

seniors' BlueLine

FALL 2016



Inside:

Uninterrupted coverage for Albertans displaced by the Fort McMurray wildfires

Sweat for your mind

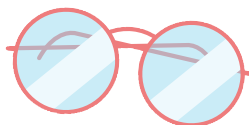
Living well with arthritis

And more ...

BLUE ADVANTAGE® —

get the most out of your benefits

Even with extended health benefit coverage, sometimes it's a challenge to pay for some health and dental products and services.

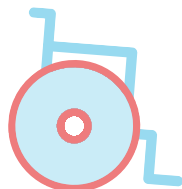


Fortunately, through your Alberta Blue Cross individual health plan, you have an extra advantage—**Blue Advantage**.



Blue Advantage is a program that allows Alberta Blue Cross plan members to save on 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.

To find savings, just visit the Blue Advantage web site at www.blueadvantage.ca. To receive savings, simply present your Alberta Blue Cross ID card to the participating providers and mention the Blue Advantage program.



Return undeliverable addresses to:

Alberta Blue Cross
10009 108 Street
Edmonton, AB T5J 3C5

Publication mail agreement: 40062397



Lifelong learning

Julia Child once said, "You'll never know everything about anything, especially something you love." As a woman who stepped into her first cooking class at age 37 and went on to become one of the world's most influential chefs, Mrs. Child knew a thing or two about taking on a new challenge with gusto.

Lifelong learning is, perhaps, one of the most beneficial habits you can cultivate. Research suggests that continuous learning can help improve your memory, increase your confidence and decrease your chances of developing dementia later in life.

The beauty of continuous learning is that it can occur in so many different forms. Read an article, listen to a podcast, take a class or even have a meaningful conversation about a topic that intrigues you. When you consistently create opportunities to broaden your mind, learning becomes a lifestyle.

Habits of a curious mind

Take 10 in the a.m.

Every morning, take 10 minutes to learn about something new. By building this habit into your morning routine, you start the day a little wiser and with an open mind.

Expand your circle

Lifelong learning doesn't have to be a solitary pursuit. By taking a class or a workshop, you can meet others and take on new challenges together.

Practice guided thinking

Learning is about more than acquiring information. Take the time to think over a new idea by meditating, journaling or discussing it with others.



Source: www.sciencedirect.com/science/article/pii/S1877042811030023

A strong brand. An even stronger global alliance.



With increasing numbers of Albertans travelling and working outside the province, Alberta Blue Cross is pleased to announce that we now hold the exclusive license for the Blue Shield mark in Alberta.

To our plan members, this means greater peace of mind when travelling outside our province through our strengthened alliance with the global Blue Cross Blue Shield Plan network.

You will notice some changes as we have incorporated the Blue Shield symbol in places such as member statements, cheques, new and replacement ID cards, brochures, advertising, newsletters, envelopes, forms, stationery and web sites.

Who we are and what we do isn't changing. Alberta Blue Cross remains the same independent, not-for-profit health benefit provider that is recognized and trusted as one of Alberta's Top 10 Most Loved Brands and one of Alberta's Most Respected Organizations.



Living well with arthritis

In recognition of the thousands of Albertans who live with Arthritis, Alberta Blue Cross is pleased to continue to support the Arthritis Society through sponsorship of three upcoming information sessions. If you suffer from arthritis or know someone who does, please plan to attend one of these sessions to learn more about arthritis and how it can be managed.

Edmonton Rheumatoid Arthritis Public Forum

Tuesday, November 1, 2016

7 to 9 p.m.

Robbins Health Learning Centre
10910 104 Avenue NW, Edmonton
Room 9-201 (Building 9, 2nd floor)

Sweat for your mind

There is an interesting shift happening in the way many people are thinking about exercise—it's about the brain.

Most of us are familiar with the physical benefits of working out, but the mental benefits have been underappreciated. Now, more and more people are working out to ease anxiety and feel strong, rather than to chase a goal weight or a pant size. The goal? Simply to feel good and to be your best self.

Shifting your outlook on fitness can be incredibly helpful in sticking to a regular exercise routine. When you focus on how great working out makes you feel, you're less likely to give up if the numbers on the scale don't change as quickly as you'd like them to.

Working out can also improve memory and concentration. In a study done at the University of British Columbia, researchers found that regular aerobic exercise appears to boost the size of the hippocampus, the area of the brain involved in verbal memory and learning.

Next time you're trying to motivate yourself to get active, remember that both your mind and your behind will thank you.

Join us for Canadian Diabetes Association Expos

Alberta Blue Cross is pleased to be partnering with the Canadian Diabetes Association to sponsor three upcoming CDA Expos. These events offer great opportunities to learn about diabetes self-management while connecting and motivating people living with diabetes. And they're free! Each event includes a great line-up of expert speakers, an interactive tradeshow, local content and opportunities to win prizes.

