

Blue**line**

FALL 2017



Introducing **BlueAssured™**

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Committed to the communities we serve

Blue Cross ranked as top insurance brand

Alberta Blue Cross calls for more substantive reform on dental costs

Register for our member site today for a chance to win some great prizes!

And more ...

Life is full of options ... your health benefits shouldn't be any different.

As a valued Health Plus plan customer, we want to ensure you are getting the most from your benefit plan. This is why we are **excited to announce our new Blue Assured plan we developed for customers like you.**

The Blue Assured™ difference

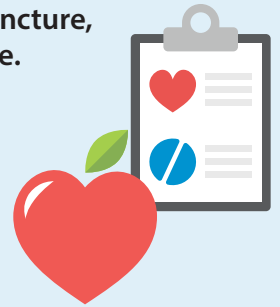
Our new Blue Assured individual health plans provide enhanced benefits that allow you to mix and match benefit levels to customize a plan that suits your lifestyle, supporting you through all ages and stages of life at a price you can afford.

If your Health Plus plan continues to meet your needs and interests, we appreciate your continued business as a Health Plus customer.

What makes Blue Assured™ so great?

- Exciting new benefits like travel, massage therapy, hearing aids, acupuncture, final expenses and much more.
- Increased focus on health and wellness.
- Flexibility and choice as you build your plan.
- Higher plan maximums.
- Optional drug benefit based on your needs.

If you're considering selecting the optional prescription drug benefits module in your new Blue Assured plan, please contact an individual products representative at 1-800-394-1965 so that we can review the various options with you.



Contact us for more information and an extensive listing of benefits.

Before you go: do you know which providers are ineligible?



Part of Alberta Blue Cross's role in managing and administering benefit plans is interacting with service providers. The majority of health-care providers who deliver products and services to our members conduct themselves professionally and ethically.

As part of our provider management practice, we ensure that our benefit plans are protected from abuse or misuse by taking disciplinary action against those providers whose behaviour may range from suspicious claiming practices to actual illegal activity.

We take a firm stance if a provider's conduct negatively affects our members' benefit plans. In these cases, we consider several courses of action, from filing a complaint with the provider's governing body to removing them from our provider eligibility list.

Alberta Blue Cross is obligated to ensure that the claims we receive are legitimate and medically necessary. For a variety of reasons, we may refuse to cover products or services from a specific provider.

Before you visit a health provider, it is very important that you sign in to our member site first to see if the provider is eligible for reimbursement. The ineligible provider list on our site is a quick and easy way for you to determine which providers you can claim services from—before you pay the cost yourself.

Please be aware that claims for products or services provided by ineligible providers won't be covered or reimbursed through our benefit plans.

Register for our member site today for a chance to win some great prizes!

If you've signed in to the Alberta Blue Cross plan member web site recently, you may have noticed a few things have changed. We listened when you asked us to make the sign-in process more user-friendly, so we've updated it to make it easier for you to use. We'll need you to go through a short registration process again, and while you won't notice any differences to the site content, you'll see these two differences after registering:

1. **You'll no longer need to enter your group and ID numbers to sign in.** You can now choose your own password and login ID to sign in to the Alberta Blue Cross plan member web site (as long as no one else has chosen it).
2. **If you have more than one Alberta Blue Cross benefit plan, you can now use one login ID and password to view them all without signing in and out of multiple accounts.** To view additional plans, go to 'Your profile' and select 'Manage multiple plans' from the drop-down menu then enter the other plan's information.

The screenshot shows a registration form with a blue padlock icon at the top. Below the icon, the text reads: "Set up your username and password." There are three input fields: "Your username", "Create a password", and "Confirm password". At the bottom of the form is an orange button with the word "NEXT" in white capital letters.

After registering again, you'll be able to access the same information as before including your banking information for direct deposit, claim history and how much of your benefit maximum you've already used.

You'll also be able to use the same password as before, as long as your old password meets our new security requirements. It must contain between eight and 50 characters and include at least one number and one letter. Passwords are also case sensitive and cannot be the same as your login ID.

