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- Report health care fraud
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BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

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 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.

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. In 2011, more than 100,000 participants—including from seniors centres and community groups—walked for a combined total of over 2 million minutes. This year's goal is to get more than 120,000 participants. Groups that participate are encouraged to pre-register at www.shapeab.com then register the number of minutes walked.



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. 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 your dog, walk to the mailbox or to the store, or even just walk around the block.

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.

Heading out of province?

Pack your emergency medical travel coverage first

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

With 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 examples of the claims we've recently paid out.

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

Age: 75 • Mexico

\$33,500

Pneumonia

Age: 74 • California, USA

\$261,000

Fall, fractured hip

Age: 68 • Arizona, USA

\$132,000

Stroke

Age: 74 • California, USA

\$78,000

Heart attack



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, purchase eye glasses or visit your dentist, ask about direct billing. If your provider signed up for the online claim submission service, you can enjoy the convenience of direct billing and significantly reduce your health care related out-of-pocket expenses.

Access claim and benefit information 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 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.**

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).

You ask... we answer



I've heard that I can now receive my claim statements from Alberta Blue Cross electronically. Could you tell me more about this option?

Sylvia, Edmonton

In the fall of 2011, we introduced a paperless claim statement option to our customers. This option is for those customers who would like to access claim and treatment plan statements online.

To sign up for this feature, visit www.ab.bluecross.ca/online_services, sign in to the secure web site for plan members, sign up 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, simply follow the link to the secure area of our web site to see the details of your claim or treatment plan statement.

If you wish to keep receiving paper copies of your claim and treatment plan statements, you don't need to do anything. You will continue getting them in the mail—as you do now—until the day you decide to sign up for paperless claim statements.

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?

Peter, Medicine Hat

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

First, navigate to www.ab.bluecross.ca/online_services. 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.



Enjoy savings on health products and services

As an Alberta Blue Cross Seniors Plus plan member, you can enjoy savings on health-related products and services offered by providers across Alberta 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. 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.



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 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!

Be smart about falls inside and outside

As we advance in years, we all want to keep on living active and independent lives. Falling down, however, may result in serious injuries that can permanently limit one's mobility and affect one's ability to live independently. The good news is that you can take the following steps to prevent falls in and around your home and when you go out for a walk.



Be smart in what you do

inside...

- Keep night lights on in your home.
- Keep pathways, halls and stairways clear of clutter and throw rugs.
- Look out for pets.
- Avoid rushing and doing too many things at once.
- Have your eyes checked every year.

...and outside

- Take your time and plan ahead.
- Wear shoes that support your feet and help you keep your balance.
- Watch for ice, uneven surfaces, sidewalk cracks, unmarked curbs and slopes.
- Use well lit walkways.
- Use a walking aid if you have balance problems.

Alberta Blue Cross is pleased to be a sponsor of the Finding Balance campaign that is run by the Alberta Centre for Injury Control and Research and the Alberta Medical Association. Both organizations have lots of resources and tips you and your friends can use to prevent falling. Check them out at www.findingbalancealberta.ca.

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.

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 toll free **1-866-441-8477** or e-mail fraudtips@ab.bluecross.ca and remember that you can report any suspicions of fraudulent activity anonymously.

Keep your mind active!

Challenge your mind with words

This word search game is a great way to challenge your mind—and support your mental health. The objective is to find and circle all of the countries of Europe that are hidden in the grid.

Note that Ireland and Northern Ireland are separately hidden and do not overlap. The remaining letters spell a secret message.

- | | |
|--------------------|--------------------|
| ALBANIA | LITHUANIA |
| ANDORRA | LUXEMBOURG |
| ARMENIA | MACEDONIA |
| AUSTRIA | MALTA |
| AZERBAIJAN | MOLDOVA |
| BELARUS | MONACO |
| BELGIUM | NETHERLANDS |
| BOSNIA-HERZEGOVINA | NORTHERN IRELAND |
| BULGARIA | NORWAY |
| CROATIA | POLAND |
| CYPRUS | PORTUGAL |
| CZECH REPUBLIC | ROMANIA |
| DENMARK | RUSSIAN FEDERATION |
| ENGLAND | SAN MARINO |
| ESTONIA | SCOTLAND |
| FINLAND | SLOVAKIA |
| FRANCE | SLOVENIA |
| GEORGIA | SPAIN |
| GERMANY | SWEDEN |
| GREECE | SWITZERLAND |
| HUNGARY | TURKEY |
| ICELAND | UKRAINE |
| IRELAND | SERBIA/MONTENEGRO |
| ITALY | VATICAN CITY |
| LATVIA | WALES |
| LIECHTENSTEIN | |

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Source: puzzles.ca/wordsearch

Hidden sentence: In respect to area Europe is the second smallest continent in the world.



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

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www.ab.bluecross.ca

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