



Go further

with Alberta Blue Cross's My Benefits app

what's inside

- Get rewarded in 2018 for becoming a better, healthier you
- Find out how to maximize the value of your dental benefits
- With new travel coverage options, you can plan smart and save!

and more ...

Life isn't stationary and neither are you. You live a life that plays out in different spaces and places. You're on the go. Your benefits should follow suit.

With newly-added features, Alberta Blue Cross's My Benefits app allows you to save time, skip the hassle, avoid surprises and live well.

Save time

Check your claims history in seconds, see completed claim statements and submit claims online so you get paid faster.

Skip the hassle

Avoid out-of-pocket costs by using the app (powered by Google Maps) to find providers near you who direct bill.

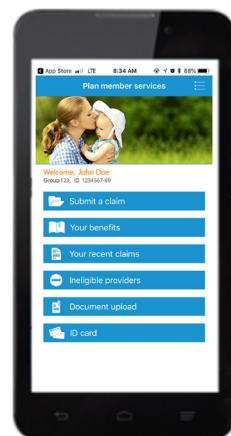
Avoid surprises

Check to see if your prescription drug is covered before going to the pharmacy.

Live well

Access Balance—your online wellness program to support your overall health.

Alberta Blue Cross's My Benefits app is available on the App Store and on Google Play.



Return undeliverable addresses to:

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

Get rewarded for becoming a better, healthier you

Could you use more energy or a better night's sleep? Maybe you'd like to be naturally inspired to eat a few more fruits and veggies or drink more water throughout the day? We all have habits and behaviours we could change that would improve our health. Balance, our online wellness platform, helps you determine what those changes are so you can start addressing your health risks today to become a better, healthier you tomorrow.

You can access Balance through the Alberta Blue Cross member site at members.ab.bluecross.ca. Simply sign in using your login ID and click "Balance" under the "Your benefits" tab.

Balance is full of useful information and trackers to help you make lifestyle changes. It can help you to

- complete an initial health risk assessment;
- receive a personal health report card, health score and action plan;
- complete targeted health education modules;
- sign up for daily medication, refill and appointment reminders;
- track health-related activities;
- set personal health goals; and
- much more.

Get rewarded

Your reward for using Balance isn't just becoming healthier and feeling better. Simply using the site and tracking your health will help you earn points, which can be used to enter to win fitness related items and a variety of great gift cards from popular retailers.

To learn more about Balance, sign in today at ab.bluecross.ca.



BALANCE[®]
Your life  Your rewards

Are you currently on a Personal Choice or Blue Choice plan?

Check out our new, modular Blue Choice plans

Launched in October of 2017, our new, modular Blue Choice plans offer you more choice than ever—allowing you to create a customized benefits plan that will help support you through all ages and stages of life.

Here's what you need to know about our new, modular Blue Choice plans and how they differ from your existing plan.

- You can choose from one of three coverage levels (A, B or C) for each of your extended health, dental and drug benefits—the levels don't have to match.
- You'll have the flexibility to create a benefits plan tailored to your unique needs.
- You're not restricted by a term age—the new, modular Blue Choice plan protects you through all ages and stages of life. Your current plan terminates when any individual turns 65.
- **You can transfer to the new, modular Blue Choice plan without a new medical review up until the end of 2018.**

If you're on a Personal choice or current Blue Choice plan, this is an exciting new option. Modular Blue Choice plans help you and your family to stay healthy with practical, affordable benefits.

To view benefits, prices or transfer to a new, modular Blue Choice plan, visit ab.bluecross.ca/new-blue-choice.



Coming soon—new travel coverage options!

You asked for more travel coverage options—and we're happy to provide them. In addition to our existing emergency medical travel plans, customers will soon be able to purchase trip cancellation, trip interruption and baggage coverage from Alberta Blue Cross. You can expect to see these new options coming soon.

To learn more about our current travel plans, contact us at 1-800-394-1965 or visit ab.bluecross.ca.

Get the best value when visiting the dentist

One of the keys to making sure that you are getting the most out of your dental coverage is making sure that you are an informed dental consumer. Being an informed dental consumer requires both an understanding of the dental landscape in Alberta, as well as being aware of the actions that you can take each time you go to the dentist to know what you're being charged and what is being covered by your plan.

Understanding dental fees

In Alberta, even with the introduction of a provincial dental fee guide by the Alberta Dental College and Association, individual dentists remain able to set their own prices. As a result, dental offices across Alberta charge varying prices for dental services.

Understanding dental coverage

It's important to understand that dental providers can charge more than what your dental coverage pays.

This means that if your plan states that you have 100 per cent dental coverage, your plan will pay 100 per cent of the rates referenced in your dental plan's basis of payment, but not necessarily 100 per cent of what the dentist charges—and you will be required to pay the difference.



What can I do to get the most out of my benefits when I visit my dentist?

