

# blue Line



SUMMER  
2000

inside:

- New student travel plan
- Claiming tips for seniors
- Easy wrinkle prevention
- Summer contests
- Your questions answered

BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

## Customer profile

# Meeting the changing needs of Albertans

When Michelle Geislinger decided to leave her job as production revenue accountant with a Calgary-based resource company earlier this year, she knew she needed an individual health plan.

“Going out on my own meant I would be giving up my benefit plan, but I didn’t want to be without coverage—so I called Alberta Blue Cross right away,” she says.

“One of my relatives works for Alberta Blue Cross, so it was definitely important for me to buy a plan from a company that I know is local and that employs people right here,” Michelle adds.



Alberta Blue Cross employs nearly 600 Albertans in seven offices across the province.

Because Michelle applied for coverage within 30 days of leaving her group plan, the normal three-month benefit waiting period for benefits was waived. Her Personal Choice Plan B provides coverage for prescription drugs, dental and vision care, and extended health benefits including ambulance services and

preferred hospital accommodation. She also qualified for a discount on out-of-country emergency medical travel coverage, which she purchased before a recent vacation in Texas.

“I might be working again someday for another company that provides benefits, but until then I have the drug and dental coverage I need—and I know I’m protected,” she says.

We value  
your  
feedback

If you have a question or suggestion for an upcoming issue of the BlueLine newsletter, or if you have any comments about your plan, we'd like to hear from you.

Please send your comments to us by mail to Corporate Communications, Alberta Blue Cross, 10009-108 Street, Edmonton AB T5J 3C5. You may also send your feedback

to us through our website at [www.ab.bluecross.ca](http://www.ab.bluecross.ca), Attention Corporate Communications, or by FAX to (780) 498-8096.

And if you have any questions or concerns at any time about your plan, our customer services department is just a phone call away.

# New medical plan protects students outside Canada

Alberta students pursuing college and university studies outside Canada have a new way to safeguard their health—and bank accounts—thanks to Alberta Blue Cross.

That's because Alberta Blue Cross now offers a medical emergency coverage plan exclusively for students attending post-secondary institutions outside Canada.

Alberta Blue Cross pays thousands of travel coverage claims every year on behalf of its customers—several over \$100,000. Claims have included a \$75,000 bill for an Alberta teen injured in a car accident in Texas, an \$11,000 claim for a young Alberta athlete who

had an appendicitis attack in the midwestern U.S., and \$10,000 for the medical expenses of an Albertan who was bitten by a spider while she slept in her bed in California. Of course no one expects to be in a car accident, to be struck with appendicitis or to be bitten by a spider, but the reality is that unexpected medical emergencies such as these can happen to anyone.

Although the Alberta Health Care Insurance Plan pays a portion at predetermined rates for certain medical expenses incurred outside Canada, it usually doesn't come close to covering the full cost of treatment—especially in the United States. Without adequate coverage, an accident or unexpected illness means huge medical bills.

The new plan has been designed specifically in response to requests from Alberta students and their parents. The plan provides up to \$1 million in emergency medical travel coverage exclusively to Alberta students pursuing post-secondary studies at accredited institutions outside Canada, and can be purchased for either nine or 12 months' duration.

The new plan is the first coverage of its type designed for Albertans attending college or university outside Canada. For more information about this new plan, please contact Alberta Blue Cross customer services.

# Dentures... not just for seniors anymore!

Did you know that regardless of your age, dentures are a viable option to replace missing teeth?

The day is long gone when only seniors who had lost teeth due to aging were candidates for dentures. Today partial dentures fill in for selective teeth lost due to a variety of causes, including accidents or sports injuries.

Research has shown that maintaining a full range of teeth is important for your health. If you are missing teeth, you may not be able to chew your food properly or completely. This can cause your health to decline.

When you lose a tooth through an injury, the sooner the gap is filled, the better. Without proper support, your teeth can shift to compensate for the loss, upsetting your occlusion "bite" and even increasing the chances of decay of surrounding teeth. Tooth loss also affects your appearance.

