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BLUELINE ... YOUR CONNECTION TO ALBERTA BLUE CROSS

Know before you go: 2013 Dental Schedule updated

Accompanying this issue of the *Seniors 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.



Keep your independence by preventing falls

Falls prevention isn't just about stopping falls before they happen. It's about continuing to enjoy life's simple moments; it's about playing with our grandchildren and keeping up with friends. Most of all, falls prevention is about keeping our independence.

Falls can result in injuries that limit your ability to move and to remain active and independent. Research indicates that four of every 10 nursing home admissions are the result of falling. Alberta Blue Cross is pleased to sponsor the Finding Balance fall prevention campaign in the interest of encouraging Alberta seniors to take proactive steps to avoid falls.

Check your medications – Some medications increase your risk of falling, either on their own or when two or more are combined. As you age, the way some medications affect you can change and increase your risk of falling. Have your doctor or pharmacist review all medications that you are taking every year.

Keep active – Regular activity makes you stronger, improves your balance and helps prevent falls.

Watch your step – Remove tripping hazards including throw rugs; watch out for ice, cracks and uneven surfaces while walking; use a walking aid if you have balance problems; have your eyes checked every year; wear practical shoes that support your feet and help you keep your balance; and avoid rushing or doing too many things at once.

Speak up about dizziness – Tell your doctor if you often feel dizzy or light-headed, ensure you stay well hydrated and rise slowly after you have been lying in bed or sitting in a chair.

For more information, please visit www.findingbalancealberta.ca.

Do your part to 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.

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 email to fraudtips@ab.bluecross.ca.

Enjoy savings with the Blue Advantage



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 and;
- **Retire-at-Home Services** in Calgary.

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, 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.

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 includes covering 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 Seniors Plus customers 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.

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

\$85,000 Europe

\$39,600 Cuba

\$105,600 Arizona

\$32,000 Prince Edward Island

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

On Wednesday, February 6, Alberta Blue Cross challenges you 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.



Extended coverage for insulin-dependent diabetics



Albertans with insulin-treated diabetes will 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 the Alberta Blue Cross Non-Group, Coverage for Seniors and Palliative Care government-sponsored programs to a maximum of \$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 the new coverage. “Our expanded funding for diabetes supplies will provide more assistance to help these individuals manage their diabetes and live healthy lives.”

Have you signed up for direct deposit of claim payments?

Are you tired of waiting to receive claim payment cheques? If you prefer to have reimbursement for eligible claims deposited into your bank account, just sign up online for direct deposit of claim payments by visiting our secure web site for plan members at www.ab.bluecross.ca/online_services. Once you have registered for the site and signed in, click *Personal banking and ID card info* and select the *Direct deposit* tab. You can now add or edit your banking information.

If you have any questions about the benefits of direct deposit or how to sign up for it, please contact Alberta Blue Cross Customer Services.

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.



You ask ... we answer

Can I include my Alberta Blue Cross payments on my tax return?

John, Calgary

Yes you can. Alberta Blue Cross payments for health and dental coverage can be added to your other medical expenses when calculating tax credits. All medical expenses may be claimed for any 12-month period ending in the taxation year, against either spouse's income. To claim your payments, include them in your total medical expenses on your tax return.

My medication recently changed; will this affect the travel coverage that I purchased?

Lynne, Red Deer

If you purchased travel coverage for an imminent trip, please be aware that any new medications or changes to your existing medication could render your travel plan void. If your doctor has altered your medication in any way between the date you applied for travel coverage and your departure date, contact Alberta Blue Cross immediately to ensure your travel coverage is still valid for your upcoming trip.

Grandparents: Lock up your medications



Did you know that about 20 per cent of child poisonings involve a grandparent's drugs? The Safe Kids Canada blog urges grandparents to take extra precautions against a medicine-related emergency with their grandchildren.

The following are some tips for keeping your medications away from your grandchildren:

- Keep them out of reach and in a locked box, such as a plastic toolbox with a small padlock and store it out of sight.
- Ask for a child-resistant cap at the pharmacy for your prescription bottles.
- Don't leave medication in your coat pockets, and lock up your pill sorter (if you have one) with the rest of the medicine.
- Use a childproof locking device to secure your medicine cabinet.
- If you're worried about forgetting to take your medication if it's put away out of sight, leave a note reminding yourself on the kitchen table or set the alarm on your watch.

Thank you

Another year has come and gone and, as we look back at the last 12 month 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!



Chiropractic benefits are now included in the Coverage for Seniors program

Effective July 1, 2012, chiropractic benefits are included in the government-sponsored Coverage for Seniors program administered by Alberta Blue Cross. The Government of Alberta provides Coverage for Seniors for health-related services not covered under the Alberta Health Care Insurance Plan (AHCIIP). This coverage is available to all Albertans 65 years of age and older, as well as all recipients of the Alberta Widows' Pension and their dependents.

Seniors have access to up to \$25 per visit to a maximum of \$200 per person each benefit year for services provided by a chiropractor who is lawfully entitled to practice. If you visit a chiropractor who has signed up for our direct billing service, the chiropractor will direct bill both the government for the \$25 and Alberta Blue Cross for the amount your individual plan covers—from \$20 to \$25.

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 words that are hidden in the grid. The remaining letters spell out a secret message; the topic is: Canada

T P L O O N I E A I R O T C I V W D S H
 E C R T U V A N U N H S B C A H N N R P
 U O B I R A C N E I E O H E I T O A E A
 L E L B N C I S A I T A C T A T V L V T
 Y S A R O C O M R W R I E K C R A D A F
 O E B I T O E I A L E H U I E S S N E H
 T E R T M O A E O P O H R L T Y C U B X
 T G A I S R I T D R L E C S A E O O P A
 A C D S P N T R S W D E E T R Q T F N F
 W U O H O E I E A E A R S S A V I W O I
 A R R C T I N A R T O R M Y T K A E K L
 T L C O E G O F T F N F D A R J S N U A
 O I W L A E D M O N T O N I N U O A Y H
 Q N Q U T P C E B E U Q U E S I P H S B
 U G E M R I C I T O R O N T O L T S N Q
 E U E B E N R E G I N A M B E C A O C S
 L I O I B N C I F A E L E L P A M N B T
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 W O N S A W P K C I W S N U R B W E N Y
 N O R T H W E S T T E R R I T O R I E S

- ALBERTA
- BEARS
- BRITISH COLUMBIA
- CARIBOU
- CHARLOTTETOWN
- CURLING
- EDMONTON
- FORESTS
- FREDERICTON
- GEESE
- HALIFAX
- HOCKEY
- IQALUIT
- LABRADOR
- LAKES
- LOONIE
- MANITOBA
- MAPLE LEAF
- MAYPLE SYRUP
- MOOSE
- MOUNTAINS
- NEW BRUNSWICK
- NEWFOUNDLAND
- NORTHWEST TERRITORIES
- NOVA SCOTIA
- NUNAVUT
- OIL
- ONTARIO
- OTTAWA
- PRAIRIES
- PRINCE EDWARD ISLAND
- QUEBEC
- RCMP
- REGINA
- SASKATCHEWAN
- SNOW
- ST. JOHN'S
- TOQUE
- TORONTO
- VICTORIA
- WHITEHORSE
- WINNIPEG
- YELLOWKNIFE
- YUKON

Source: puzzles.ca/wordsearch

Hidden message: THE CAPITAL CITY OF THE PROVINCE OF QUEBEC IS QUEBEC CITY



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

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