

blue Line

BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

For the everyday costs...and a whole lot more

Judy and Wes Honess will never forget August 12, 1999.

That was the day their 12-year-old daughter Faren was diagnosed with diabetes.

"It was devastating," Judy recalls. "When all your kids have always been so healthy, you never think something like this is going to happen to your family—then it does." The Honess' three children are all fit, active, and avid hockey players.

Fortunately, Judy and her husband Wes had decided three months earlier to purchase an Alberta Blue Cross individual health plan for their family. Their plan was already in place

when their daughter was diagnosed.

Judy credits her eight-year-old son for her family's decision to purchase a plan. "He had been given \$5 at a hockey game to buy coffee for his grandma and grandpa and to buy something for himself," recalls Judy. "He bought himself 500 candies and the next time he went to the dentist, it cost us over \$500 to fix his cavities."

Judy and Wes purchased Alberta Blue Cross Personal Choice Plan B for their family after their son's dental appointment. The cost of the cavities, combined with a \$650 bill for cleanings for the family of five—plus the cost of a recent family visit to the eye doctor and a need for new eyeglasses, convinced the Honess' to call Alberta Blue Cross.

"We wanted the plan mainly for the dental coverage, plus we knew the premiums were



The Honess family.

tax deductible," Judy explains. The family own and operate a grain farm near Lomond in southern Alberta.

But the family had no idea that soon their new plan would become more important than they had ever imagined. Since that day back in August, Faren's diabetes' related expenses have already totalled in the thousands of dollars.

"Faren's blood testing strips run \$1 each, and she uses eight per day on average," says Judy.

Inside...

- Dental Schedule rates increased for 2000
- Answers to your questions
- Edmonton dental clinic earns quality service award
- Senior's denture coverage explained

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“On top of that there’s disposable needles, lancets, insulin, blood testing monitors and other miscellaneous items relating to diabetes—so it all gets very costly.” The family’s Alberta Blue Cross individual health plan covers prescribed medications and eligible supplies up to \$10,000 per participant per year.

“This plan has been a lifesaver,” Judy says. “We never realized we’d be using the plan for something like this. It’s a miracle that we got on the plan before this happened.”

Judy is also relieved that Faren will be eligible to transfer to her own Alberta Blue Cross individual health plan someday, since she had been medically reviewed and on the family’s plan prior to being diagnosed with diabetes.

“My daughter is quite a responsible girl, and she asked us what happens when she’s older and no longer covered by our family’s plan,” says Judy. “I found out that she’ll always be eligible for Alberta Blue Cross—that she’s covered for life.”

As Judy points out, the family’s Alberta Blue Cross plan not only helps with existing costs but is an investment in the children’s healthy future.

“Conditions like diabetes last a lifetime—these aren’t things you only need covered for a couple of months,” she explains. “This plan is something for our kids’ futures; something they’ll always be eligible for now that they’ve been accepted.”

Before her daughter had been diagnosed with diabetes, like many Albertans Judy believed that all costs associated with such conditions would be covered by government programs.

“Parents need to realize that things like this just aren’t paid for, unless you get extra coverage through an Alberta Blue Cross individual health plan,” she warns.

“It’s silly to be without coverage, because you’re not protected and you just don’t know what can happen,” she says. “It’s kind of like trying to get insurance after you crash the car.”

Dental Schedule updated for 2000

To ensure the Alberta Blue Cross Dental Schedule continues to meet the needs of both our customers and dental providers, the Dental Schedule has been increased by a weighted average of 3.3 per cent for 2000.

This increase is based on the results of a review undertaken on an annual basis by Alberta Blue Cross. The increase for 2000 includes a 4.6 per cent increase in the rates dentists are paid for check-ups and cleaning, and a 3.5 per cent increase in the rate paid for root canals.

Through the review process, the rate for each and every dental procedure is assessed by Alberta Blue Cross.

The Dental Schedule takes into account the costs associated with operating a dental practice, and remains comparable to rates for similar procedures in current provincial dental fee guides published in British Columbia, Saskatchewan and Manitoba.

Please review the new 2000 edition of the Dental Schedule Handbook enclosed with this issue of the BlueLine newsletter, and refer to this handbook prior to your dental appointments. The handbook contains new updated rates for 2000, examples of rates paid for common services, and tips to help you be an informed consumer of dental services.

