

blue Line



WINTER 2013

inside:

- New Blue Advantage savings
- Get up and moving this winter
- Connect with us on social media

BLUELINE ... YOUR CONNECTION TO ALBERTA BLUE CROSS

Know before you go: The 2013 Dental Schedule updated

Accompanying this issue of the *BlueLine* newsletter is the 2013 edition of the *Alberta Blue Cross Dental Schedule Handbook*. This handbook has important tips and suggestions to help you make the most of your dental plan. It also has updated payment amounts for 2013 and provides examples of amounts paid for common services by your dental plan.

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. 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 2013 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.

Find a provider who offers direct billing!



Alberta Blue Cross has just made it easier for you to find a health service provider in your area who offers the convenience of direct billing. Visit the new searchable directory on our web site, and avoid having to pay the full cost of your eligible claims out-of-pocket then having to submit a claim for reimbursement.

Today, over 90 per cent of claims are submitted directly to Alberta Blue Cross at the time of service—from pharmacies, dental offices, ambulance providers, vision care providers, chiropractors and physiotherapists.

By consulting this directory for a provider in your area who offers the convenience of direct billing, you will have to pay only your portion of the cost for eligible claims. Visit our web site at www.ab.bluecross.ca and in the "Find a provider" ad at the bottom of the page, click the "Search now" button to find a list of participating providers.

Stay safe this winter



Winter activities like sledding, skiing, snowboarding, snowmobiling and ice skating are a lot of fun and a great way to enjoy the outdoors as a family. Before heading outdoors this winter, however, it's important to remember a few key tips that will keep your family safe.

Top winter safety tips:

- Always wear sport-specific, properly fitting safety gear when participating in winter sports.
- Always wear a helmet when skiing, sledding, snowboarding and ice skating.
- Only ice skate in locations you know are safe, especially when you're accompanied by children. Look for rinks, ponds and lakes that have posted signs indicating skating is safe.
- Dress in layers and wear warm, close-fitting clothes. Make sure that long scarves are tucked in so they don't get tangled in ski lifts, ski poles, toboggans or other equipment.
- Drink plenty of fluids before, during and after winter activities to stay hydrated. Even though it might seem odd in winter, don't forget to put on sunscreen (with a minimum SPF of 15) when you're skiing, sledding, skating or snowboarding. Sunlight reflects off the bright white snow and ice and back onto your face—so cover up with sunscreen, and put on lip balm that contains sunscreen.
- Children under six years of age should not ride a snowmobile, and nobody under 16 should drive one. All snowmobile drivers and passengers should wear helmets designed for high-speed motor sports.

Where to get the right forms for submitting your claims

All claim submission forms can be found on the Alberta Blue Cross secure member site, www.ab.bluecross.ca/online_services. For your convenience, forms are categorized according to the type of benefit plan you have. Other forms available on the secure member site include address change, consent to release personal information, adding a dependent, changing your banking information and requesting a contract or ID card.

www.ab.bluecross.ca/online_services

Access your claim and benefit information online anytime

The Alberta Blue Cross 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:

- Submit claims.
- 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.

Thank you



Another year has come and gone and, as we look back at the last 12 months and all the changes that have happened across the province, the country and indeed the world, there is one that remains constant—you, our valued customers.

We thank you for choosing Alberta Blue Cross 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 2013 and beyond!

Do your part to help prevent health care fraud

Preventing health care fraud and plan abuse starts with you. Protect yourself against health care fraud by being a smart consumer of health care services, which in turn will help protect the viability of your Alberta Blue Cross benefit plan. The following are four steps you can take to reduce the risk of being the victim of health care fraud and plan abuse:

1. Be on the lookout for potential plan abuse or improprieties which may include fraud, and if you suspect or observe any potential fraudulent activity, report it to Alberta Blue Cross immediately.
2. Be cautious of co-payment waivers, advertisements stating "covered by insurance," or proposing services because they are covered by insurance rather than based on need.
3. Think of your health benefits card as being as valuable as a credit card. If lost or stolen, a health care card could be used for identity theft or to gain access to drugs and services that may permanently appear on your medical history or count towards your annual or lifetime benefit maximums.
4. Closely examine your Explanation Of Benefits (EOB) to ensure all products or services billed to you were the services received when you, or a member of your family, visited a health care provider. If there are any questions or discrepancies, contact Alberta Blue Cross immediately.