- Inform your dentist which benefit provider your dental benefits are through.
- If you are able to, show your dentist your dental plan's rates and ask how their fees compare to the fees your plan pays. You can view and print your dental plan rates by logging in to our member site.
- If you have another plan or a spending account, don't forget to use those.
- Ask your dentist to submit an electronic predetermination. Most predeterminedations are processed instantly!
- Shop around. Because dentists charge differing rates, shopping around can lead to significant savings.





Paying out-of-pocket for claims?

Did you know that more than 97 per cent of claims are billed directly to Alberta Blue Cross at the time of service? That means, depending on which service providers you're visiting, you can usually avoid paying out-of-pocket costs. You can now find more providers than ever who direct-bill including

- pharmacies,
- dental offices,
- ambulance providers,
- vision care providers
- chiropractors,
- physiotherapists,
- massage therapists,
- psychologists,
- podiatrists,
- acupuncturists,
- naturopaths; and
- osteopaths.

So if you're still submitting paper claim forms, ask your provider if they offer direct billing to us.

Find a provider that direct bills

You can search our direct-bill provider directory to find direct-bill providers located near you. Access this directory by logging on to the member site at ab.bluecross.ca or from your phone using Alberta Blue Cross's My Benefits app.



Alberta Blue Cross is involved in *your* community

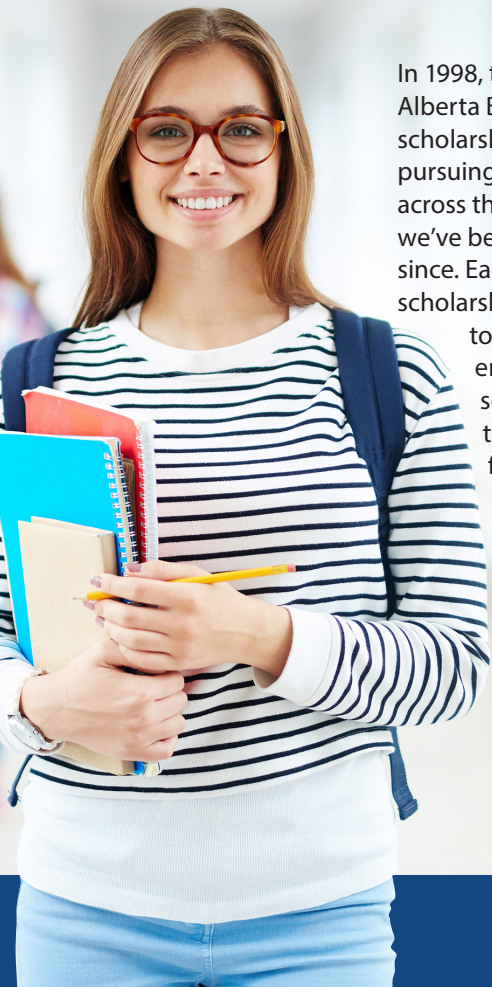
- Every year, thousands of Albertans visit emergency departments due to unintentional poisoning. This year, Alberta Blue Cross partnered with The Injury Prevention Centre to support this year's Poison Prevention Week. Poison Prevention Week aims to improve awareness of medication poisoning and increase 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.



- Throughout 2018, Alberta Blue Cross is sponsoring a number of public awareness forums, health expos and conferences in support of organizations including the Arthritis Society, Diabetes Canada, the Liver Foundation, MS Society and Canadian Mental Health Association. Watch our social media feeds for more information about these events.

We're expanding our scholarship programs



In 1998, to mark our 50th anniversary, Alberta Blue Cross established a scholarship program to assist students pursuing post-secondary education across the province. It's a program we've been committed to ever since. Each year, we award up to 65 scholarships ranging in value from \$750 to \$1,500 to young Albertans entering full-time post-secondary study, as well as up to three separate scholarships for Indigenous students—each up to \$1,500 in value. To date, our scholarship programs have provided more than \$1 million in valuable financial support to young Albertans. This program is funded through the ABC Benefits Corporation Foundation, and scholarship recipients are selected directly by participating post-secondary institutions.

This year, we're expanding our scholarship offering to include additional scholarship opportunities for both young and mature students. These include the following:

- Eight new wellness scholarships—geared towards young Albertans who are inspired by and committed to supporting the wellness of Albertans, Alberta Blue Cross is offering scholarships to young Albertans pursuing post-secondary education in the field at select institutions. Three of these scholarships are available through the University of Calgary, three through the University of Alberta, one through Athabasca University and one through the University of Lethbridge.
- Three new indigenous scholarships for mature students—in addition to the three existing scholarships we offer for indigenous students directly out of high school, Alberta Blue Cross is adding three scholarships for mature students who are returning to post-secondary education in a program of their choosing. Applications for these scholarships will be evaluated primarily on community involvement, personal goals and financial need.

For more information on our scholarship program, or to see a list of participating institutions, visit ab.bluecross.ca.



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[@ABBlueCross](https://twitter.com/ABBlueCross)

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

Toll free from anywhere in Alberta
1-800-661-6995
From your mobile device
#BLUE
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ab.bluecross.ca



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