

blue Line

BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

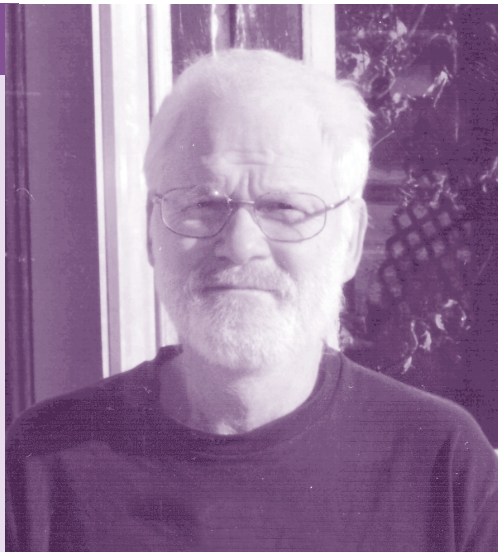
WINTER
2001

inside:

- Dental Schedule updated for 2001
- Understanding migraines
- Summer contest winners
- Answers to customer questions
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Customer profile

“Don’t live without it.”



Alberta Blue Cross customer Richard Weis

Richard Weis is thankful to be alive—and very glad he’s got Alberta Blue Cross coverage.

“Without Alberta Blue Cross, I’d be poor...and dead,” says the 43-year-old Calgary resident.

Richard was diagnosed in April 1999 with Lymphoma A brain cancer. His arduous path to recovery over the last year and a half has included more than 30 chemotherapy treatments, 14 MRIs, brain surgery, stem cell transplants, over 12 weeks in hospital and thousands of dollars worth of prescription drugs.

Richard knows well the value of his Alberta Blue Cross coverage. His bills covered by Alberta Blue Cross have included many prescriptions—one costing over \$1,200, as well as over \$800 in charges for hospital accommodation.

And his message to those without Alberta Blue Cross coverage is blunt: get it while you can.

“You need to have the coverage in place before something happens to you,” he warns. After what he’s been through, Richard can’t believe that some Albertans still don’t consider a health benefit plan an absolute necessity. He encourages Alberta Blue Cross customers to discuss the value of coverage with friends, neighbours or relatives who lack the protection of a health plan.

“People think ‘it won’t happen to me’ but they are so wrong,” says Richard. “I’m an ordinary regular guy with an average job and an average life—I don’t even smoke—and if this type of thing can happen to me, it can happen to anyone—including you.”

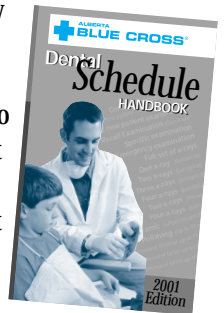
Richard has high praise for his wife Carol, for her unwavering support through his battle against cancer; for Alberta’s health care system and the doctors, nurses and radiologists who saved his life; and for his benefit plan.

“Alberta Blue Cross has been there for me, and still is,” he says. “Don’t live without it.”

Consult your handbook

Because you already pay the full cost of your dental plan premiums, you don’t want to have to face unexpected costs at your dentist’s office.

That’s why it’s important for you to read the new 2001 edition of the Alberta Blue Cross Dental Schedule Handbook.



The new handbook is enclosed with this issue of the BlueLine newsletter, and contains updated rates for 2001, examples of rates paid for common services, and tips to help you be an informed consumer of dental services. Please refer to this handbook prior to your dental appointments.

Seniors Plus⁺

New Seniors Plus plan added

If you’re a Seniors Plus plan holder, we’ve got great news for you.

Alberta Blue Cross is pleased to announce the addition of Plan C to our family of Seniors Plus individual health plans. Plan C is being introduced for 2001 and beyond in response to requests from our customers for expanded coverage levels and higher benefit maximums.

If you are interested in upgrading to Plan C from your existing Seniors Plus plan, just phone us for more information. You may contact our individual products department at 294-4032 from Calgary and area, 498-8008 from Edmonton and area, or 1-800-394-1965 toll-free from anywhere in Alberta.

