

Inside: Travel coverage offers peace of mind | Changes to prescription drug prices in Alberta

### Win an iPad!

Alberta Blue Cross continues to move more services online to provide greater convenience to our customers and reduce paper consumption. To take advantage of our paperless options, register on our member services web site today. Individual health plan members who **sign up for paperless statements** will be entered in a draw to win an iPad.

Managing your benefit plan online is not only more convenient but helps Alberta Blue Cross reduce mailing costs, which allows us to keep plan costs more affordable.

To register, visit our member services web site at **www.ab.bluecross.ca** and follow the links. You must sign up by **September 15, 2014**, in order to qualify for the draw. The winner will be contacted directly and announced in the next issue of *BlueLine*.



If you are already signed up for paperless statements, your name will be entered in a separate draw for an iPad.

#### Return undeliverable addresses to: Alberta Blue Cross 10009 108 Street Edmonton, AB T5J 3C5

### Take Alberta Blue Cross everywhere you go!

Alberta Blue Cross's member services web site is now mobile-friendly. You can now manage your benefit plan anytime, anywhere, from your phone or your tablet. There are many self-serve functions you can access, including

- submitting claims online,
- checking the status of a claim,
- accessing pre-populated forms,
- changing your address,
- finding out when you're eligible for your next dental checkup,
- finding out when you're eligible for your next eye exam and pair of eyeglasses,
- discovering what drugs are covered under your plan,
- signing up for paperless claim statements, and
- setting up direct deposit.

To start using our mobile-friendly web site, enter **www.ab.bluecross.ca** in your mobile browser.

Publication mail agreement: 40062397

### Promoting healthy communities

Creating active communities encourages healthy lifestyles. That's why Alberta Blue Cross is committed to investing \$1 million over a five-year period to support and promote active living in communities across Alberta through our Healthy Communities Grant Program.

The second year of the grant program is currently underway. This year, four \$50,000 grants will be awarded across the province to specific infrastructure projects that promote community health, ranging from children's playgrounds and outdoor adult gyms to cycling paths and walking trails.

As an Alberta-based and community-minded organization, Alberta Blue Cross is passionate about making a genuine difference in the communities across our province. Our community engagement activities fulfill our organizational purpose and mandate of improving the health and well-being of Albertans.

More information about the Healthy Communities Grant Program, including application details, is available on our web site at **www.ab.bluecross.ca**.

### Is your child going to university or college this fall?

If you have a child entering college or university this fall, encourage him or her to apply for an Alberta Blue Cross scholarship. Scholarships range from \$375 to \$1,250 and are awarded on the basis of academic achievement and financial need.

The awards are part of a \$1 million scholarship fund established in 1998 to celebrate Alberta Blue Cross's 50th anniversary. To apply, contact the student awards office at your child's post-secondary institution. Alberta Blue Cross also offers three scholarships for aboriginal students. Visit **www.ab.bluecross.ca** to apply for the aboriginal scholarships. Healthy Communities

#### 2013 grant recipients

Poplar Park Playground Committee in Edmonton building a much need playground for Florence Hallock School.

Westmount Charter Middle/High School in Calgary—building new outdoor sports courts.

**Cold Lake Family and Community Support Services**—building a new toddler playground.

The Town of Blackfalds—setting up outdoor fitness equipment at the town's municipal recreation centre.

#### Guarantee your insurability with a portability plan

If you have a Personal Choice or Blue Choice plan but are starting a new job that provides you with health benefits, you don't have to you leave your individual health 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. The Portability Plan also provides a \$15,000 accidental death benefit and a 10 per cent discount on out-of-province emergency medical travel coverage.

To learn more about the Portability Plan, contact our Individual Products representatives toll free at 1-800-394-1965. Please note that you must enrol within 30 days of the date you cancel your individual health plan.

### Travel coverage offers peace of mind

Whether you're spending a weekend hiking in British Columbia, making a quick trip to the United States or spending a couple of weeks overseas, Alberta Blue Cross travel coverage will protect you in the event of unexpected illness, injury or accident.

The Blue Choice and Personal Choice emergency medical travel coverage include a number of benefits in addition to emergency medical care:

**Travel assistance:** in the event of a medical emergency, our Travel Assistance Service will help you locate an appropriate physician, clinic or hospital and coordinate payments. This service will also assist in contacting your family and ensuring dependent children or grandchildren are cared for.