A partial denture is a cost-effective way to replace missing teeth. It may be a temporary solution along the way to a permanent crown or bridge. (Partial dentures are removable prosthetics and crowns and bridges are permanent restorations.) Partial dentures can also be a long-term option, with replacement every five years.

Denturists are specially trained professionals who produce prosthetics for missing teeth to ensure that oral tissues and existing teeth remain healthy. A denturist may work in conjunction with a dentist, providing the technical know-how and skill to produce the necessary appliance so you have a fully functioning set of teeth.

According to the Alberta Denturist Society there are now over 200 denture clinics across Alberta. If you're missing teeth, call the clinic closest to you for a free consultation.

Another reason to consider dentures if you or one of your family has lost one or more teeth is that dentures are eligible for coverage through Personal Choice Plans B and C, through the extensive dental benefit in your second and subsequent years.

ALBERTA BLUE CROSS™

## Student Travel Coverage

Emergency medical coverage  
For students pursuing post-secondary studies  
outside Canada

## You qualify for a discount

Individual health plan customers qualify for a discount on Alberta Blue Cross emergency medical travel coverage. If you're planning to travel outside Alberta, remember to phone us for travel coverage before you go.

## How do I claim for dental care services or eyeglasses through my Seniors Plus plan?

Alberta seniors 65 or over can have some costs for dental services and eyeglasses covered through the Government of Alberta's *Extended Health Benefits Program*.

To get the full benefit of the government-sponsored program and your Seniors Plus coverage, you must make sure your claim for eligible vision or dental services is **first** submitted to Alberta Health and Wellness. Then you can claim for the balance through your Seniors Plus plan. Please follow these steps each time you have an eligible claim:

### Dental services

1. When you make an appointment, tell the dental office you are a senior. Ask if they require you to pay the full cost of the service up-front. That way you will have a better idea of how much, and when, you may have to pay.
2. At the time of your appointment, present your Alberta Personal Health card so the dental office can first submit your claim to Alberta Health and Wellness.
3. If you are asked to pay the full cost up-front:
  - have the dental office complete an Alberta Blue Cross dental claim form, and obtain a receipt for the services.
  - the office will submit your claim directly to Alberta Health and Wellness, which will then reimburse you for eligible amounts.
  - **when you receive payment by mail from Alberta Health and Wellness, you will also receive an Explanation of Payment.**
  - **attach the Explanation of Payment to the completed Alberta Blue Cross claim form, along with a copy of the receipt you received when you paid for the service.**
  - sign the claim form and send it to Alberta Blue Cross. We will assess your claim, and send you a reimbursement cheque for any eligible remaining amount.
4. If the provider agrees to receive payment directly from Alberta Health and Wellness and Alberta Blue Cross, the process is slightly different:
  - the dental office will first submit your claim to Alberta Health and Wellness for partial reimbursement.

- the dental office will complete its portion of the claim form, then give you the form to complete and sign so that it can receive payment directly. The office will submit the claim to Alberta Blue Cross after it receives confirmation from Alberta Health and Wellness.
- If there is any part of the service cost that remains unpaid by Alberta Health and Wellness and Alberta Blue Cross, the dental office will likely bill you for the balance at a later date.

### Eyeglasses

1. When you visit an optical provider, remember to say you're a senior. The provider will electronically bill Alberta Health and Wellness for the service. In some cases payment will be issued directly to the provider. In other cases, you may have to pay up-front and be reimbursed.
2. If the provider receives payment directly from Alberta Health and Wellness, ensure you receive a receipt for the balance stating what portion was paid by Alberta Health and Wellness.
3. If you pay the provider at the time of service, you will then be reimbursed a portion of the cost by mail directly from Alberta Health and Wellness. You will also receive an Explanation of Payment.
4. After Alberta Health and Wellness has paid its portion of the cost, you may submit a completed claim form to Alberta Blue Cross for reimbursement of any eligible outstanding amount. Be sure to **attach the original receipt and Explanation of Payment from Alberta Health and Wellness** along with your claim.