Dental Schedule updated for 2001



You likely already know that payment for your dental claims is based on the Alberta Blue Cross Dental Schedule. But did you know the Dental Schedule is updated annually with new rates so that it continues to provide a fair and consistent basis of payment?

For 2001, this means Alberta Blue Cross will pay your dentist **3.1 percent more** on average than last year for dental services covered through your plan.

This increase is based on the results of a review undertaken each year by Alberta Blue Cross. Through the review process, the rate for each and every dental procedure is assessed by Alberta Blue Cross to ensure the Dental Schedule continues to meet the needs of all concerned. The increase for 2001 includes a 3.6 percent increase in the rate Alberta Blue Cross pays to your dentist for check-ups and cleanings, as well as a 3.5 percent increase in the rate paid for root canals.

The Dental Schedule takes into account the costs associated with operating a dental

practice as well as economic indicators, and remains comparable to rates for similar procedures in current provincial dental fee guides published in British Columbia, Saskatchewan and Manitoba.

Before your next appointment...

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 now charge widely varying prices for dental services. In cases where dental offices charge over 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 to consult your Dental Schedule handbook, then discuss prices with dental offices and find out **in advance** what price you will be charged.

All Alberta dental offices have copies of the 2001 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. Dental benefits for over 140,000 Albertans are now paid according to the Alberta Blue Cross Dental Schedule.

Remember to **confirm** that the dental office bills according to the Dental Schedule, and you'll get the value you deserve.

Puncturing the image of tongue piercing

Tongue piercing is a growing trend among Alberta teens and young adults, but it can seriously damage teeth—and even cause death.

While body piercing has been popular in some cultures throughout history, it was previously viewed solely as a religious or cultural rite. Today, however, piercing has become a fashion statement. Cosmetic tongue piercing has become especially popular, but many people don't realize the multiple complications that can arise from this seemingly simple procedure.

In addition to obvious concerns about sterilization and the ability of the person doing

the tongue piercing, there are many potential health problems to consider after such a piercing.

Reputable body piercing establishments alert their customers to possible complications and concerns with tongue piercing, but often fail to mention a potentially expensive consequence—damage to teeth. Chipping, cracking and even breaking of teeth frequently occur from clicking the jewelry against the teeth or by accidentally biting on the stud while chewing. In fact, Alberta Blue Cross has already received claims from customers for repairs to teeth damaged in this manner. Repairing these

damaged teeth can cost up to \$1,400 per tooth—definitely nothing to smile about.

Infections are also a constant worry due to the high number of bacteria normally found in the mouth, not to mention nerve damage, scarring and speech impediments. Persistent bleeding, constant salivation, and inflammation are unpleasant but minor compared to the most severe complication from infection: death.

If you, your children or someone you know is considering a cosmetic tongue piercing, consider the potential consequences before proceeding.

You asked...


Q&A

Our family has a Health Plus plan as well as Non-Group Coverage, and we received an Alberta Blue Cross ID card for each plan. Which card do I use for prescriptions?

-Wendy, Lethbridge

Always use your Non-Group Coverage card first when claiming for prescription drugs. Non-Group Coverage is a **direct-bill** plan, which means your pharmacist will bill Alberta Blue Cross directly for the cost of your eligible prescriptions. Non-Group Coverage gives you 70 percent coverage for eligible prescription drugs. The remaining 30 percent, to a maximum of \$25 per drug, is your responsibility. However, you can get **reimbursed** for up to 100 percent of eligible remaining portions through your Health Plus plan (up to \$250 per person per year). All you have to do is

submit a claim form and the original receipts to Alberta Blue Cross and you will be issued a cheque for the remaining eligible costs. Some limitations may apply.