We know you're busy, so for a little extra motivation, if you register for our member site **between July 10 and November 2, 2017, your name will automatically be entered in a draw to win some great prizes, including Fitbit Altas, Sport Chex gift cards and iPad pros!**

If you already registered on or after July 10, 2017, your name is already in the draw! For more details about registering again and draw rules, visit **members.ab.bluecross.ca**.

If you have questions about the draw or about registering for the site, please contact our Customer Services team toll free at 1-800-661-6995.

*To be eligible for the draw, you must be an active plan member 18 years of age or older.



Protect the kids in your life from poisoning!



Did you know that improperly stored medications are the leading cause of childhood poisoning in Alberta? Each year there are almost 2,000 childhood emergency department visits in Alberta related to poisoning—and medication is involved in 70 per cent of these poisonings.

As an ongoing sponsor of the Preventable injury prevention campaign in Alberta, Alberta Blue Cross is committed to helping raise awareness of preventable injuries among Albertans.

The key messages of poison prevention:

- Store all medications so that they are tightly locked and out of sight.
- Take your medications in a place that is out of sight of children.
- Keep visitors' bags and coats out of reach.
- Program the number for the Poison and Drug Information Service (PADIS) into your phone. **The PADIS number is 1-800-332-1414.**

For more information about poison prevention, please visit the PADIS web site at www.albertahealthservices.ca/topics/Page11975.aspx.



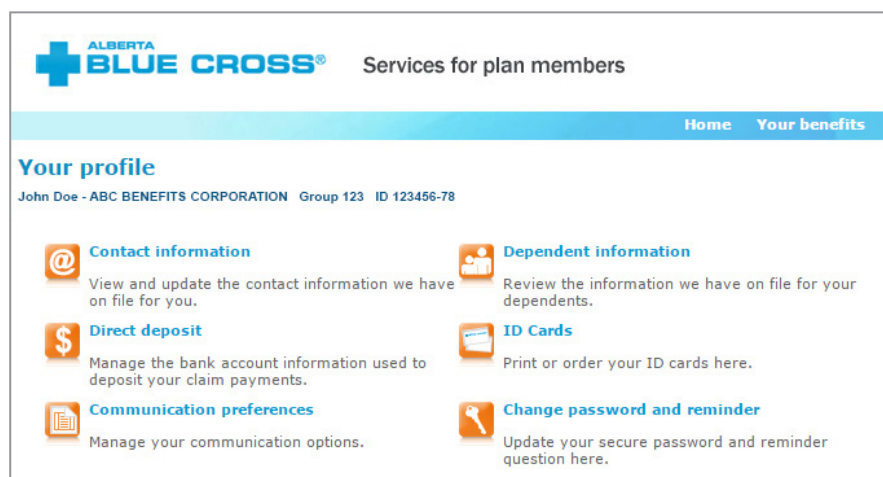
Image source: Injury Prevention Centre

Go paperless today

We're continually looking for ways to enhance our services to serve you better. To improve the timeliness and efficiency of our services, we encourage you to sign up for our online services and opt out of being sent paper bills.



Signing up is easy. Simply log in to our plan member web site at www.ab.bluecross.ca, click on **Your profile** and select **Contact information** from the drop-down menu. Then, select **Update** and enter your email address. Alternatively, you can email us at ipmail@ab.bluecross.ca with the subject line **Email update**, and include your **name** and **Alberta Blue Cross ID number** in the message. We'll take care of the rest.



Going paperless provides you with many advantages. You can access your statements 24/7 and won't be affected by disruptions in mail service. Payments can also be deposited directly into your account, giving you immediate, hassle-free access to your claim payments. As well, electronic statements reduce the impact on the environment and helps us maintain our costs which ensures the long-term affordability of your plan.

If you have any questions or concerns about going paperless, please contact us via the contact information on the back page.

Share your thoughts, and you could win a prize pack!

