

blue Line



WINTER 2012

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BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

Alberta Blue Cross introduces paperless claim statements

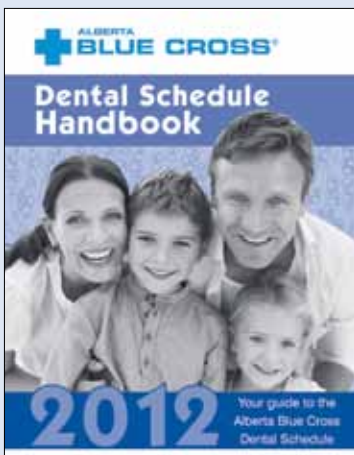
Did you know that you can choose to receive your claim and treatment plan statements from Alberta Blue Cross electronically rather than through the mail?

To sign up for this feature, visit www.ab.bluecross.ca/online_services, sign in to the secure web site for plan members, register for direct deposit and then select *Go paperless*.

If you choose to go paperless, you will receive an e-mail notification directly from Alberta Blue Cross advising you that your claim or treatment plan statement has been issued. Then, you'll simply need to follow the link to the secure area of our web site to see the details of your statement.

All claim statements for claims submitted and processed during the past 24 months are available for you to view and print in the *Your claims* section of the secure web site. These statements can also be submitted as official tax receipts to Canada Revenue Agency.

Accessing your claim and treatment plan statements online helps eliminate tens of thousands of pieces of mail. In the face of continually rising health care costs, reducing paper and postage expenses is one more way to ensure the value and long-term affordability of your benefit plan. By going paperless, you'll also receive your statements faster than by mail—and you won't have to worry about missing mail or potential postal service disruptions.



Presenting the 2012 Dental Schedule

Accompanying this issue of the *BlueLine* newsletter is the 2012 edition of the *Alberta Blue Cross Dental Schedule Handbook*. The 2012 edition of the Dental Schedule Handbook has important tips and suggestions to help you make the most of your dental plan. It also has updated payment amounts for 2012 and provides examples of amounts paid for common services by your dental plan.

Find out more about the Alberta Blue Cross Dental Schedule on page 2.

Deana obtains additional coverage to avoid possible health costs

When Deana Nolan immigrated to Canada from Australia, she started exploring her health care coverage options right away. Not a big risk taker, especially when it comes to health, she wanted the best and called Alberta Blue Cross.

"Relatives on my partner's side had individual health coverage from Alberta Blue Cross," Deana recalls, "and they were very happy with it, especially when unexpected medical situations arose."

After contacting us, Deana was pleased to have her Personal Choice plan in place for January 1, 2011. The timing was perfect: she became a first-time mom only two weeks later. Her baby girl Sierra was born strong and healthy. Deana let us know of her daughter's birth within 30 days of that happy occasion, and Sierra automatically received coverage under her mother's plan from the first day she was born.

Just a month later, however, Sierra started experiencing serious stomach problems that required an emergency pyloric stenosis operation. Fortunately, pediatric surgeons were able to help little Sierra, and she did not need any drug products to help her recover after the surgery. "It was quite scary, but I called Karen at Alberta Blue Cross several times and she reassured me that the costs for drugs that we might have needed after the surgery would have been covered," says Deana.

Unfortunately, the surprises did not stop there. A couple of months later, Sierra had to take an ambulance to a Calgary hospital one more time—now on suspicion of meningococcal disease. Fortunately for Deana, her plan provides 100 per cent coverage for ambulance services.



"If I did not have health coverage, I would have had to pay more than \$400 for the ambulance," says Deana, "and that's quite a large 'spur of the moment' expense especially when I have a new baby."

Since Deana's original call to Alberta Blue Cross and talking to one of our Individual Products Sales representatives, she has never looked back. She is now relying even further on her health coverage to help maintain her healthy teeth and take care of her recently developed back problems. Coverage from Alberta Blue Cross is a good fit with Deana's "it's better to be safe than sorry" attitude toward life.

2012 Dental Schedule handbook

(continued from page 1)

Understand your dental benefits

In Alberta, individual dental providers are able to set their own prices. This situation differs from that in 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 amounts are established by analyzing other provincial dental associations' fee guides, economic factors and what is deemed reasonable in the current market. Each year, the fee guide

is adjusted to appropriately reflect the economy, dental expenses and other factors while ensuring reasonable benefit plan rates. Dental benefits for more than 345,000 Albertans are now paid according to the Alberta Blue Cross Dental Schedule.