What is health care fraud or plan abuse?

- Identity theft: Using another person's health benefits card or identification to obtain products or services or to impersonate that individual.
- False billing: Claiming for products or services not provided, performed or received.
- Forgery or alteration of documentation including, but not limited to, enrolment information or claims information.
- Claiming for a more expensive service than the service that was provided.
- Double doctoring: Going from one prescriber to another in order to obtain multiple prescriptions for the same product.
- Misrepresenting services: Performing uncovered services but claiming for different services that are covered.
- Unbundling: Claiming separately for procedures that are actually part of a single procedure.
- Masquerading as health care professionals: Delivering health care services without proper licenses.

If you suspect any potential fraud or plan abuse, or any improprieties which may include fraudulent activity, please contact the Alberta Blue Cross fraud hotline toll free at 1-866-441-8477 or by e-mail to fraudtips@ab.bluecross.ca.



Dispose of your medications properly

If you have unused or expired prescription or over-the-counter drugs, please don't toss them in the garbage or flush them down the toilet. Medications are complex scientific compounds and shouldn't end up in our soil or water. Please return all unwanted medications to your local pharmacy for disposal.

Get up and get moving this winter: join us for Alberta Winter Walk Day 2013

On Wednesday, February 6, Alberta Blue Cross challenges you and your family to bundle up, step outside and participate in Alberta Winter Walk Day 2013!

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 2012, over 110,000 participants—including workplaces, schools, seniors centres and community groups as well as individuals and families—walked for a combined total of 3.1 million minutes.

Groups that pre-register will be provided information to support their events, 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 2013, please visit our web site.



Here are some examples of medical evacuation repatriation claims Alberta Blue Cross has paid via air ambulance to Alberta:

Europe:
\$85,000

Cuba:
\$39,600

Arizona:
\$105,600

Prince Edward Island :
\$32,000

Coverage you can count on, anywhere you go

Emergency medical coverage is a must when you are planning a trip. Whether you are travelling abroad or simply to another province, an unexpected illness or accident can happen anywhere. Without travel coverage, you could end up with large medical bills not covered by provincial health care. In the past, Alberta Blue Cross has paid over \$80,000 just to transport one patient back to Alberta by air ambulance.

If you're planning on travelling outside Alberta, get emergency medical coverage from Alberta Blue Cross before you go. You will enjoy your trip more knowing that you have affordable protection against the high cost of surprise illness, accident or injury.

Alberta Blue Cross's out-of-province emergency medical coverage even includes travel assistance services. Some of these services include emergency response in most major languages; assistance in locating an appropriate physician, clinic or hospital; monitoring your medical treatment and keeping your family informed. Alberta Blue Cross will also bring you home safely by providing medical evacuation repatriation as necessary which covers the cost of transporting you home in the care of a medical attendant.

Alberta Blue Cross emergency medical travel coverage is with you, wherever you go and whenever you need it.

All individual health plan members are eligible for a 10 per cent discount on Alberta Blue Cross out-of-province emergency medical travel coverage.

For the protection you need this winter, call Alberta Blue Cross today at 1-800-661-6995.

Connect with us on social media

Why wait for the next issue of BlueLine? To stay up-to-date on the latest in Alberta Blue Cross plan updates, follow us on Facebook and Twitter. Get instant updates as they happen. We'll keep you informed regarding potential plan or coverage changes, we'll share tips to help you make the most of your coverage and we'll offer interesting health news as well as details about our ongoing community involvements. Connect with us today!



Do you have a friend turning 65?



Have them call Alberta Blue Cross for information about our affordable Seniors Plus plans. These plans fill the gaps in government-sponsored benefits for Alberta seniors, with useful supplementary coverage to help seniors maintain their health and avoid out-of-pocket costs. Seniors Plus plans are affordable and require no medical review to qualify. Plus, as an Alberta Blue Cross plan member, we will automatically contact you about our Seniors Plus plan when you turn 65.

