

# Introducing **Blue**Assured™

## *Inside:*

Committed to the communities we serve  
 Blue Cross ranked as top insurance brand  
 Stay safe in the sun!

Changes coming to the Alberta Blue Cross  
 plan member web site

*And more ...*

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

We know that Albertans appreciate the value and benefits of our Seniors Plus plans, but **we have some exciting news about our new Blue Assured plans** we've recently introduced for Albertans ages 65 and over based on feedback from our customers.

## *You told us what you value in a benefit plan.*

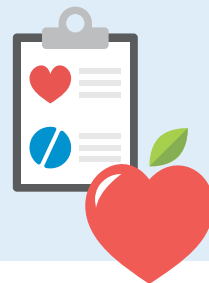
- *No one-size-fits-all approach.*
- *Flexibility and choice.*
- *Access to benefits typically only available to individuals under age 65.*
- *A full suite of enhanced benefits.*

## *And we listened.*

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

## *What makes Blue Assured™ so great?*

- Exciting new benefits like massage therapy, hearing aids, home nursing care and much more.
- Higher plan maximums.
- Increased focus on health and wellness.



**Visit our web site for more information.**



# 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.

We will begin accepting applications for the fifth year of this program as of **June 1, 2017**. 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.



*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](http://www.childrenswish.ca).



## Prescription to Get Active

Alberta Blue Cross is also 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.



## 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.**

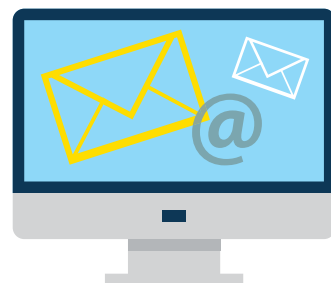
For more information about poison prevention, please visit the PADIS web site at [www.albertahealthservices.ca/topics/Page11975.aspx](http://www.albertahealthservices.ca/topics/Page11975.aspx).



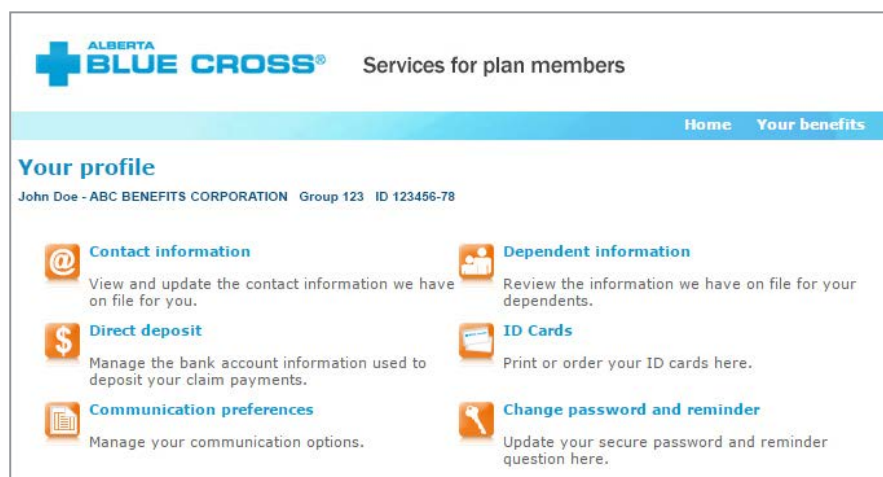
Image source: Injury Prevention Centre

## 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](http://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](mailto: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 on 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](mailto:blueline@ab.bluecross.ca).

**To qualify for the draw, comments must be received by July 31, 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. In February, *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.



## Stay safe in the sun!

Summer is fast approaching and many of us are excited to get outside and get some warmth and sun; however, there are some risks associated with excessive sun exposure—melanoma being one of them. Fortunately, you can take some steps to help prevent melanoma.



The Skin Cancer Foundation recommends the following:

- Seek the shade, especially between 10 a.m. and 4 p.m. when the sun is the strongest.
- Do not burn. Your risk for melanoma can double if you've had five or more sunburns at any point in life.
- Avoid tanning and UV tanning booths. Indoor UV tanners are 74 per cent more likely to develop melanoma than those who have never tanned indoors.
- Cover up with clothing. This includes a broad-brimmed hat and UV-blocking sunglasses.
- Use a broad spectrum (UVA/UVB) sunscreen with a SPF of 15 or higher every day. Apply one ounce of sunscreen to your body 30 minutes before going outside.
- Keep newborns out of the sun as their skin is extremely vulnerable.

Prevention is key to protecting yourself from melanoma and other forms of skin cancer, but detection is just as important. Early detection of possible melanoma significantly increases survival, so it's important to examine your skin once a month and have a physician examine it once per year.