Know what to expect before you go

Please note that although your dental plan bases payment for your claims on the Alberta Blue Cross Dental Schedule, there is no single standard for billing of dental services in Alberta today. That means dental offices across the province—and even

across the street from one another—can charge *widely varying prices* for dental services. In cases where dental offices charge in excess of the Dental Schedule rates, you may be billed more than your

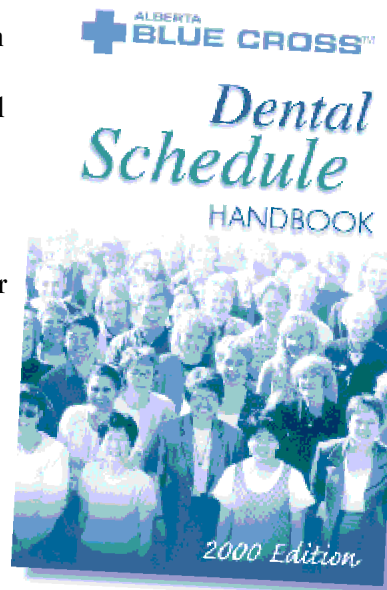
plan pays **regardless** of the basis of payment for your plan or the level of coverage provided by your plan. That’s why today it is essential for you to discuss prices with dental offices and find out in advance what price you will be charged.

All Alberta dental offices have copies of the 2000 Dental Schedule, as well as quick and easy access to information about your dental coverage, including your plan’s basis for payment of your claims,

through our convenient telephone information system, ADVISER. Dental offices can call ADVISER to verify your coverage and payment levels before you take a seat in the dentist’s chair.

If you are asked to pay more than your plan pays, you will be responsible for the difference. In such cases, it is your choice to negotiate a better rate with the dental provider, agree to pay the extra portion, or access services from another dental provider who does not charge more.

The Alberta Blue Cross Dental Schedule was introduced in 1998 to provide many of our customers with a fair and consistent basis for payment of dental claims. Today dental benefits for over 125,000 Albertans are paid according to the Alberta Blue Cross Dental Schedule. Confirm that the dental office bills according to the Dental Schedule, and you’ll get the value you deserve.



You asked...

Why a BlueLine newsletter?

If you're a new Alberta Blue Cross customer, this may be your first issue of the BlueLine newsletter.

Alberta Blue Cross publishes the BlueLine newsletter at least twice per year to provide all individual health plan customers with information or updates regarding your plan. The BlueLine provides a means for us to stay in touch with our customers and to communicate with you on a regular basis on a variety of topics relating to your plan.

Much of the information contained in the BlueLine newsletter is shared with you in response to requests or questions from other customers.

Watch for back issues of the BlueLine newsletter to be made available on our web site in early 2000.



Why doesn't my Personal Choice individual health plan cover all my dental costs, even though I'm supposed to have 100 percent coverage for basic dental services?

Today dental offices across the province—and even across the street from one another—can charge widely varying prices for dental services. In some cases, consumers are able to negotiate lower prices for dental services. In other cases, dental providers charge more than what dental plans allow, which means some plan participants now face costs that could leave them out-of-pocket.

When you go shopping, you expect to know exactly what you're getting for your money. Likewise, when you visit a dental office you have the right to know in advance what you might have to pay out-of-pocket. If your dental provider charges a higher rate than the maximum your plans pays as shown in the Alberta Blue Cross Dental Schedule, you are responsible for the difference.

That's why today it is essential to discuss prices with dental offices, and find out beforehand what price you will be charged.

Remember that in some cases, you may be asked to pay more because a service may have been completed which is not covered at 100 percent. For instance, you might require additional scaling because of a buildup of calculus (tartar). Depending on your plan design, your plan may cover the first 30 minutes of this treatment at 100 percent, but the next 30 minutes would be paid according to your coverage for basic dental services which might vary between 80 and 90 percent coverage.

How can I find a dentist who accepts the Alberta Blue Cross Dental Schedule?

Today dental claims for over 125,000 Albertans are paid according to the Alberta Blue Cross Dental Schedule. Surveys of our customers have found that most are not billed amounts over what their plans cover.

Avoid surprises by calling ahead to inquire about prices before your appointment. If your dental provider values your business as a patient, he or she will likely accept the Dental Schedule as the rate you will be charged. If not, it is your choice whether to negotiate a better rate with the dental provider, agree to pay any extra portion, or to access services from another dental provider who does not bill more.