Edmonton CDA Expo October 27, 2016

- Italian Cultural Centre

Calgary Diabetes Awareness Day and CDA Expo November 26, 2016

- University of Calgary
Health Science Centre

For more information and to register to attend, please visit diabetes.ca/events.

Supporting our plan members

The Fort McMurray wildfires that displaced tens of thousands of Albertans in early May affected us deeply at Alberta Blue Cross. In addition to the thousands of our customers impacted by this crisis, many of us have friends, neighbours, family members and colleagues who were directly affected.

Alberta Blue Cross was quick to respond to this crisis, ensuring that plan members affected by the Fort McMurray wildfire had uninterrupted coverage throughout the crisis.



Top three low-intensity workouts for older adults

Getting a proper workout doesn't have to mean sweating buckets, putting stress on your joints or committing long hours to the gym. Low-intensity exercise offers many of the same benefits as high-intensity training, but is gentler on the body and easier to incorporate into your daily routine.

Water workout

Since water supports your bodyweight, it minimizes the impact on your joints during exercise, while still providing the resistance needed to get a great workout.

Tip: The deeper the water, the more calories you burn. You can control the intensity of your workout by adjusting your immersion level.

Tai-Chi

The slow and graceful movements that characterize Tai-Chi can be surprisingly effective exercise. A half-hour session can burn approximately 140 calories while you improve your balance and flexibility.

Tip: Don't try to rush through the movements; practicing Tai-Chi requires patience.

Walking

While running can jar the joints, walking minimizes the impact due to the slower and steadier movement involved.

Tip: Pay attention to your heart rate and breathing. You should be able to talk and carry on a conversation while you're walking. If this is difficult, you may be pushing too hard.

Source: www.nytimes.com/health/guides/specialtopic/physical-activity/print.html



Reiterating the value of dental plans in the face of Alberta's high dental costs

This summer, an advertising campaign ran across Alberta that questioned the value of dental benefit plans and encouraged Albertans to ask their dentist about their treatment options.

While Alberta Blue Cross encourages our members to discuss treatment options—as well as treatment costs—with dental providers, the advertising campaign contained several inaccurate and misleading statements about dental plans that require correction.

- First, dental plans provide much more than “prepayment” for some services and most plans do in fact provide an element of “insurance”. This not only helps Alberta Blue Cross plan members afford the high cost of unforeseen treatment, such as root canals, but also provides protection for unexpected costs, such as those related to accidental dental care.
- Second, while Alberta dental providers may charge widely varying fees for comparable services, some dentists in fact do consider “100 per cent coverage” as full payment for a service, while others may choose to charge patients more than the plan covers regardless of the plan’s level of coverage. This is why it is important for all consumers in Alberta to inquire about costs and understand how much they will be charged prior to treatment. Any dental office can submit a predetermination to Alberta Blue Cross prior to treatment so plan members know in advance how much is covered by their plan before they take a seat in the dental chair.
- Third, dental benefit plans are in fact adjusted regularly to “keep pace” with rising costs in Alberta. Alberta Blue Cross proactively adjusts our bases of payment for dental claims on an annual basis to keep pace with inflation and the price indexes, and informs both our plan members and dental providers of increases to our bases of payment.

It is worth noting, however, that dental costs in Alberta are significantly higher than anywhere else in Canada. As the largest payer of dental services in Alberta, Alberta Blue Cross pays in excess of \$430 million annually to dental providers. To illustrate just how high dental fees are in

Alberta, the volume of dental claims paid by Alberta Blue Cross last year would have cost **26 to 32 per cent less** if billed in one of the three other western provinces: 26 per cent less in Manitoba, 28 per cent less in Saskatchewan and 32 per cent less in British Columbia.



An important fact that the ad campaign does not consider is that dental benefit plans promote regular preventative dental care by helping Albertans afford the extremely high cost of dental treatment. In fact, according to a Leger Marketing study undertaken by Alberta Blue Cross in August 2015, of the 75 per cent of Albertans who report having dental benefit plans, 73 per cent would not continue their current frequency of dental care for themselves and their families if they had to pay the full cost of dental treatments.



Government reviewing Alberta's extremely high dental costs

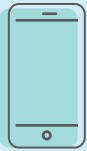
In July 2015, the Alberta minister of health announced a review of Alberta's extremely high dental costs. In the interest of providing sustainable dental benefit plans to our customers, Alberta Blue Cross welcomes this review and we have provided input directly to the minister.