**Friend and family hospital visit:** if you're admitted as an inpatient for three or more days and the doctor feels your situation is serious enough to warrant a visit, Alberta Blue Cross will cover up to \$250 per day to a maximum of \$2,500 for expenses and round-trip airfare to fly a friend or family member to visit you.

**Return of dependent children and pets:** if you're flown home via air ambulance, Alberta Blue Cross will make sure your children return to Alberta safely with an escort and will also cover the cost (up to \$500) for a one-way trip to return your pet(s).

Health Plus plan members age 59 and under can purchase travel coverage online. Visit **www.ab.bluecross.ca**, look for the travel plans section and follow the easy steps. You will receive a **10 per cent** discount off your purchase. **Please note that Blue Choice and Personal Choice plan members are not able to purchase travel extensions online at this time.**  Your travel plan provides up to \$5 million per member for an unlimited number of eligible trips while travelling outside Alberta. You are eligible for 10 days of travel coverage under Plan A or 17 days of coverage under Plan B and C.

Before you leave the province, make sure you have an up-to-date Alberta Blue Cross ID card. It includes important information about who to call in the event of a medical emergency outside of Alberta. You can print your ID card or order a card online by signing in to our member services web site at **www.ab.bluecross.ca** and follow the links.

EMERGENCY ACCESS NUMBERS		
Canada and U.S.A. toll free	1-888-772-2583	
In all other countries, or if you have any difficulties with the toll-free numbers, call collect 1-403-225-424		
For more information check	www.abcrosstravel.ca	
FOR GENERAL INQUIRIES (8 a.m 5 p.m. MST, Monday - Friday)		
Contact Alberta Blue Cross at:	1-800-661-6995	

If your vacation will be longer than 10 or 17 days, make sure you contact us **before you leave** to purchase additional coverage. As an individual health plan member, you will receive a **10 per cent discount** off your travel purchase. If you need to extend your travel coverage, call an Individual Products Travel specialist at 1-800-661-6995.



### Protect yourself against the sun

With many outdoor festivals taking place across Alberta this summer, it is important to practice sun safety. Sunshine, combined with warm temperatures, increases the risk of heat exhaustion, sunstroke and sunburns. There are many things you can do to avoid sunburns and heat-related illnesses.

- **Apply sunscreen** with a sun protection factor of at least SPF 15. Apply it to your skin at least 20 minutes before you go outside and reapply it frequently. Make sure your sunscreen protects against both UVA and UVB rays.
- Wear a wide-brimmed hat and sunglasses (with a UVA/UVB CSA certified seal). Wearing long pants and long-sleeved shirts can also help protect your skin.
- Drink lots of water and other non-alcoholic, non-caffeinated beverages to stay hydrated.

If you think you might be suffering from heat exhaustion, drink plenty of water and go to a shaded area.

Source: Alberta Health Services

# you ask... we answer

My son graduated university and is no longer a dependent on my plan. I worry about him not having coverage. Is there a way he can continue having coverage even though he is no longer on my plan?

#### Greg, Okotoks

Yes. It's called the 30-day conversion rule. When a child is removed from a parent's plan (generally because he or she is no longer a dependent), the individual has 30 days to apply for an individual plan of his or her own in order to have some of the waiting periods waived. This gives the individual continuous and uninterrupted coverage. So, as long as your son applies for an individual plan within 30 days of being removed from your plan, he will have uninterrupted coverage.

### I maxed out my chiropractic benefit. When will I be eligible to begin claiming this service again?

#### Sharon, Peace River

You will be able to claim chiropractic benefits when your benefit year renews. A benefit year is different for everyone because it is based on when you started your individual health plan with Alberta Blue Cross. For example, if you signed up for a plan October 1, 2013, you will be able to claim chiropractic benefits again on October 1, 2014.



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



### Alberta Blue Cross ranks among top Alberta brands

Thank you for making us one of your most loved Alberta brands!

Alberta Blue Cross was recently ranked among Alberta's Top 10 Most Loved Brands in a study conducted by Ipsos and *Alberta Venture* magazine. Over 1,000 consumers across the province were asked to rank 55 Alberta-based brands based on personal relevance, "brand closeness" and how they love and interact with these brands.