GROUP	SECTION	CLASS	FAMILY
1			
IDENTIFICATION NO.	NAME		
123456789	JACK P SUBSCRIBER		
123456789	JANE Y SUBSCRIBER		
			
SUBSCRIBER			
JACK P SUBSCRIBER			
NON-GROUP COVERAGE			
BENEFITS			
DRUGS 70% DIRECT BILL	LCA	EFFECTIVE YY/MM/DD	
HOSPITAL SEMI&PRIV DIRECT BILL		2000/01/01	
EXTENDED HEALTH BENEFITS		2000/01/01	

I recently got full-time construction work with a company that provides benefits, so I converted to the Alberta Blue Cross portability plan. The construction project wraps up next year and I'll be back out on my own. What will I need to do to get back onto my individual health plan?

-Bill, Edmonton

Sounds like you made a smart move in getting on the portability plan. When your employer group plan ends, you must convert back to your Personal Choice individual health plan within 30 days. If you do not do so within 30 days, you will need to undergo a new medical review and will also have to re-serve waiting periods for benefits.

The Portability plan allows you to retain a scaled-down version of your individual health plan at a reduced cost, while you receive employer group benefits. A portability plan gives you and your family the peace of mind of knowing you have guaranteed coverage, regardless of future medical conditions, when you switch between plans.



I appreciate our Alberta Blue Cross coverage because we've been buying a lot of prescriptions lately for our kids. But even with the coverage, we still have a co-pay. How can I reduce our costs?

-Sue, Airdrie

With the average cost of a prescription now exceeding \$50, one of the best ways to reduce your costs is to shop around. Pharmacies charge a dispensing fee for every prescription filled. While Alberta pharmacies agree to certain maximum dispensing fees for Alberta Blue Cross subscribers, this fee can still range from 99 cents to more than \$19! It's wise to find out the dispensing fee before you purchase, and to compare costs.

To also reduce costs, all Alberta Blue Cross individual health plans automatically pay according to a Least Cost Alternative (LCA) drug pricing program. With LCAs, your pharmacist will dispense the least expensive interchangeable drug wherever possible, which means the prescription costs less—and you play less out-of-pocket.

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.

I noticed that some dental plans include coverage for crowns and bridges. What are those?

-Arif, Calgary

A crown or a "cap" is a cover placed over a tooth to strengthen it, protect it, and help it to function like a healthy tooth. Crowns are primarily used for badly broken down teeth or teeth that are very weak because they are heavily filled and cannot be restored using other, more conservative procedures and materials. As crowns are made to match the patient's natural teeth, the shape, colour and size may vary.



A bridge is a device used to replace one or more missing teeth. Bridges attach artificial teeth to adjacent natural teeth to fill the gap created by your missing tooth. Bridges differ from partial dentures in that they are cemented to the natural adjacent teeth so they are not removable by the patient. Because all of your teeth work together to help you chew, speak and smile, it's important to replace missing teeth.

Be sure to discuss various options with your dentist before proceeding with crowns, bridges or any other major dental procedure. Also, to ensure you're getting the best value for your dental dollars, confirm that your dentist charges according to the Alberta Blue Cross Dental Schedule.

If you have a question about your Alberta Blue Cross individual health plan, our customer services department is just a phone call away. Phone numbers are provided on the back page of the BlueLine newsletter for your reference.

Crossword Puzzle Winners

In the summer 2000 issue of the BlueLine newsletter, we challenged readers with a crossword puzzle contest to test your knowledge of Alberta Blue Cross. The contest received over 100 entries from Alberta Blue Cross customers across the province, ranging in age from 23 to 81. Their knowledge of Alberta Blue Cross was impressive, but unfortunately we could only award prizes to eight people. Three grand prize packages consisting of an Alberta Blue Cross cookbook, mug and travel bag were given out, along with five runner-up prize packages of an Alberta Blue Cross hat and pen. Winners were chosen through random selection from all correct entries.