## We're expecting a baby. What do we need to do to get our newborn covered by our plan?

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. If you want to add

children more than 30 days old to your plan, they must be medically reviewed and approved the same way you were.

Please note that 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 requirement of your plan.



## I pay my premiums through preauthorized withdrawals and am making changes to my bank account. How do I make sure my coverage isn't interrupted?

Just contact the Alberta Blue Cross individual products administration department at least five working days prior to the date of premium withdrawal, and we'll make sure your information has been updated in our files. This will ensure no interruption in your coverage.



# SUMMER

# Crossword Puzzle

Complete this crossword puzzle correctly and you could win a prize. Return your completed crossword to Alberta Blue Cross at the address below **by September 15, 2000.**

All correct eligible entries will be entered in a draw for one of three Alberta Blue Cross prize packs including a cookbook, mug and travel bag. Five runner-up prizes will also be awarded, each consisting of an Alberta Blue Cross hat and pen. One entry per person, please. Winners will be contacted by phone and names of winners will be published in the next BlueLine newsletter.

Answer key will be printed in the next issue of the BlueLine newsletter.

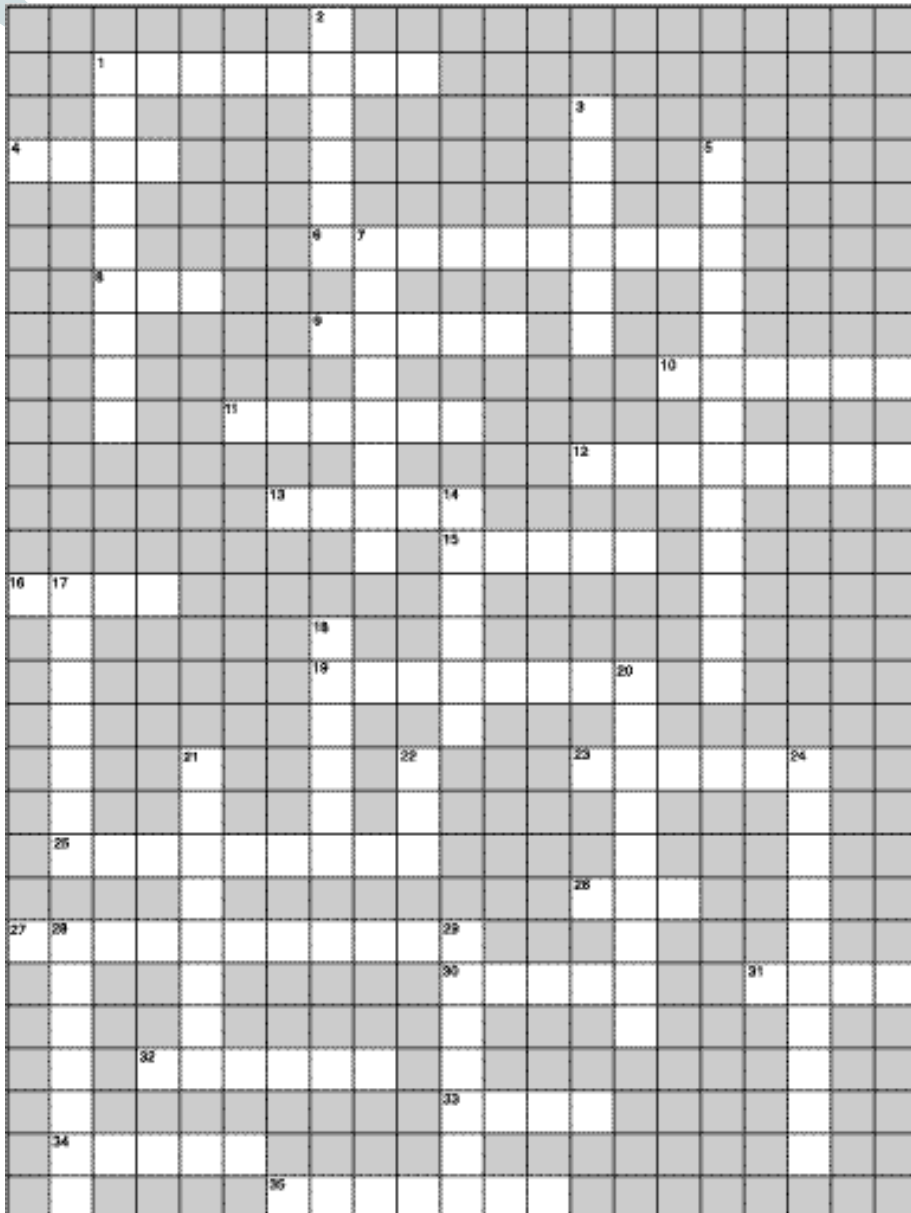
Name: \_\_\_\_\_ Age: \_\_\_\_\_

Address: \_\_\_\_\_ Postal Code: \_\_\_\_\_

Daytime telephone number: \_\_\_\_\_

Alberta Blue Cross ID number: \_\_\_\_\_

Please mail to: Corporate Communications, Alberta Blue Cross, 10009-108 Street, Edmonton AB T5J 3C5



## ACROSS

1. In 1998 Alberta Blue Cross celebrated its \_\_\_\_\_ anniversary.
4. In addition to our Edmonton & Calgary offices, Alberta Blue Cross has branch offices in how many other locations?
