

Winter 2018

CONNECTION BULLETIN

News and information for group benefit plan administrators from Alberta Blue Cross

Alberta Blue Cross U&C dental rates updated

As previously communicated, effective January 1, 2018, Alberta Blue Cross Usual and Customary (U&C) dental fees have been aligned with the Alberta Dental Association and College (ADA&C) dental fee guide and will reference the fees contained in that guide. As a result, there is an opportunity for plan sponsors who follow that guide to experience plan savings with a reduction in claims costs for many common and highly-utilized dental procedures. Considering this, Alberta Blue Cross will be passing along these savings immediately on insured plans.

Insured plans typically have one rate adjustment annually on the plan renewal date. Passing along savings would normally occur on renewal, or in some circumstances, in the form of an off-renewal adjustment to the rates. Alberta Blue Cross has opted to take a hybrid approach. We will offer an immediate rate reduction to the dental rate effective March 1, 2018, which groups will see on their March bill, and we will also be lowering the renewal inflation factor for groups renewing throughout the rest 2018.

The March 1, 2018, rate adjustment provides immediate savings to plan sponsors and will complement existing rate stabilization tools already embedded within our renewal methodology. ASO plan sponsors will realize immediate savings through reduced claims costs beginning in January 2018.

It is important to note that the direct impact of the dental fee reduction will vary based on plan design, utilization and plan member and dental provider behaviour.

Dental plans that follow the Alberta Blue Cross Dental Schedule dental guide were updated separately for 2018 so will not be affected by the changes listed above.



Ensure your employees confirm provider eligibility before their visit



Before your employees visit a health provider, it's critical that they visit our member website first to see if the provider is eligible for reimbursement. The ineligible provider list is a quick and easy way for members to determine which providers are ineligible—before the member pays.

Claims for products or services provided by ineligible providers won't be covered or reimbursed through your benefit plan.

Part of Alberta Blue Cross's role in managing and administering benefit plans is ensuring that service providers follow the rules set out in our Code of Conduct. The majority of health care providers who deliver products and services to our members conduct themselves professionally and ethically, but we are obligated to ensure that the claims we receive are legitimate and medically necessary.

Members can access the ineligible provider list at ab.bluecross.ca by signing in to their member account and clicking the **"Find out if your provider is eligible"** link.

Help your employees make the most of their benefits

Along with this issue of *Connection Bulletin* is the latest *For Your Benefit* newsletter, which is designed to help your group plan members make the most of their benefits. We encourage you to distribute *For Your Benefit*—**which is also available as a PDF in the plan administrator's section of our website under "Resources"**—to your employees. You can save the PDF and email it to your employees or print hard copies as needed.

We welcome your comments about *Connection Bulletin* and *For Your Benefit*, and suggestions on topics for future issues. Please send your feedback to connectionbulletin@ab.bluecross.ca.



Help your employees quit smoking with the Walk or Run to Quit program

This spring, help your employees quit smoking through Walk or Run to Quit. This program, co-sponsored by the Canadian Cancer Society and Running Room Alberta, uses walking or running to help people quit smoking. Over the course of 10 weekly sessions, training program participants get step-by-step instructions to learn to walk or run 5K, plus practical resources to help them quit smoking. Incentive draw prizes are part of the program for both smokers and their support buddies.

Walking and running makes quitting smoking easier by taking the edge off cravings and withdrawal symptoms while giving smokers a positive outlet for stress. The social and peer support of group training are the key reasons participants succeed in sticking to their goals. When employees get active and become smoke-free, the workplace also benefits through improved employee health, increased productivity, greater job satisfaction, better corporate image and reduced costs.

The results from the program's previous year showed

- 51 per cent of registrants quit smoking,
- 97 per cent increased physical activity and
- 91 per cent reduced smoking.

How it works?

Coach-led, 10-week training programs are offered in-store at local Running Rooms across Alberta or through a self-directed, web-based virtual program. Virtual group training can be set up and customized to your workplace for groups of 10 or more people. For smokers who don't want walk or run instruction, there is also a free Train on Your Own option.

For more information, visit runtoquit.com. For posters, promotional tools and questions please contact karla.heintz@cancer.ca.



Your bill is available online

In an effort to improve our services and reduce our overall environmental impact, we're pleased to announce that, effective October 2017, all bills have been made available exclusively through our **plan administrator website**.

What will this mean?

You will no longer be receiving paper bills in the mail. That's why it is extremely important to ensure that you've registered for our plan administrator website.

To sign up, simply provide us with a valid email address—this will allow us to notify you electronically whenever your monthly bills are ready to be viewed on the site.

What do I need to do?

Already have a registered account?

Then you already have access to view your online bill. Simply log in and, on the main page titled "Services for administrators," click the "Statements of account" link. Both your current and previous bills can be viewed in either PDF or Excel format.

Need to set up an account?

If you don't currently have an up-to-date email address on file, please call our Group Administration contact centre to have this information added to your file.

Once you've registered, you'll find a number of site resources to help you get the most out of your online experience—these include a helpful video, a click-through demonstration and a quick guide that will help orient you to the site's features.