Access to information

All Alberta dental offices have copies of the 2012 Dental Schedule, as well as quick and easy access to information about your dental coverage online. Most dental offices submit claims online to Alberta Blue Cross right at the time of your appointment, which means you know instantly whether 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 claim and benefit information online anytime

Alberta Blue Cross's web site, www.ab.bluecross.ca, offers much more than general information about our plans and services. It also has claim forms and claiming tips for plan members and is the gateway to a range of password-protected, secure services. On our secure web site, not only can you find answers to your questions about benefits, but you can also do the following:

- View a **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.

Please visit www.ab.bluecross.ca/online_services to start using this convenient service.

Five steps to register for secure online services

- 1 Visit www.ab.bluecross.ca/online_services
- 2 Click on the *Plan members* dropdown menu, then click on the *Register* button.
- 3 Review the web site policy.
- 4 If you agree with the web site policy, you will be taken to a new page where you can enter your group number and ID number from your Alberta Blue Cross ID card as well as your birth date.
- 5 Create a password for your account and provide a reminder question and answer (which will be used online to verify your identity if you forget your password or need to change it).

Heading out of province?

Pack your emergency medical travel coverage first

Unexpected illnesses or accidents can happen anywhere. Whether you are heading out for the trip of your dreams or just to visit relatives in a neighbouring province, obtain emergency medical travel coverage before you go.

By having this coverage, you can enjoy your vacation knowing that you have protection against the high cost of surprise illness, accident or injury. Take a look at the examples of claims we've recently paid out:



Age: 11 months
California, USA
\$17,500
acute bronchitis

Age: 37
Ontario
\$24,700
air ambulance

Age: 62
Arizona, USA
\$277,000
stroke

Age: 17
Italy
\$90,700
broken pelvis

Age: 12
California, USA
\$63,000
appendicitis

Contact Alberta Blue Cross at 1-800-661-6995 for more information, and remember that as an existing individual health plan member, you qualify for a 10 per cent discount.

Online claim submission

Today nearly 90 per cent of all claims submitted to Alberta Blue Cross—including claims from pharmacies, dental offices, vision care providers, physiotherapists and ambulance service operators—are adjudicated electronically in just seconds at the time of service.

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

Next time you fill a prescription or visit your dentist, ask about direct billing. If your provider has signed up for online claim submission, you can enjoy the convenience of direct billing and significantly reduce your health care related out-of-pocket expenses.

You ask... we answer



I've heard about the Blue Advantage program. What are the benefits of signing up for it?

Kathy, Calgary

Through the Blue Advantage program, you can access savings on health-related products and services offered by providers across Alberta. 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. And all of this is at no cost to you.

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.

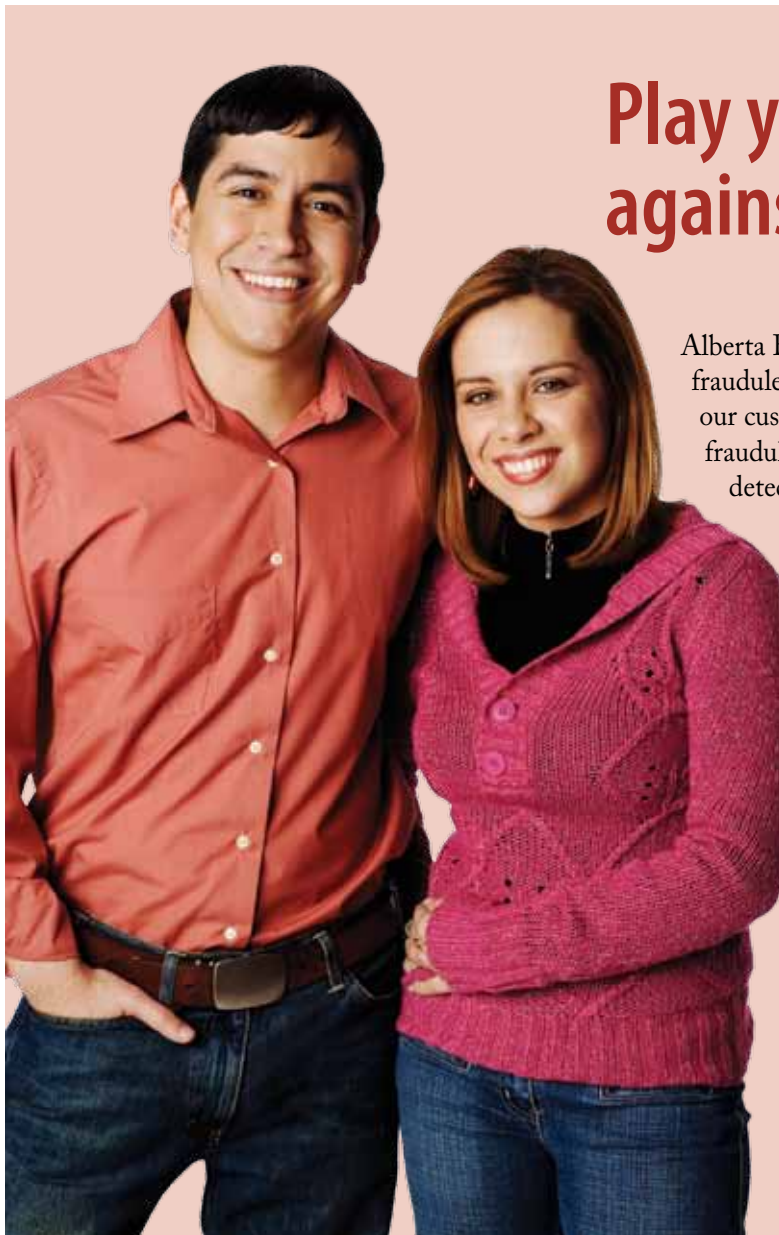
If you have a question you'd like to see answered in a future issue of the *BlueLine*, e-mail us at blueline@ab.bluecross.ca.