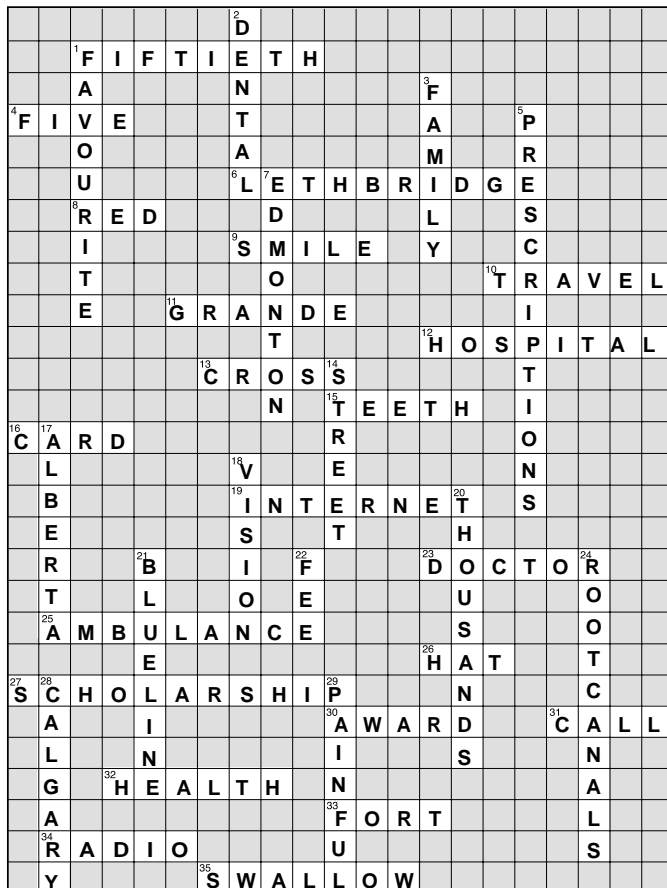
The final winners of the contest are listed below. Thanks to all who participated!

Grand Prize Winners

Robin Plant	Calgary
Christel Travnik	Devon
Ray Joberty	Grand Prairie

Runner-Up Winners

Heather Misk	High River
Marie Bennison	Lethbridge
Melba McDonald	St. Albert
Randy Ewanciw	Edmonton
Cheryl Zimmerman	Banff



Summer Kids' Colouring Contest Winners!

Congratulations to our Summer 2000 Kids' Colouring contest winners! Over 160 children from across Alberta entered amazing artwork in our colouring contest. It was difficult to choose, but first, second and third prizes were awarded in three age categories. All of the children who participated received a gift and a letter of thanks for participating.

The final winners of each contest are listed below. Thanks to all who participated. Keep on colouring!

Age 3-5 Category

1st prize	Sophie Pyo, 5	Strathmore
2nd prize	Sarah Marquardt, 4	St. Albert
3rd prize	Paul Twa, 3	Edmonton

Age 6-9 Category

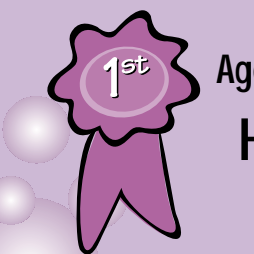
1st prize	Hilary Twa, 8	Edmonton
2nd prize	Chris Dowling, 9	Calgary
3rd prize	Gilda Skenderi, 8	Edmonton

Age 10-13 Category

1st prize	Karly Hildebrandt, 13	Edmonton
2nd prize	Jared Hank, 11	Tofield
3rd prize	Kristy Tesorio, 13	Edmonton



1st place
Age 3-5 Category
Sophie Pyo
age 5 years
Strathmore, AB



1st place
Age 6-9 Category
Hilary Twa
age 8 years
Edmonton, AB



1st place
Age 10-13 Category
Karly Hildebrandt
age 13 years
Edmonton, AB



Gearing up for Scooter safety

They were the hottest toys on the market this holiday season and if you have kids, chances are a scooter has already found its way into your home. Scooters will bring smiles to your children's faces, but without caution and common sense they can also bring tears.