Involved in *your* community

- In February, Alberta Blue Cross was proud to sponsor Winter Walk Day, an event that celebrates our Alberta winter while promoting the year-round health benefits of walking. On this special day, all Albertans were encouraged to get active and walk at least 15 minutes outside.
- Every year, thousands of Albertans visit emergency departments due to unintentional poisoning. Alberta Blue Cross has partnered with The Injury Prevention Centre to support this year's Poison Prevention Week, March 18 to 24. Poison Prevention Week aims to improve awareness of medication poisoning and increase prevention of medication-related poisonings in children.
- As an advocate for injury prevention among Albertans, we are pleased to sponsor the Finding Balance seniors fall prevention campaign which runs each November. Each year, thousands of Alberta seniors are hospitalized due to preventable falls; increasing awareness about what can be done to prevent falls is the best way keep seniors safe.
- If you're attending the Calgary International Children's Festival or the St. Albert Children's Festival coming up in May, watch for our Street Team members and our mascot, Big Blue, on site as Alberta Blue Cross is pleased to be involved as a sponsor of both events.
- Throughout 2018, Alberta Blue Cross will be sponsoring a number of public awareness forums, health expos and conferences in support of organizations including the Arthritis Society, Diabetes Canada, the MS Society and the Canadian Mental Health Association. Watch our social media feeds for more information about these events.



Helping plan members optimize provincially-funded drug coverage and updates to prescription drug pricing

In order to assist plan members with making the most of their benefit plans, we've designed our prescription drug plans to complement and coordinate with the coverage provided through provincially-funded drug plans and to reflect provincial variations in drug prices. Several provinces currently offer programs that provide prescription drug coverage to residents based on age or income. These government-funded programs are typically designated as the first payor for drug claims once a resident meets eligibility criteria. With this in mind, we are enhancing our current drug claims payment process to help ensure plan members take advantage of the additional coverage available through government programs.

[Learn more.](#)



Alberta Blue Cross lends expertise on CLHIA cyber security panel

As a member of the Canadian Life and Health Insurance Association (CLHIA), Alberta Blue Cross plays an active role in industry initiatives and serves on a number of association working groups to address issues related to the benefits industry. This spring, Alberta Blue Cross is pleased to be participating in a panel discussion on cyber security at the CLHIA annual conference in Toronto.

Cyber security is an increasingly important issue within the insurance and financial sectors. As a health benefits provider, we have developed best practices to combat cyber security threats and protect the highly sensitive health and financial information of our customers. Alberta Blue Cross is happy to share our expertise and insights on this subject and touch on our leading practices in this area.



Life & Disability Services

When serious illness, disease or accident strikes, financial security becomes a dominant issue. Your employees gain important peace of mind despite challenging times from the financial stability provided by life and disability coverage.

Formerly known as Group Case Management, the team responsible for managing life and disability coverage at Alberta Blue Cross underwent a name change in the fall; they are now Life & Disability Services. This change reflects their area of expertise more clearly and encapsulates their role within Alberta Blue Cross's Blue for Life vision. Their primary goal is to help customers who are faced with serious accidents, diseases or illnesses—supporting them through every age and stage of life.

Life & Disability Services is happy to respond to any inquiry you may have. You can contact them by

- phone at 1-800-763-6206 (toll-free) or 587-756-8631 (local); or by
- email at LifeandDisabilityClaimsInquiries@ab.bluecross.ca or LDCS@ab.bluecross.ca.

Many Alberta Blue Cross group benefit plans include life and disability benefits. If your plan does not currently offer this coverage, contact your Alberta Blue Cross representative if you're interested in adding these benefits to your plan.



New Feature!

Get an advance preview of your bill



Plan administrators now have exclusive access to preview bills. By getting an advance peek at your bill, you will be able to see how the most recent changes to your plan are reflected on the bill and get an idea of what the cost is for newly-enrolled members. The ability to preview your bill also allows you to know roughly what to expect on your next bill before it is officially sent to you.

This new feature is available to groups who currently receive their bills through the **plan administrator website**.

The screenshot shows the 'Services for plan administrators' page. The main heading is 'Statement of account' with a sub-link 'View and print online'. Under 'General information', there is a table:

Group information	Name	Number	Life number
	ASR TEST GROUP	999	777

Below this is a 'Statement of account' section with a dropdown menu set to 'A'. A message states: 'No statement is available for the selected section.' The 'Draft statement of account' section includes a disclaimer: 'This is a draft statement of account only and is based on our records as of the date requested. Please do not pay the amount shown. Refresh the page if the draft statement of account has a status of "In progress", as it may take several minutes. If you are making a request after 5 p.m., please note that it will not be produced until after 7 a.m. the following day.' It also has a dropdown menu set to 'A' and a table with columns 'Requested timestamp', 'Status', and 'Statement'. The table content is 'No draft statement available'. A 'Generate' button is at the bottom.



Connect with us

Why wait for the next issue of *Connection Bulletin*? Keep yourself and your employees up-to-date about the latest Alberta Blue Cross news by following us on **Facebook, Twitter and LinkedIn** or reading our blog, *Blue notes*, at ab.bluecross.ca/blue-notes-blog/blue-notes-blog.php. We'll share interesting health news, information about our community sponsorships, tips to make the most of your benefit plan and keep you informed regarding potential plan or coverage changes. Connect with us today.

For more information about topics in this Connection Bulletin, please call your Alberta Blue Cross group sales or service representative.

We value your comments

Connection Bulletin is published to communicate with Alberta Blue Cross employer group plan sponsors. Back issues may be found on the Alberta Blue Cross website at ab.bluecross.ca

Please send your feedback via email to connection@ab.bluecross.ca, by fax to 780-498-8096 or via mail to Corporate Communications, Alberta Blue Cross, 10009 108 Street, Edmonton, AB T5J 3C5.



ab.bluecross.ca



**The Blue Cross symbol and name are registered marks of the Canadian Association of Blue Cross Plans, an association of independent Blue Cross plans. Licensed to ABC Benefits Corporation for use in operating the Alberta Blue Cross Plan. *† Blue Shield is a registered trade-mark of the Blue Cross Blue Shield Association. ABC 83735 2018/02