on behalf of Alberta Blue Cross by Practice Solutions, a subsidiary of the Canadian Medical Association, so you can be certain that you receive accurate and trustworthy information.

Through our Companion, you can also create and maintain your electronic Personal Health Record to track emergency contacts, medical history and conditions, allergies, immunizations and much more medical information. The record is managed exclusively by you, and you decide how much or how little information you want it to contain. You can access or update your record anytime and even share it in part or in whole online with your physician.

All you need to access the Health & Wellness Companion is to visit www.ab.bluecross.ca, navigate to the Health & Wellness Companion section and sign in using your current Alberta Blue Cross ID number.



Offering individual health plans to all Albertans



Lise and her son Daniel are ready to face future medical expenses thanks to their Alberta Blue Cross coverage.

In 2010, trying economic times contributed to growth in the number of Albertans who turned to Alberta Blue Cross individual health plans when they became self-employed, started working part time or on a contract basis, or simply recognized the value an individual plan provides in helping to manage health care expenses.

This was the case with Lise Soucie and her son Daniel. As owners of Dan-Mar Equipment, a heavy equipment business in the pipeline industry, they were looking for additional coverage to help them maintain their health. “I wanted to take extra precautions because of the difficult economic situation we’ve experienced during the last two years,” says Lise. “I expected my son Daniel to face significant medical expenses because

he had recently been diagnosed with Crohn’s Disease, so I wanted to make sure we managed these expenses well.”

After contacting Alberta Blue Cross in September 2010 and speaking with Karen Misura, one of our representatives in the Individual Products Sales department, Lise learned about the wide range of individual health and dental plans Alberta Blue Cross offers. “I was especially thrilled to discover that Alberta Blue Cross has coverage even for those who already have medical conditions,” she says.

After that conversation, Lise and her daughter Elise-Marie enrolled on a medically reviewed Personal Choice plan to protect themselves from unexpected expenses in the future. To

help offset his own upcoming medical expenses, Daniel enrolled on both the Health Plus plan and Non-Group Coverage program.

“On top of being satisfied with the fact that Daniel could receive additional coverage, I was completely blown away with the customer service I got,” says Lise. “Every time I made a call, Karen was there to answer every one of my questions—and believe me I had a lot of questions.”

By offering a wide range of individual health and dental plans, Alberta Blue Cross ensures all Albertans have the option of having supplementary health benefit coverage—for themselves and their children—regardless of their health or age.

Do you plan on moving or changing your name?

It’s important to notify Alberta Blue Cross of any change in your address or name so that we can keep our files current and avoid sending potentially sensitive health information to an incorrect person. If you are planning on moving or changing your name, please let us know. It is your responsibility to ensure we have your current information.

To change your address online,

- visit www.ab.bluecross.ca/online_services.html,
- select the *Individual plan members* tab,
- sign in to the secure web site,
- visit the *Personal, banking and ID card info* section, and
- proceed to update your address information.

If you need to change your mailing address to an international residence, please contact our Customer Services representatives toll free at 1-800-661-6995.

Because name changes require documentation that must be sent to our office, please contact Alberta Blue Cross at 1-800-661-6995, extension 8899 and speak with an Individual Products Administration representative.

You ask... we answer



Every time I have a medical expense, I wonder if I should submit my receipts right away or wait until I have quite a few and then submit them together. Could you advise me on what the best practice is?

Tina, Lethbridge

You should submit your claims with corresponding receipts right after you incur your medical expense. This way your claim will be processed—and possibly reimbursed—before you incur further expenses. Sending your receipts to us right away speeds up the processing of your claims and delivery of payment to you!

If you are looking for claim forms, you can easily access them through the Alberta Blue Cross secure web site for plan members at www.ab.bluecross.ca/online_services.html. You can also find forms at our public web site www.ab.bluecross.ca: click on the *Forms* button in the left menu bar, choose the form you need, fill it out and print it.

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.

I've been a Personal Choice Plan member for several years, but now I'm considering accepting a job offer from a reputable employer. Is it possible for me to keep my existing coverage?

Nella, Calgary

Alberta Blue Cross offers a Portability Plan for people who would like to do exactly that. If you do not want to leave your individual health plan behind, just apply for a Portability Plan. This plan ensures you can transfer back to your original individual health plan without undergoing a new medical review or serving new waiting periods.

Along with guaranteed insurability, the Portability Plan also provides a \$15,000 accidental death benefit and a 10 per cent discount on out-of-province emergency travel coverage.

To learn more about whether you are eligible for the Portability Plan, contact Alberta Blue Cross Individual Products toll free at 1-800-394-1965 from anywhere in Alberta. Please remember you must enrol within 30 days of the date you cancel your individual health plan.

Travel safely with your medications

Whether travelling within Canada or abroad, you should take special precautions to ensure you don't encounter problems with your prescribed medications. Take a look at the following tips recommended by Alberta Health Services.

1. To **be prepared for unexpected delays**, always bring along medication for more days than the number of days you plan to be away.
2. If you are flying, **keep your medications in your carry-on luggage**. This way, you will have access to them during the flight and will not lose them if your luggage is lost. Keeping them with you also prevents your medications from being exposed to the temperature extremes that can occur in the baggage compartment.
3. If you require a syringe or needle to administer your medication (for

example, insulin), you may need to **carry your prescription with you** to be sure you can get through airport security and customs. The Canadian Diabetes Association recommends you get a letter from your doctor indicating you require syringes to administer your medication.

4. To prevent taking too much or too little medication when you are travelling through several time zones, consult your doctor or pharmacist to **work out a plan**

for adjusting the timing of your medication.

5. If you are visiting a hot, humid climate, **keep your medications in a cool dry place** out of direct sunlight.

It's also a good idea to carry your doctor's and pharmacy's phone numbers with you. And remember to keep your medications in their original labeled containers—to get through airport security and customs easier and faster.

Quick tip

Medication changes may affect travel coverage

If you purchased travel coverage for an imminent trip, please be aware that any new medications or changes to your existing medication could render your travel plan void. If your doctor has altered your medication in any way between the date you applied for travel coverage and your departure date, contact Alberta Blue Cross immediately to ensure your travel coverage is still valid for your upcoming trip.

You're invited to show off your drawing talent!

Summer is here—and that means the return of our very popular summer colouring contest for kids!

So get started on drawing, colouring or painting a picture of a healthy activity you and your family have enjoyed this summer. Be as creative as you like: use glitter, glue, colour, stickers or any materials you think would make your piece of art great.

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



Mail your entry to:

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

Name _____

Age _____

Mailing address _____

Telephone number _____

Parent's name _____

Parent's signature _____

Alberta Blue Cross ID number _____

Please cut out and attach to your entry.

Deadline for entries:

Friday, September 2, 2011.

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.



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 82864 (2011/05)

VISIT US ON THE INTERNET

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Check out our site at
www.ab.bluecross.ca

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