We'd love to hear your thoughts about this issue of the Blueline newsletter. What did you like or dislike? Share your feedback, comments and suggestions with us, and we'll enter your name to win one of three Alberta Blue Cross prize packs—each including an insulated carafe, fleece blanket and manicure kit.

Please send your comments along with your name, address and contact information to us by email to blueline@ab.bluecross.ca.

To qualify for the draw, comments must be received by September 30, 2017.



Blue Cross ranked as top insurance brand

A recent national survey has ranked Blue Cross as one of the top insurance brands to do business with in Canada. *Strategy* magazine announced the results of a national brand study conducted by Leger Research and commissioned by Argyle Public Relationships. Blue Cross performed extremely well in this survey—showing third overall in the Canadian insurance sector and ranking first among health insurers.

The survey explored the importance of having a relationship with the brands Canadians do business with; with brands evaluated on six factors that contribute to establishing a relationship including trust, satisfaction, perceived commitment, influence of the public, caring for customers and concern for people.

In the overall insurance category, Blue Cross was ranked third overall behind CAA and Intact Insurance. Among health benefits insurers, Blue Cross ranked first ahead of competitors Sun Life, Manulife and Great-West Life.

This survey comes on the heels of *Readers Digest's* announcement in January of the results of its Most Trusted Brands reader survey for 2017, which included Blue Cross as Canadians' most trusted brand in travel insurance.



Alberta Blue Cross calls for more substantive reform on dental costs

Alberta Blue Cross shares the Alberta Minister of Health's disappointment with the new suggested dental fee guide recently proposed by the Alberta Dental Association and College, and is calling for more significant reductions to dental fees in Alberta.

In mid-August, the Alberta Dental Association and College announced a new suggested dental fee guide—acknowledging that corrective action is needed toward addressing the high cost of dental services in Alberta.

However, while the proposal for a new dental fee guide is a positive gesture, the level of reduction in such fees would need to be significant to address the extreme high costs that Alberta consumers continue to face. A two or three per cent reduction is a start, but as dental costs in Alberta continue to be 26 to 32 per cent higher in Alberta than other western provinces, a small reduction may be more about making news headlines than making a real difference for Albertans.

Dental costs in Alberta are out of line with the rest of Canada, are a deterrent to regular dental care for Albertans and are making the cost of dental benefit plans unsustainable for employer group plan sponsors and individuals alike.

Analysis by Alberta Blue Cross of the new suggested dental fee guide shows that the gap between Alberta's extreme high prices and other provinces has yet to be corrected. The cost of a common recall "check up and cleaning" appointment, for example, is still 45 per cent higher under the new guide than the national average of the cost for the same service in other provinces.

Alberta Blue Cross provided input directly to the Minister of Health in fall of 2015 in support of the Minister's review



of high dental costs in Alberta, and applauds the Minister's interest in addressing this issue. 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 the organization provides to Albertans, we have a keen interest in dental costs as they directly affect the viability of customers' benefit plans and the affordability of regular dental care and treatment for Albertans.

From our perspective, desired reforms include implementing restorative controls to bring the extremely high costs for dental services in Alberta back in line with other provinces, as well as mandating more open pricing to support consumer choice and foster competition, and separating the role of the regulatory body that oversees the practice of dentistry in Alberta. According to the Canadian Dental Association, 80 per cent of Canadian dentists practice in provinces where there are separate Colleges and Associations.

While the dental association's announcement is a first step toward recognizing that action is needed to address this important issue, Alberta Blue Cross still sees the need for significant reforms on pricing and welcomes the opportunity to work with the association as well as other stakeholders to ensure this important issue is properly addressed—and that the interests of Alberta Blue Cross plan members are considered.