If you have moles, spots or other growths on your skin, the Save Your Skin Foundation recommends you look for the following "ABCDE" warning signs:

**Asymmetry:** Do the two halves not match if you imagine drawing a line through the mole?

**Borders:** Are the edges uneven, scalloped or notched?

**Colours:** Is there a variety of shades (brown, red, white, blue or black)?

**Diameter greater than 6 mm:** Is the mole the size of a pencil eraser or larger?

**Evolution:** Has there been a change in size, shape, colour or height? Has a new symptom developed (such as bleeding, itching or crusting)?

If you detect any of these warning signs, see a physician immediately. With these guidelines, hopefully you can enjoy the summer weather while reducing your risk of melanoma and other skin cancers.



## 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.

## Changes coming to the Alberta Blue Cross plan member web site

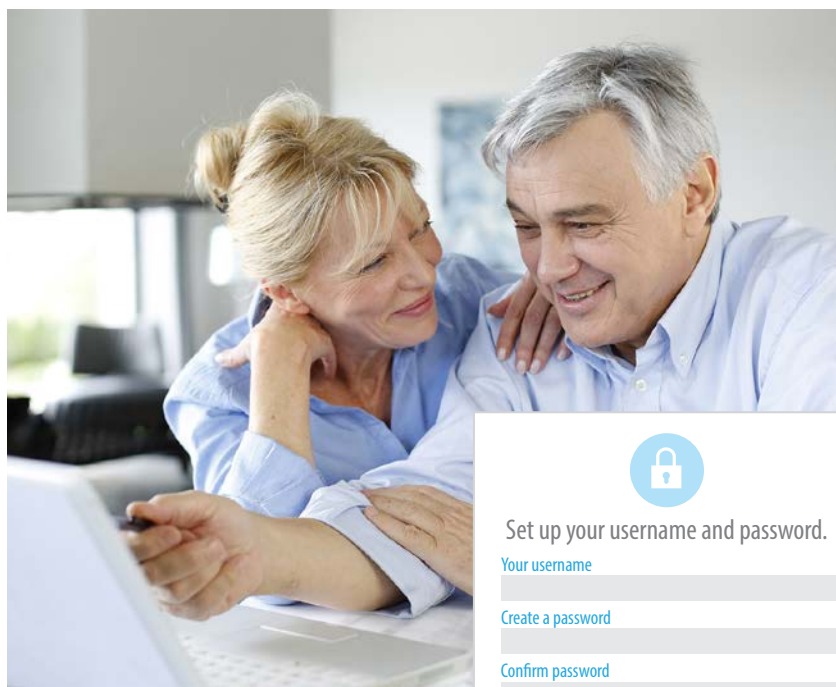
Starting this summer, when you sign in to the Alberta Blue Cross plan member web site, you'll notice a few things have changed. We listened when you asked us to make the sign-in process more user-friendly, so we've updated it to make it easier for you to use. We'll need you to go through a short registration 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.

After registering again, keep the same information as before. You will be able to access 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.

**This site update will enable us to provide you with even more self-serve and security enhancements in the future. We hope you find these improvements worth the minor inconvenience of re-registering. Thank you in advance for your patience.**



# 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.

X Y C C O C P S S P T S H E R A V  
S E R A G A L E P S A E F E M U R  
A T E H T A G M L U U N V M A N A  
N D E E P N U E E V O I C E B O X  
L L L R A T S T E K L T D R E L E  
U L A L N E T A N O N S M A E T M  
A C A S S U T T E H A E S L R A T  
W H R T U A M A O L T T U H N R S  
P X E O R I H R N A C N U D F S N  
S I D M E B E S C I G I I B I A V  
C D D A M I A A B S M B V R B L E  
A N A C U T R L D I L O R A U S R  
P E L H H P T S E E R D N I L A T  
U P B A A N C R A N I U M N A C E  
L P D L N I K S Y E N D I K I R B  
A A S R E D D A L B L L A G S U R  
I X B O S L A T I N E B N E S M A

## The human body

APPENDIX	METACARPALS
BLADDER	METATARSALS
BRAIN	PANCREAS
CARPALS	PATELLA
CLAVICLE	PHALANGES
COCCYX	RADIUS
CRANIUM	RIBS
FEMUR	SACRUM
FIBULA	SCAPULA
GALLBLADDER	SKIN
HEART	SPLEEN
HUMERUS	STERNUM
INNOMINATE	STOMACH
INTESTINES	TARSALS
KIDNEYS	TIBIA
LIVER	ULNA
LUNGS	VERTEBRA
MANDIBLE	VOICE BOX

Source: [www.puzzles.ca/wordsearch.html](http://www.puzzles.ca/wordsearch.html)



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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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**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  
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Please recycle this newsletter when you are done with it.

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