6. The southernmost Alberta Blue Cross office is located in this city.
8. Our central Alberta office may be found in \_\_\_\_ Deer.
9. For a healthy looking \_\_\_\_\_, be sure to visit your dentist regularly.
10. Going on vacation this summer? Be sure to get \_\_\_\_\_ coverage before you go.
11. The \_\_\_\_\_ Prairie office is located in northwestern Alberta.
12. If you have to stay here, your Alberta Blue Cross coverage provides semi-private or private accommodation.
13. Alberta Blue \_\_\_\_\_ is a not-for-profit organization.
15. Get a couple of these knocked out, and you'll be very happy that you have accidental dental coverage.
16. Remember to show your Alberta Blue Cross \_\_\_\_\_ whenever you purchase prescriptions.
19. If you have access to *this* from your home computer, you can print a claim form from the Alberta Blue Cross site at [www.ab.bluecross.ca](http://www.ab.bluecross.ca).
23. Before you visit a pharmacy, you'll usually have an appointment with this medical professional.
25. Your benefit plan includes coverage for emergency transportation in this.
26. We also have an office in Medicine \_\_\_\_\_.
27. If your children or grandchildren are planning to attend college or university, they might qualify for a bursary through the Alberta Blue Cross \_\_\_\_\_ program.
30. If your dentist provides excellent service, consider nominating him or her for this.
31. Have a question? Our customer services representatives are just a phone \_\_\_\_\_ away.
32. Your Alberta Blue Cross coverage is designed to help you maintain your \_\_\_\_\_.
33. The \_\_\_\_\_ McMurray office of Alberta Blue Cross serves northeastern Alberta.
34. You may have "heard" an advertisement for Alberta Blue Cross on this.
35. Without coverage from Alberta Blue Cross, coughing up for prescription drugs can be a "hard pill to \_\_\_\_\_".

