

FOR YOUR Benefit

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



Protect yourself and your benefits from fraud!

March is International Fraud Prevention Month

Are you aware of the impact that health care fraud and abuse has on your benefit plan? During Fraud Prevention month, Alberta Blue Cross wants to take the opportunity to tell you about the impact of fraud and plan abuse and highlight ways you can take action to prevent it.

At Alberta Blue Cross, we believe any dollar of health care fraud and plan abuse is a dollar too much. For this reason, we have a policy of zero tolerance toward any fraudulent abuse of the benefit plans we administer on behalf of our plan sponsors. But detecting fraud and abuse is only half the battle; the key is prevention. The protection of your plan really starts with you!

How it affects you

While the victims of insurance fraud and abuse are not as visible as those of other crimes, increased premiums and reduced benefit levels are just two of the eventual costs of benefit fraud and plan abuse. If a health provider is found to be committing fraudulent claiming practices, Alberta Blue Cross has the right to **withdraw direct billing privileges** or **suspend the provider** from conducting business with Alberta Blue Cross. In addition, the provider may face **criminal charges**.

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. All information will be kept strictly confidential, including your identity. Suspicions of fraudulent activity may also be reported anonymously. For more information, please visit the fraud prevention section of our web site.

Top 10 ways to protect your benefit plan.

1. Never sign a blank form.
2. Review anything you do sign.
3. Ask for copies of what is being submitted on your behalf.
4. Never allow a claim to be submitted on your behalf prior to receiving the medical treatment, service or product. For example, do not allow a health provider to claim for multiple treatments and state your account will have a credit for upcoming visits.
5. Check your receipts. Ensure they are correct and reflect the exact service or treatment you actually received.
6. If your health provider submits claims electronically, review your copy of the claims acknowledgement to ensure the service and amount claimed are accurate.
7. Don't substitute products or services. If a service provider suggests substituting one covered product or service for something that isn't covered under your plan, say "NO".
8. Don't substitute names on receipts. Submitting a receipt in the name of a family member who did not receive the service is fraud.
9. Beware of "too good to be true" offers. Find out why a provider is waiving your deductible or a co-pay and don't take "free gifts" as an exchange.
10. Report any suspicious incidents to the Alberta Blue Cross Fraud Hotline toll free at 1-866-441-8477 or email fraudtips@ab.bluecross.ca.

Remember, you play a role in protecting your benefit plan. Alberta Blue Cross has comprehensive measures in place to detect and prosecute fraud and plan abuse. It's important that you do not play a role—even unknowingly—in fraud and plan abuse. If you are found complicit in fraudulent activity, **you may face charges along with the provider**.

During Fraud Prevention Month, please review the [Fraud Prevention Checklist](#), available on the Alberta Blue Cross web site.

How to view your claim totals report

When you register to use the Alberta Blue Cross secure web site for plan members, you gain instant access to information about your claims and benefits. Did you know that you can view the total amount of health and dental claims you've submitted that have been assessed by Alberta Blue Cross during the past three years? Once you're registered to use the web site, simply click on "claim totals report" in the "Your claims" drop-down menu.

Visit [www.ab.bluecross.ca](#) to start using this convenient service.

Make the most of your dental benefits

In Alberta, individual dental providers are able to set their own prices. This situation differs from practice 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. Despite the fact that each year Alberta Blue Cross adjusts the maximum amounts paid to dental providers through your plan, your dentist may still charge more than your plan covers. This means you could face out-of-pocket costs regardless of the basis of payment or the level of coverage provided through your plan.

All Alberta dental offices have quick and easy access to information about your dental coverage online. Most dental offices also submit claims online to Alberta Blue Cross right at the time of your appointment, which means you can find out instantly if you have any outstanding balance such as a co-pay or a deductible (where applicable).

Your dentist can also quickly check how much your plan pays for dental procedures and how much, if anything, you will have to pay by submitting a predetermination to Alberta Blue Cross prior to your appointment. Be sure to ask your dentist about this convenient service.

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 are 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

[albertabluecross.ca](#). Find specific information about your benefits—including when your benefit plan will next cover a dental checkup, the total amounts your plan covers, maximums and percentages payable and how much you or your dependents have used so far.



New adults get new cards

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

Connect with us

Why wait for the next issue of *For Your Benefit*? To stay up-to-date about 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 group benefit plan and we'll offer interesting health news as well as details about our ongoing community involvements. Connect with us today!

 Join our Facebook page to get the latest news and highlights.

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



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

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