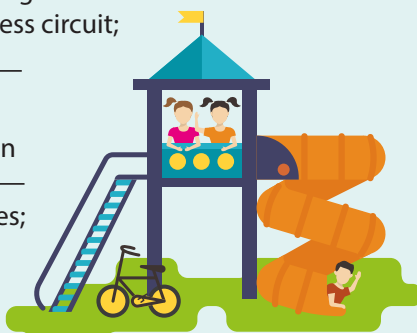
Committed to the communities we serve

Healthy Communities Grant Program

Through our Alberta Blue Cross Healthy Communities Grant Program, we are investing \$1 million over a five-year period to support and promote active living in communities across Alberta. Four \$50,000 grants are being awarded each year for specific infrastructure projects that promote community health, such as construction or replacement of children's playgrounds, outdoor adult gyms, cycling paths and recreational facility improvements. Funding for this program comes from the ABC Benefits Corporation Foundation.

The following projects were each selected to receive \$50,000 grants for 2016:

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



2017 grants will be awarded before the end of the year.



*Supporting wishes for
seriously ill children*

Children's Wish Foundation of Canada is the largest and only all-Canadian wish granting charity dedicated to granting wishes to Canadian children between the ages of 3 and 17 who are diagnosed with a life-threatening illness. For more than 30 years, Children's Wish has worked tirelessly to grant heartfelt wishes to nearly 25,000 children and their families – that's three wishes each and every day, all year long!

Through a sponsorship with the Member Plans of the Canadian Association of Blue Cross Plans, each of the Plans provides premium-free travel coverage for ill children and their families.

Alberta Blue Cross is a strong supporter of Children's Wish. In 2016 alone, we issued 55 contracts in support of Children's Wish Foundation clients being able to travel, and over the past five years we have supported a total of 313 trips with the most popular destinations being Disneyworld, Disneyland and Hawaii.

To learn more about the Children's Wish Foundation and how you can support this cause, visit www.childrenswish.ca.



Prescription to Get Active

Alberta Blue Cross is pleased to sponsor the Prescription to Get Active program, through which Primary Care Networks across Alberta have partnered with local municipal recreation facilities in a unique venture where local family physicians and health-care teams can prescribe physical activity to patients who would benefit from increased activity. Currently 25 of 42 Primary Care Networks are participating, comprising more than 2,800 physicians and 140 fitness and recreation facilities across Alberta.



Safe cycling is for everyone

With the summer and fall months upon us, more people are riding their bicycles. While bicycle safety tips are often directed toward children, it's important for adults to keep safety in mind as well. While cycling has its risks, it can be a very safe activity if a few simple things are kept in mind.

Is your bicycle safe?

Not only should you practice safe cycling behaviour, but make sure your bicycle itself is in good working condition.

- Your bike should fit you correctly and not be too big or too small. The Canada Safety Council recommends you should be able to straddle it comfortably with both feet on the ground.
- Make sure the brakes are adjusted properly.
- The chain should be cleaned and oiled.
- Ensure the gears are working correctly.
- The bolts on your bike should be tight.
- Your wheels must be secure and your tires properly inflated.
- Keep an emergency tool kit with you in case you need it.

If you're unsure about the condition of your bicycle, you can always bring it into a bike shop for a tune-up.

One important thing to keep in mind is that bicycles are considered road vehicles and, as such, riders have the same rights and responsibilities as people who are driving motor vehicles. The rules of the road that apply to cars, trucks and other vehicles also apply to bicycles; however, as bicycles are small, quiet and have access to shared trails with pedestrians, they must be equipped with a working horn or bell to alert others of their presence.

Even if you're following the rules of the road correctly, it's still vital to ride defensively—after all, being in the “right” won't necessarily prevent injuries if somebody else is in the “wrong.” Stay alert for any potential hazards—keep an eye out for car doors opening, debris and potholes, weather conditions, pedestrians and animals. Always make sure you're visible to vehicles as well—items such as reflectors, lights and bright clothes can help with this.

Follow these basic guidelines and make sure to cycle safely. It's good for your health, your well-being and is just plain fun!



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

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

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Medicine Hat 403-529-5553
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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.

Please recycle this newsletter when you are done with it.

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