We work hard every day to earn and maintain the trust and confidence of Albertans, to provide our customers with unparalleled products, service and value and to make a genuine contribution to the communities we serve—so we are honoured to be recognized as one of Alberta's most loved brands.



### You can help prevent health care fraud

Most Alberta Blue Cross customers, health service providers and suppliers are honest, but we need your help weeding out the few bad apples. Fraud and plan abuse cause benefit plan costs to rise, which means you pay higher premiums. We take this issue seriously and have zero tolerance towards any kind of fraudulent abuse. We actively investigate and pursue all suspected fraudulent activities and have extensive measures in place to detect and combat fraud.



#### **Report it!**

Alberta Blue Cross has a confidential, toll free fraud hotline and email address to make it easy for you to report any suspected or potential health care fraud or plan abuse.

To report any suspected fraudulent activity related to your coverage, please call **1-866-441-8477** or email **fraudtips@ ab.bluecross.ca.** Remember, you can report any suspicious or fraudulent activity anonymously. Involved in your community

This spring, Alberta Blue Cross was a proud sponsor of the 2014 momstown.ca celebration events in Edmonton, Calgary and Red Deer. Momstown.ca brings together mothers and their children ages zero to six for support and education. The organization partners with childhood educators to help children and their moms learn about art, literacy, music, science, fitness and nutrition. During momstown.ca events, moms can connect with other moms in their community. To learn more, visit **www.momstown.ca**.



### Changes to prescription drug pricing in Alberta

Due to recent changes to the pricing structure for prescription drugs in Alberta, you may notice some changes in drug pricing when purchasing a prescription.

These changes are the result of a new agreement between the Alberta Pharmacists' Association (RxA), Alberta Blue Cross and the Government of Alberta that took effect April 1, 2014. The agreement establishes four years of stable funding to support pharmacists in working to their full scope of practice and provides updated fees for the services pharmacists provide to Albertans.

#### What is changing?

One of the key changes is a consolidation of dispensing fees the fee a pharmacy charges for filling your prescription from the former three-tiered structure to a single maximum dispensing fee of \$12.30 per prescription. Dispensing fees can vary widely from pharmacy to pharmacy, so finding lower fees can save you money every time you fill a prescription.

There are also changes to the pricing structure of drug products. This means that for some prescriptions, you may

notice that your cost may be more or less depending on the particular product you are purchasing.

Also effective April 1, the Government of Alberta now provides payment to pharmacists for conducting a number of specific patient assessment services for Albertans including counselling for smoking cessation and medication management tools for Albertans with diabetes. This is in addition to a number of services already covered including

- care plan assessments,
- administration of injections,
- assessment and modifying prescriptions based upon individual patient needs,
- prescription renewals,
- assessment of prescriptions for emergency needs, and
- assessment for initiating medication therapy.

More information about these services is available on the Alberta Health web site at **www.health.alberta.ca/services/pharmacy-services.html**.



## Kids, show off your artistic talent!

It's summer and that means one thing: our popular colouring contest for kids is back! If you love drawing, painting or colouring pictures, Alberta Blue Cross wants to see your artistic masterpiece.

Whether you went hiking in the mountains, canoed through the Badlands or spent a weekend at the lake, send us a drawing of you and your family enjoying a healthy activity. You can be as creative as you like; use glitter, glue, colour, stickers or any materials you think would make a great piece of art.

All kids who enter the colouring contest will receive a special Alberta Blue Cross prize. First, second and third place prizes will also be awarded in age three to five, six to nine and 10 to 13 categories.

#### The deadline for entries is September 30, 2014.

#### **Contest rules**

The contest is open to children of Alberta Blue Cross individual health plan members. All entries become property of Alberta Blue Cross and will not be returned. Selected entries will be displayed at Alberta Blue Cross and could be replicated in the next issue of the *BlueLine* newsletter.

#### Mail your entry to

Kids' Summer Colouring Contest c/o Alberta Blue Cross Corporate Communications 10009 108 Street NW Edmonton, AB T5J 3C5

#### Please cut out and attach to your entry.

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## BLUE CROSS®



Stay in the loop with tweets about Alberta Blue Cross products, services and events.

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** 

visit us online 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.



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