

FOR YOUR Benefit

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



Alberta Blue Cross welcomes initial findings of government dental review



Alberta Blue Cross welcomes the initial findings of the Government of Alberta's dental review, as announced in early December. At the same time, we hoped the review would go much further in addressing the extremely high cost of dental services in Alberta and we recognize there is still much work to do to address this issue.

We applaud the government for any measures it takes to protect Albertans from our province's extremely high dental costs, including its pledge to create a "public dental fee guide." However, without substantive reforms, regular dental care continues to be out of reach for many Alberta families—and dental benefit plans are becoming increasingly unsustainable for employer group plan sponsors and individuals alike.

While the review outcome includes providing a listing of average dental fees to Albertans in the interest of helping them to become more informed, Alberta Blue Cross has already been working to educate our dental plan members since the dental association discontinued its fee guide 19 years ago, to ensure our customers are informed consumers. But without a more competitive environment, Albertans continue to have limited options unless they go out of province for treatment—as more and more Albertans are doing.

As the largest payer of dental services in Alberta, Alberta Blue Cross pays in excess of \$430 million annually to dental providers. As dental benefits are a key aspect of the coverage we provide to Albertans, we have a keen interest in dental costs as they directly affect the viability of benefit plans and the affordability of regular dental care and treatment for Albertans.

The extreme high cost of dental services in Alberta is significantly out of line with the rest of Canada. It's a deterrent to regular dental care for Albertans and is making the cost of dental benefit plans unsustainable.

Alberta Blue Cross provided input for the review in the fall of 2015 and was hopeful that the review would see the implementation of restorative controls to bring costs for dental services in Alberta back in line with other provinces, mandate more open pricing to support consumer choice and foster more competition and separate the role of the regulatory body that oversees the practice of dentistry in Alberta.

The initial findings of the Government of Alberta's dental review are a positive first step toward further action in addressing this important issue.



We applaud the government for any measures it takes to protect Albertans from our province's extremely high dental costs.

Do you know which providers are ineligible?



Before you visit a health provider, it's very important that you sign in to our member site first to see if the provider is eligible for reimbursement—before you pay for the cost of service.

Please be aware that—if you submit a claim from an ineligible provider—you won't be covered or reimbursed through your benefit plan if you do.

The ineligible provider list on our site is updated regularly and is a quick and easy way to determine which providers you cannot submit claims through. Be sure to check it before your next appointment.

Get online with us!

Are you registered for the Alberta Blue Cross member services web site? If not, register today and manage your claims online through our secure, easy-to-use and mobile-friendly web site.

- Submit eligible claims online.
- Check the status of your claims.
- Register to receive claim statement notifications by email.
- Sign up for direct deposit for faster claim reimbursement.
- View Benefits at a Glance for coverage information.
- Access forms pre-populated with your personal information.
- And much more!

Join us for Winter Walk Day 2017 on Wednesday, February 1

Alberta Blue Cross challenges you, your co-workers and your family to bundle up and participate in Alberta Winter Walk Day 2017.

Why participate?



Winter Walk Day is not only a great way to stay active during the winter months, it's also a chance to come together with different people and organizations from our communities to share in the pursuit of keeping healthy and having fun.

Snap some pictures of your walk and tag them with #WinterWalkDay. For tips and ideas on how to plan an awesome walk, visit www.ab.bluecross.ca/news/winter-walk-tips.php.



Payment rates for dental claims adjusted for 2017

Rates for the payment of dental claims for group benefit plans that reference the Alberta Blue Cross Dental Schedule and plans that pay according to Alberta Blue Cross Usual and Customary Dental fees have been updated for 2017.

The Alberta Blue Cross Dental Schedule

The Alberta Blue Cross Dental Schedule provides a managed approach to controlling dental plan costs—which helps maintain the affordability of your benefit plan.

Increases are based on the results of an annual review of the rates contained in the current Dental Schedule, existing economic factors, other western provinces' dental association fee guides and feedback we have received from members and dental providers across Alberta.

Alberta Blue Cross Usual and Customary dental fees

Usual and Customary dental fees are based on recent claims data from actual marketplace billings of Alberta Blue Cross employer group dental plan participants by Alberta dental offices.

Get the most out of your dental benefits

Our goal is to provide you with information that will help you get the most out of your dental benefits. Because there is no standard of billing of dental services in Alberta, dental offices across Alberta charge widely varying amounts for dental services. As a result, you may face out-of-pocket costs regardless of the basis of payment for your plan.

2016 Healthy Communities Grant Program recipients

Creating healthier communities is a key component of encouraging healthy lifestyles for Albertans. Each year, Alberta Blue Cross awards four \$50,000 grants for infrastructure projects that promote community health, including children's playgrounds, outdoor adult gyms, cycling paths and walking trails.

2016 marked the fourth year of this program, which is funded through the ABC Benefits Corporation Foundation, and we're pleased to announce the recipients for each of the \$50,000 grants:

- **Edmonton:** L.Y. Cairns junior and senior high school—an outdoor gardening area and fitness circuit;
- **Calgary:** Auburn Bay elementary school—a new playground;
- **Secondary cities:** Fort Saskatchewan Win Ferguson elementary and middle school—replacement of two playground structures; and
- **Rural communities:** St. Paul—a new community skateboard and BMX park.

We're passionate about making a difference in communities across our province and our Healthy Communities Grant Program is just one of the ways we do that. More information about the Healthy Communities Grant Program, including application details, is available on our web site at www.ab.bluecross.ca.



A reminder about our Maintenance Medication Program

As you know, Alberta Blue Cross introduced a new Maintenance Medication Program (MMP) for direct bill group plans on September 1, 2016.

Over the next couple of years, we anticipate rising drug costs in the Canadian market. The MMP was created to help curb costs for members and keep drug plan costs sustainable, balancing cost savings with member choice.

What are your options?

Once you're prescribed a new maintenance medication, three shorter prescription refills—where the dispensing fee is covered by the benefit plan—will be permitted before you require a 90 to 100-day supply. Following that, you'll have three options:

1. You can request the prescription be filled for a 90 to 100-day supply, in which case the plan will continue to pay the dispensing fee.
2. You can continue to refill your prescription for a less than 90-day supply, but the cost of the dispensing fee will be your responsibility.
3. If there are unique circumstances where more frequent dispensing is required, you can speak to your pharmacist.



Edmonton 780-498-8000

Calgary 403-234-9666

Toll free 1-800-661-6995

Have a question about your coverage?



We're here to help!



www.ab.bluecross.ca



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