## DOWN

1. Alberta Blue Cross is Albertans' \_\_\_\_\_ provider of health and dental benefits. (hint: more Albertans trust us for coverage than anyone else)
2. \_\_\_\_\_ coverage helps Albertans budget for the high cost of such services as fillings, cleanings and root canals.
3. Whether you're a single, couple, or \_\_\_\_\_, Alberta Blue Cross has a plan for you.
5. Most Alberta Blue Cross plans provide coverage for these. (hint: another term for medications)
7. The head office of Alberta Blue Cross is located here.
14. If you're in Edmonton, visit us on 108th \_\_\_\_\_.
17. Alberta Blue Cross serves the people of \_\_\_\_\_.
18. This benefit includes coverage for eyeglasses.
20. How many Albertans are enjoying the benefits of individual health plans from Alberta Blue Cross? (hint: more than hundreds)
21. The \_\_\_\_\_ newsletter helps us keep in touch with you.
22. Pharmacies charge a dispensing \_\_\_\_\_ for every prescription filled.
24. Your dental plan provides coverage for check-ups, fillings and these painful-sounding procedures that get to the base of your teeth.
28. Our office in this city is our second largest in Alberta, with over 20 staff.
29. Without coverage from Alberta Blue Cross, "a visit to the dentist can be more \_\_\_\_\_ than you imagine".



# Calling all kids!

**That's right, everyone!  
We're having another  
Summer Kids Coloring Contest!**

**Gather up your crayons and markers, kids!  
We would like you to draw a picture of what you and your family  
are doing this summer for your holidays.**

**Use lots of color, stickers, glitter and anything else you have at  
home. We also want to see what you look like, so don't forget to  
send us your picture too!**

**Prizes for 1st, 2nd and 3rd place will be awarded  
in three age categories.**

**Ages 3-5 years, 6-9 years, and 10-13 years.**

**Deadline for entries is September 15, 2000.**

**Please see the entry form and contest rules accompanying this issue of the BlueLine newsletter.**

## Want to reduce your drug costs?

As you might know, pharmacies charge a "dispensing fee" for every prescription filled. By comparing dispensing fees, you can get the best price on your prescription purchases—and pay less out-of-pocket.

Pharmacies are free to charge whatever they wish for the service. For Alberta Blue Cross drug plan participants, Alberta pharmacies agree to certain maximums which are outlined in the Alberta Blue Cross Pharmacy Agreement. Within these maximums dispensing fees can vary greatly, from 99 cents to over \$19 depending on the cost of the drug product and at which pharmacy you shop.

To save money for you and your plan, individual health plans which provide prescription drug coverage also pay according to the Least Cost Alternative (LCA) price where interchangeable products can be used.

You receive the appropriate LCA automatically when you present your Alberta Blue Cross ID card to your pharmacist. LCAs mean you pay less out-of-pocket, while helping to keep plan costs down.

Even if you don't have prescription drug benefits through your plan—or you are purchasing products not covered by your plan, you can save money by requesting an LCA product when a prescription is required.

## Save your skin!

Every year Alberta women spend millions of dollars to reduce and prevent wrinkles. Laser treatments, chemical peels, facelifts, creams and assorted products and services all claim to reduce, conceal or eliminate the skin lines that become more prevalent as we age.

But a recent study proves the most effective technique for wrinkle prevention won't cost you a dime.

The results of a recent case study in the U.S. provide startling evidence of the direct link between sunlight and wrinkles. The study examined two 62-year-old identical twin sisters, one of whom stayed in the state of Maryland where the twins were born while her sister moved to California and spent more than

30 years in the sun. Time has told the tale, and today the sister from California has far more wrinkles than her sibling who resides in a cooler climate.

So why does exposure to sunlight bring on wrinkles? Your skin contains collagen, which acts like an elastic holding the skin taut. Sunlight contains damaging ultraviolet rays that break down the collagen, bringing on wrinkles thousands of times faster than the normal aging process.

The only thing worse than exposure to the sun is smoking, which cuts off blood supply to the skin's collagen—killing it.

So if you're heading outdoors this summer to enjoy the Alberta sunshine, remember to take

## Women's Health



precautions to protect your skin. Of course, avoiding prolonged exposure to the sun not only reduces wrinkles but also greatly decreases your risk of getting skin cancer.