Remember to discuss prices before your next dental appointment. Should your dental provider not accept the Dental Schedule, there are likely other dental offices in your community that would welcome your business.

Why aren't more types of treatments and therapies covered by my individual health plan?

As a market-responsive organization, Alberta Blue Cross monitors the needs of Albertans and considers expanding or changing benefits when such need exists. At the same time, we are committed to maintaining the continued affordability of the plans we provide our customers.

Alberta Blue Cross individual health plans provide coverage for a variety of basic health-related services used on a regular basis by most Albertans. The majority of these plans provide coverage for such day-to-day needs as prescription drugs, dental care, ambulance services, vision care and hospital accommodation.

If Alberta Blue Cross individual health plans were to include coverage for every type of health-related product and service, our customers would end up paying for coverage that most did not use—and individual health plans would not be as affordable for most Albertans.

Are you getting enough calcium?

Did you know that today in Alberta, one in four women over the age of 50 has Osteoporosis?

Osteoporosis is an often crippling, disabling and potentially life-threatening bone disease which is known as the "silent thief", because loss of bone mass and deterioration of bone tissue occur without warning signs.

According to the Osteoporosis Society of Canada, more women die each year as a result of osteoporotic fractures than from

breast cancer and ovarian cancer combined.

By practicing a healthy lifestyle and ensuring you are getting enough calcium in your diet, you can act now to prevent Osteoporosis.

Although most women assume they are getting enough calcium, often this is not the case. The recommended daily calcium intake for adult women is 1,000 mg per day, which means you should eat lots of calcium-rich food—including cheese, milk, yogurt, ice cream, salmon, sardines, almonds,

beans, broccoli, oranges and figs. Women who are pregnant, breast-feeding or over age 50 should have even higher calcium intake. Adding a calcium supplement to your diet can also help your body maintain bone density, thereby reducing the likelihood of fractures as you age.

For more information about preventing Osteoporosis, consult your physician or check out the Osteoporosis Society of Canada's web site at www.osteoporosis.ca.

Healthy kids show artistic talent

Well over 100 children from across the province picked up their crayons this past summer to show us the healthy activities they enjoy with their families.

In conjunction with the Summer 1999 edition of the BlueLine newsletter, Alberta Blue Cross again sponsored a drawing/coloring contest for the children of

customers. This year's contest attracted well over 100 entries from children across the province.

All children who submitted entries in the contest received a package of Alberta Blue Cross Healthy Kids' Club crayons and a letter of thanks for participating. As well, first, second, and third prize awards were handed

out in three age categories. Award winners in the

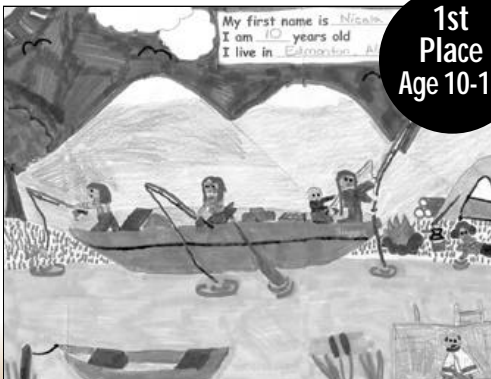
ages three to five category were Alexis Wilson of Calgary, Colton Talbot of Calgary and Chet Boschman of High Level. Award winners in the ages six to nine category were Sophia Juan of Calgary, Mhairi Robertson of Calgary and Aileen and Hilary Twa of Edmonton (tie). Award winners in the ages 10 to 13 category were Nicola Twa of Edmonton, Zakir Gangji of Calgary and Paula Shuba of Calgary.



1st Place Age 3-5



Alexis Wilson
Calgary



1st Place Age 10-13



Nicola Twa
Edmonton



1st Place Age 6-9



Sophia Juan
Calgary

*Keep
on coloring!*

Edmonton dental clinic earns Quality Service Award

An Edmonton dental clinic has earned the 1999 Alberta Blue Cross Dental Provider of Quality Service Award.

The award, which is presented annually, recognizes excellent service to patients, demonstrated high moral and ethical standards, efficiency of claiming, and a demonstrated support for Alberta Blue Cross dental plans and service.

Alberta Blue Cross solicited nominations from customers across the province through the summer 1999 issue of the BlueLine newsletter. This year close to 40 dentists were nominated for the award.

