

# FOR YOUR Benefit

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



## Understanding your dental benefits



In Alberta, individual dental providers are able to set their own prices. This differs from 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. Despite the fact that each year Alberta Blue Cross adjusts the maximum amounts paid to dental providers through your plan, your dentist may still charge more than your plan covers. This means you could face out-of-pocket costs regardless of the basis of payment or the level of coverage provided through your plan.

All Alberta dental offices have quick and easy access to information about your dental coverage online. Most dental offices also

submit claims online to Alberta Blue Cross right at the time of your appointment, which means you can find out instantly if you have any outstanding balance such as a co-pay or a deductible (where applicable).

Your dentist can also quickly check how much your plan pays for dental procedures and how much, if anything, you will have to pay by submitting a predetermination to Alberta Blue Cross prior to your appointment. Be sure to ask your dentist about this convenient service.

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 are 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.html](http://www.ab.bluecross.ca/online_services.html). Find specific information about your benefits—including 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.

## Enjoy savings with Blue Advantage!

Even with Alberta Blue Cross coverage, it can sometimes be a challenge to pay for health-related products and services. Fortunately, through your Alberta Blue Cross group benefit plan, you have an extra advantage—Blue Advantage. Blue Advantage is a program that allows Alberta Blue Cross plan members to save on medical, vision care and many other health-related products and services offered by participating providers across Canada. Blue Advantage lists many providers across Alberta that offer savings on everything from hearing aids, contact lenses and eyeglasses to laser surgery, medical devices, mobility equipment and fitness programs.

The 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 of whether the item is covered under your health plan or not. To find savings, just visit the Blue Advantage web site at [www.blueadvantage.ca](http://www.blueadvantage.ca) (also available as a link through the Alberta Blue Cross web site). Then to receive savings, simply present your Alberta Blue Cross ID card to the participating provider and mention the Blue Advantage program.

## Do you have massage therapy coverage?

Alberta Blue Cross now offers online claim submission capabilities for eligible massage therapy claims for those employer group plan members with massage therapy coverage.

Massage therapists are 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 is available at no cost to massage therapists across Alberta.

With online submission, providers can offer the convenience of direct billing for eligible services to their patients with Alberta Blue Cross massage therapy coverage. This means you no longer need to pay out-of-pocket for eligible claims beyond your portion and then wait to be reimbursed. You are still responsible for payment of any co-pay or deductible amounts.

The names of providers participating in online claims submission are listed on our web site and available through our Customer Services department.

Alberta Blue Cross already provides the convenience of direct bill capabilities for dental services, prescriptions, ambulance services, optical claims, chiropractic services and physiotherapy services—and the vast majority of such claims are submitted online.



# Participate in Alberta Winter Walk Day 2012

On Wednesday February 8, Alberta Blue Cross challenges you to bundle up, step outside and participate in Alberta Winter Walk Day 2012! A province-wide initiative to get Albertans up and moving during the winter months, Winter Walk Day celebrates our Alberta winter while promoting the year-round health benefits of walking.

On this special day, all Albertans are encouraged to walk at least 15 minutes outside, then record the total minutes walked and register the number of minutes online at [www.shapeab.com](http://www.shapeab.com). In 2011, over 100,000 participants—including schools, workplaces, seniors centres and community groups as well as individuals and families—walked for a combined total of over two million minutes. This year's goal is to get over 120,000 participants.

Groups that pre-register will be provided information to support their events; schools, daycare centres and community groups that pre-register will receive a participant giveaway for each child participating; and groups that submit event photos or videos are eligible to win great prizes.

Winter Walk Day is sponsored by Alberta Blue Cross, the Alberta Motor Association, and SHAPE Alberta (*Safe, Healthy, Active, People Everywhere*) in partnership with the Be Fit for Life network and the Alberta Sport, Recreation, Parks and Wildlife Foundation.

For more information about Winter Walk Day, please visit our web site at [www.ab.bluecross.ca](http://www.ab.bluecross.ca).

## Why walk?

Walking is great for our health, the environment, reducing traffic and building community. So don't hibernate! Pull on your boots, dress warmly, get outside and enjoy the fresh, crisp winter air. Walk for your health, walk for fun, walk to enjoy the great outdoors, walk to work, walk your dog, walk to the mailbox or to the store, or even just walk around the block.



More than 120 Alberta Blue Cross employees participated in Alberta Winter Walk Day last year.

# Enjoy the convenience of paperless claim statements

You are now able to access claim statements electronically from Alberta Blue Cross!

Sign up for this convenient feature through the secure online services area for plan members. Once registered, you will receive an e-mail notification advising you when you have a claim or treatment plan statement. You then simply follow the link in the e-mail to the secure area of our web site to see the details of claim or treatment plans, as well as a wide range of information about your claims, benefits, coverage and eligibility.

In conjunction with the added convenience of having claim and treatment plans at your fingertips, you will receive statements faster than by mail—and you won't have to worry about missing mail or potential postal service disruptions. You will also be helping the environment by eliminating tens of thousands of pieces of mail, and be helping Alberta Blue Cross to control plan costs. In the face of continually rising health care costs, reducing paper and postage expenses is just one more way we are working to ensure the value and long-term affordability of your benefit plan.

Our secure online services area for plan members can be found at [www.ab.bluecross.ca/online\\_services.html](http://www.ab.bluecross.ca/online_services.html).



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# At your fingertips 24/7

Did you know you can access information about your claims and benefits anytime via the Alberta Blue Cross secure web site for plan members?

On our secure web site, you can:

- find answers to your questions about benefits
- view a claim summary of completed claims
- discover claim reimbursement status
- view claim statements for the past 24 months
- check coverage levels
- establish when you are next eligible for vision and dental services
- arrange to have your claim payments deposited directly into your bank account;
- print or order additional ID cards

You can even print a claims summary if required for income tax purposes.

Please visit [www.ab.bluecross.ca/online\\_services.html](http://www.ab.bluecross.ca/online_services.html) to get started using this convenient service!

Have a question about your coverage?



We're here to help!

**ALBERTA BLUE CROSS**

Edmonton 780-498-8000

Calgary 403-234-9666

Toll free 1-800-661-6995

[www.ab.bluecross.ca](http://www.ab.bluecross.ca)

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