

# FOR YOUR Benefit

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



## New online claim submission option enhances plan member experience

Today over 90 per cent of all claims submitted to Alberta Blue Cross are sent directly to us by providers at the time of service and adjudicated electronically in just seconds. This saves you the hassle of paying the full amount out of your pocket and then submitting a paper claim for reimbursement. And now, we're about to make the claiming process a whole lot easier in those instances when you still need to submit a claim form to us for reimbursement.

Effective July 3, 2012, you will have the option of submitting eligible drug, vision and health benefit claims for reimbursement online via our secure member services web site. You will be able to receive reimbursement within two business days for eligible claims.

Now you can take advantage of a full range of paperless options available through our secure web site, including

- signing up for direct deposit to have your claim payments deposited directly into your bank account and
- signing up for paperless claim statements to receive e-mail notifications of your statements available on our web site.

Alberta Blue Cross leads the benefits industry in the provision of direct billing—offering an unparalleled experience to you.

Claims from pharmacies, dental offices, ambulance providers, vision care providers, chiropractors and physiotherapists are submitted directly to us and adjudicated in seconds at the time of service.

In accordance with our policy of zero tolerance toward any fraudulent abuse of the benefit plans we administer, please note that online claim submission is subject to enhanced scrutiny to ensure the eligibility, legitimacy and accuracy of submitted claims. These measures include the random selection of certain claims for review. When you submit a claim online for reimbursement, you will see a page that will indicate whether your claim has been accepted, declined or needs to be reviewed prior to reimbursement.

Just sign in or register at [www.ab.bluecross.ca/online\\_services](http://www.ab.bluecross.ca/online_services) to take advantage of a full range of paperless options and enjoy the convenience of having your claims reimbursed faster than ever.

## Access information about your claims and benefits 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? To register for access to this site, you just need your group number, ID number and birth date.

Depending on your plan design, registering will give you access to a full range of paperless options available through our secure web site, such as

- signing up for direct deposit to have your claim payments deposited directly into your bank account and
- signing up for paperless claim statements to receive e-mail notifications of your statements available on our web site.

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



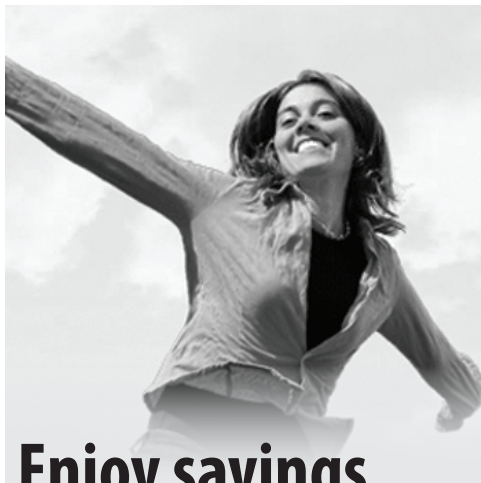
# Does your provider offer direct billing?

Today over 90 per cent of all claims submitted to Alberta Blue Cross—including claims from pharmacies, dental offices, vision care providers, physiotherapists, chiropractors, massage therapists 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.

The 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.

The names of optical, chiropractic and physiotherapy providers participating in direct billing are listed on our web site at [www.ab.bluecross.ca](http://www.ab.bluecross.ca) and are also available through our Customer Services department.



## 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. This program provides Alberta Blue Cross plan members 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 on medical, vision care and many other health-related products and services offered by participating providers across Canada, 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, present your Alberta Blue Cross ID card to the participating provider and mention the Blue Advantage program.



## New adults get new cards

When dependents approach the age of 18, Alberta Blue Cross sends them new ID cards. This is an automatic process that occurs as the dependents reach the age of majority. Remember that a new card does not entail changes in benefits or alterations to family coverage.

Have a question about your coverage?



We're here to help!



**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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