Options on the table for the government review include implementing restorative controls to bring costs back in line with other provinces, mandating more open pricing in order to support consumer choice and foster competition and separating the role of the regulatory body that oversees the practice of dentistry in Alberta.

If you would like to have your say in this review, please contact your MLA or the minister of health to share your thoughts.

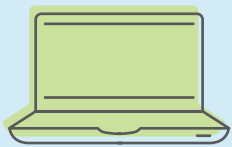
Many different ways to submit your claims online

There are more ways than ever before to submit claims to Alberta Blue Cross. Whether you're on the go or at your desk, we have convenient options for all plan members.



Alberta Blue Cross My Benefits app—download our app for Android or Apple and submit claims to Alberta Blue Cross

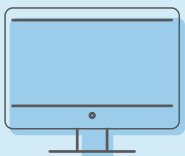
right from your phone or tablet. If we require more information, such as receipts, you can take a picture using your device and upload them directly to us.



Mobile-friendly web site—

our member site is optimized to work

on most mobile devices. Not only can you submit your claims, you have access to all of the features that the desktop version of our member site offers.



Desktop web site—

you can submit your claims directly

to us by signing in to the member site. You also have access to a number of other features such as setting up direct deposit, looking up your next dental or vision checkup and more.



Claim form—

not all claims can be submitted to us online. If you have a claim that cannot

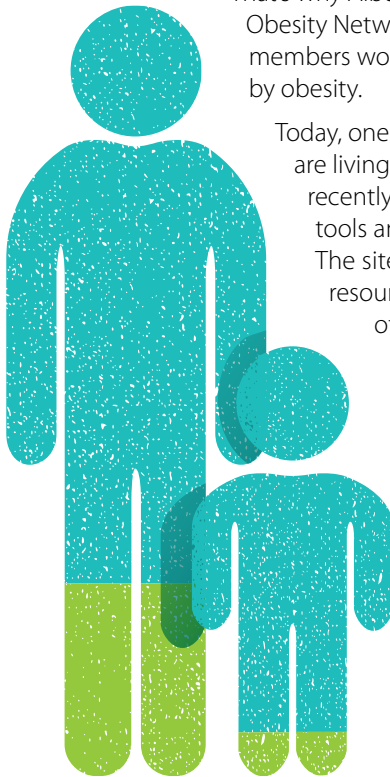
be sent to us electronically, you can download a claim form by signing in to the member site or visiting www.ab.bluecross.ca.

Helping you manage obesity

Obesity management is more than just reducing numbers on a scale—it's about improving overall health and well-being over the long term, removing stigmas and working toward the “best” weight for you.

That's why Alberta Blue Cross is pleased to support the Canadian Obesity Network, a network of more than 12,000 professional members working to improve the lives of Canadians affected by obesity.

Today, one in four adults and one in 10 children in Canada are living with obesity. The Canadian Obesity Network has recently launched a new web site to provide information, tools and support to Canadians living with obesity. The site, at www.obesitynetwork.ca/public, is a great resource that includes free monthly webinars on a variety of topics for anyone with an interest in obesity management. If you're living with obesity, we encourage you to visit this site today.



“ *Today, one in four adults and one in 10 children in Canada are living with obesity.* ”

Alberta Blue Cross is committed to excellence

Alberta Blue Cross protects **more than 1.6 million Albertans** in all corners of our province.



Tens of thousands of individual health plan members



One of Alberta's Top 10 Most Loved Brands
- Ipsos

One of Alberta's Most Respected Companies

- Leger reputation survey



One of Alberta's Top 70 Employers

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.

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| N | E | O | O | A | O | N | Y | O | I | R | G | S | D | Y |
| E | T | Y | N | E | E | M | M | T | I | N | E | I | H | L |
| I | A | F | F | L | V | R | P | E | I | N | S | T | M | L |
| R | M | R | I | A | A | I | N | A | E | N | A | H | A | A |
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| | |
|--------------|--------------|
| ACQUAINTANCE | FRIENDLINESS |
| AFFECTION | FUN |
| AFFINITY | GIRLFRIEND |
| ALLY | GOOD TIMES |
| AMIGO | HONESTY |
| AMITY | KINSHIP |
| BOYFRIEND | LEND |
| BUDDY | LOYALTY |
| CHUM | PAL |
| CLOSENESS | ROOMMATE |
| COMPANION | SHARE |
| COMRADE | SUPPORTIVE |
| CONFIDE | SYMPATHY |
| EMPATHY | TRUST |
| FAVOR | |
| FONDNESS | |

Source: www.puzzles.ca/wordsearch.html



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.

If you have a question about your Alberta Blue Cross coverage, we're as close as your phone, computer or mobile device.

| | |
|-----------------------|---------------------|
| 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 |

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