Seniors Plus benefits include:

- dental care
- physiotherapy
- vision care
- podiatrist
- preferred hospital accommodation
- accidental death benefit
- chiropractor services

Extended coverage for insulin-dependent diabetics

Albertans with insulin-treated diabetes now receive more coverage for the supplies they need to monitor their blood glucose and help manage this condition.

As of July 1, 2012, Alberta Health covers the cost of a comprehensive range of supplies for insulin-dependent diabetics through Alberta Blue Cross's Non-Group, Coverage for Seniors and Palliative Care government-sponsored programs to a maximum \$600 per eligible person each benefit year. This funding covers diabetic supplies purchased from a licensed pharmacy including needles, syringes, lancets and urine and blood glucose testing strips.

"Albertans with insulin-dependent diabetes face daily challenges in maintaining their health and avoiding serious long-term health complications," said Fred Horne, Minister of Health, in announcing this new coverage. "Our expanded funding for diabetes supplies will provide more assistance to help these individuals manage their diabetes and live healthy lives."



Enjoy savings with the Blue Advantage program

Did you know that as an Alberta Blue Cross plan member, you can save on a wide range of medical, vision care and many other products and services offered by participating providers? Blue Advantage lists 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 Blue Advantage program is unique because it provides savings at point of sale on the total cost of products and services from participating providers across Canada, regardless of whether the item is covered under your benefit plan or not. To find savings, just 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 savings, simply present your Alberta Blue Cross ID card to the participating provider and mention the Blue Advantage program.



More and more providers are joining the Blue Advantage program including the following:

- **Bayshore Home Health nursing services** with locations in Edmonton, Calgary and Red Deer;
- **Beltone Hearing Centres** in Edmonton, Calgary, Lethbridge, Medicine Hat and Sherwood Park;
- **Comfort Keepers nursing services** in Edmonton, Calgary and Red Deer;
- **SpaFinder Wellness** with locations in Edmonton, Calgary, Red Deer, Lethbridge, Banff, Medicine Hat and Lloydminster;
- **Spectrum Psychological Inc.** in Calgary;
- **Trident Mediation Counseling and Support Foundation** in Canmore;
- **Cyber Flowers** throughout Canada and the United States;
- **Retire-at-Home Services** in Calgary; and
- many more.

Congratulations to the summer 2012 colouring contest winners!



Charlotte, age 3

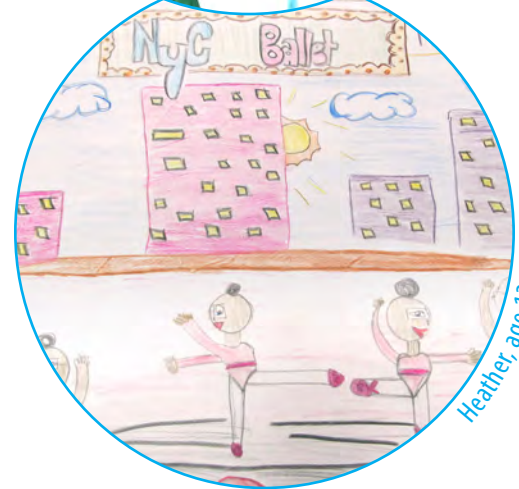
Congratulations to the winners of the Alberta Blue Cross 2012 summer colouring contest for kids. Young Albertans from across our province sent in exceptional artwork depicting different outdoor activities they enjoyed doing with their families over the summer.

It was difficult to choose, 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 everyone who participated. Stay healthy and keep on colouring!



Alice, age 9



Heather, age 13

Place	3-5 age category	6-9 age category	10-13 age category
1 st	Charlotte Edmonton age: 3	Alice Calgary age: 9	Heather Edmonton age: 13
2 nd	Tristan Calgary age: 5	Natalia Calgary age: 7	Chelsea Gibbons age: 11
3 rd	Diana Edmonton age: 5	Vincent Calgary age: 9	Emma St. Paul age: 10



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 83075 2012/12

VISIT US ONLINE

Want to know more about Alberta Blue Cross?
 Check out our web site at:
www.ab.bluecross.ca

To minimize the environmental impact, BlueLine is printed on paper made with post-consumer waste fiber. We continue to look for ways to reduce our environmental impact. Please recycle this newsletter when you are done with it.