I would like my claim payments deposited directly to my bank account. How do I go about it?

Tony, Medicine Hat

If you would like your claim payments to be deposited into your bank account, sign up for a direct deposit service. The easiest way to do so is through our secure online services web site for individual health and dental plan members.

First, navigate to the secure web site through www.ab.bluecross.ca. Next, once logged in to the secure web site, click *Your profile* and select the *Direct deposit* tab. You can now add your banking information.



Play your role in the battle against health care fraud

Alberta Blue Cross has a policy of zero tolerance toward any fraudulent abuse of the benefit plans we administer on behalf of our customers. We actively investigate and pursue all suspected fraudulent activities and have extensive measures in place to detect and combat fraud.

To educate yourself about identifying health care fraud and plan abuse and help avoid becoming a victim of health care fraud, please refer to the brochure *Your role in the detection and prevention of health care fraud and benefit plan abuse* available on our web site at www.ab.bluecross.ca/aboutus/fraud-prevention.

Report it!

Alberta Blue Cross has a confidential, toll-free fraud hotline and e-mail address to make it easy for you to report any suspected or potential health care fraud or plan abuse, or any improprieties that may include fraudulent activity.

To report such incidents, please call 1-866-441-8477 or e-mail fraudtips@ab.bluecross.ca and remember that you can report any suspicions of fraudulent activity anonymously.

Mark your calendar to 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. In 2011, more than 100,000 participants—from schools, workplaces, seniors centres and community groups as well as individuals and families—walked for a combined total of over 2 million minutes. This year's goal is to get more than 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.

Why walk?

Walking is great for your health and the environment. 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 school, 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.

Put the 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 through the secure online services web site at www.ab.bluecross.ca/online_services.

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.

Getting employer-sponsored health coverage?

Take your individual health plan with you

If you secure employment that provides you with group benefits, you don't have to leave your Personal Choice Plan behind. Apply for a Portability Plan and secure your eligibility for continued individual health plan coverage in the future.

The Portability Plan ensures you can transfer back to your original individual health plan without undergoing a new medical review or serving new waiting periods. 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.

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 constant—you, our valued customers.

We would like 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 part of your healthy future through 2012 and beyond!

Congratulations to the summer 2011 colouring contest winners

Our heartiest congratulations go out to the winners of Alberta Blue Cross's 2011 summer colouring contest for kids! Young Albertans from across our province sent in exceptional artwork of different outdoor activities they enjoyed over the summer. And oh boy were they busy—gardening, swimming, whale watching, playing badminton, visiting zoos and more.

It was difficult to choose the winners, but first, second and third prizes were awarded in three age categories. All of the children who participated received a gift and a thank you letter for participating.

Thank you to all who participated.
Stay healthy and
keep on colouring!



3-5 age category

1st place: **Alena**
Brooks, age: 4

2nd place: **April**
Calgary, age: 5

3rd place: **Felicity**
Edmonton, age: 5



6-9 age category

1st place: **Ashley**
Edmonton, age: 7

2nd place: **Parker**
Leduc, age: 8

3rd place: **Vincent**
Calgary, age: 8



10-13 age category

1st place: **David**
Calgary, age: 11

2nd place: **Leia**
Calgary, age: 11

3rd place: **Heather**
Edmonton, age: 12



If you have a question about your Alberta Blue Cross coverage, we're as close as your telephone.

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 82942, (2011/11)

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

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