The judges put the most weight on the nominations from customers, but also conducted other checks, including audits of billing practices and feedback from peers. The Blue Quill Dental Clinic operated by dentists Douglas and Linda Chonko—a brother and sister partnership—received multiple nominations by patients.

Nick Arscott, Alberta Blue Cross vice president of benefit services, presented the

award to Drs. Chonko.

“This recognizes the value of a partnership (between dentist and benefits carrier) which benefits the patients first and foremost, and it makes the job of Alberta Blue Cross that much easier,” said Arscott.

Linda Chonko accepted the trophy and a large gift basket on behalf of the entire staff of the Blue Quill Dental Clinic staff. “We truly are overwhelmed,” she said.

Douglas Chonko—who also happens to be a medical doctor and former emergency room



Nick Arscott, Alberta Blue Cross vice president of benefit services, presents the award to Dr. Douglas Chonko and his sister Dr. Linda Chonko.

physician—called the award an honour. “It’s nice to know the efforts we’re making on behalf of our patients are being recognized,” he said.



Don't skip your check-up!

You can brush your teeth 'til you're blue in the face, but you still need to go for your annual dental check-up and cleaning!

Even if you brush and floss your teeth twice daily, over time your teeth will likely still accumulate build-ups of plaque and tartar which require professional removal.

Preventive care, including daily brushing and flossing and regular dental visits, is key in maintaining your oral health. Regular preventive care helps prevent problems—and identifies potential difficulties early to help you avoid expensive treatment later.

Alberta Blue Cross individual health plans that include dental coverage help you afford the cost of regular dental treatments by providing reasonable coverage at a reasonable rate. The treatment you receive is determined by you and your dental provider according to your oral health needs.

Thank you for your feedback

Thanks to everyone who participated in the readership survey conducted in conjunction with the summer 1999 issue of the BlueLine newsletter. Individual health plan customers from across the province responded with their comments, suggestions, advice and questions. We appreciate your feedback.

Thanks also to all customers who participated in our recent telephone survey. Your feedback helps us to improve the products and services we provide to you, our customers.

Please note that we welcome your comments and feedback at any time. Your continuing satisfaction is important to us. While questions about your Alberta Blue Cross benefits may be directed to our customer services department, comments can be provided to us via our individual products department at 498-8008 (Edmonton and area), 294-4032 (Calgary and area) or 1-800-394-1965 from anywhere in Alberta. You may also provide us your comments by mail, FAX or e-mail.

Is everyone covered?

As a reminder, all individuals or family members listed as dependents on your Alberta Health Care Insurance Plan account must be signed up as participants for your Alberta Blue Cross individual health plan. This is a contractual policy requirement of your plan.

If you are expecting a baby, please note that coverage for newborns takes effect from the date of birth, without medical evidence, if notice in writing is received by Alberta Blue Cross within 30 days of the date of birth. Children more than 30 days old must be medically underwritten for coverage.



If you have a question about your Alberta Blue Cross coverage, we're as close as your telephone. Even outside regular business hours, you may leave a message and have a customer services representative return your call the next business day.

Edmonton	498-8000	Medicine Hat	529-5553
Calgary	234-9666	Grande Prairie	532-3505
Red Deer	343-7009	Fort McMurray	790-3390
Lethbridge	328-1785		

Seniors' Corner

Denture coverage explained

Do you have coverage for partial or complete dentures through your Seniors Plus plan?

Partial or complete dentures are only eligible for coverage under Seniors Plus plan B, and only after you have been on your Seniors Plus plan for one year. Although Seniors Plus plan A does not cover dentures, some denture services—such as relines, liners, tissue conditioning and minor denture repairs—may be covered subject to the terms and limitations of your plan contract.

If you are currently on Seniors Plus A and would like to expand your coverage to include dentures, you might want to consider converting to Seniors Plus B. You will then have a one year waiting period before you become eligible for denture coverage. If you are already on Seniors Plus plan B, please ensure that you have second year dental benefits before purchasing dentures. Please refer to your plan contract for more details.

If you would like to upgrade your coverage to Seniors Plus plan B, please contact our individual products department at 1-800-394-1965.

Toll-free from anywhere in Alberta
1-800-661-6995

VISIT US ON THE INTERNET

Want to know more about Alberta Blue Cross?

Check out our site on the Internet's

World Wide Web, located at

www.ab.bluecross.ca



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