Scooter manufacturers expected sales of more than five million scooters across North America in 2000. However, the sudden popularity of these items may have parents overlooking some basic precautions.

Dr. Louis Francescutti with the Alberta Centre for Injury Control and Research urges everyone to treat the scooter as you would a bicycle. Buy good quality scooters; look at all elements such as the stability factor, wheels and handlebars, and then buy protective gear. Helmets, wrist, elbow and knee guards should be automatically included with the scooter.

"Besides the protective gear, parents need to use common sense when it comes to supervision," cautions Dr. Francescutti. "If your child is too young to go cycling by themselves, don't allow them to use a scooter unsupervised."

While there are no Canadian statistics yet for scooter injuries, American statistics show a dramatic increase of

incidents with scooters ending in hospital emergency rooms. Common injuries caused by scooter use include scrapes, bruises, concussions, broken arms, wrists and hands as well as cracked teeth. In the United States, two deaths have already resulted from scooter accidents—further emphasizing the need for caution.

The Edmonton Safety Council stresses that children should be taught how to properly use a scooter and shown safe places where they can ride them, well away from traffic. It's important to remember that regardless of how much safety is built into a scooter, supervision, proper use and maintenance are essential.



Alberta Blue Cross plan participants Oscar and Jonathan, who have been riding scooters since August, know the importance of proper safety gear.

Youth smoking targeted

Did you know that **every day**, at least 60 children across Alberta start smoking? If you have children, you might be surprised to find one of these children could be yours.

Everybody understands smoking isn't good for your health—and almost all parents, *especially* those who smoke, don't want their kids to start. But in addition to the hundreds of thousands of Alberta adults who smoke, more than 22,000 Alberta teens **start** smoking every year. Today

an estimated 29 percent of Alberta youth between the ages of 15 and 19 smoke—almost one in three. The average age of first smoking a cigarette is 15, with almost half of all smokers starting between 12 and 15.

Research has clearly shown that the lure of risky behaviour drives teens to experiment and start smoking. But it's the addictive nature of tobacco that keeps them smoking, many for life.

Yet in a recent Gallup poll, 70 percent of teen smokers said that given the chance to do things differently, they wouldn't have started smoking.

So what can be done to reduce regular tobacco use by young people? Research confirms the importance of "setting a good example." Since smoking is an anticipation of adulthood, one of the best ways to effect teen smoking is to reduce consumption by everyone. U.S. studies have shown young tobacco experimenters have

an 80 percent higher risk of smoking if other family members smoke. Teens with close friends who smoke are twice as likely to become regular smokers as those who don't.

Reducing the opportunities for kids also has a big impact. The younger a child starts smoking and the more regular and frequent the initial use, the higher the risk of becoming an addicted user.

The Alberta Tobacco Reduction Alliance (ATRA), a coalition of 92 organizations including Alberta Blue Cross, is committed to reducing tobacco use by Alberta youth. Already many young people have come forward to participate in workshops on tobacco and to plan projects in communities across the province. You may hear of one of these in your own community. Watch the next *BlueLine* newsletter for more information.

Taming a migraine

If you're among the thousands of Albertans who suffer from migraines, managing your migraines through a healthy lifestyle and developing preventative strategies may bring you more relief than taking medication after a migraine strikes.

Migraines occur most often among people aged 20-50, and usually affect one side of a person's head at a time. Symptoms include throbbing pain, nausea; vomiting; sensitivity to light, smell and sound; and vertigo. An attack usually lasts from two to 72 hours, and may be triggered by any of a large number of external or internal factors. Although migraines are not life-threatening, they can disrupt a sufferer's life, placing an enormous strain on families and the workplace.

Today over four million Canadians suffer from migraines. Two-thirds of these are women.

Scientists and doctors agree the first step toward relief is to understand what triggers your migraine. There are five common triggers of migraines: specific foods, hormonal influences, stress, weather changes, and changes to sleeping patterns or meal times. However, triggers don't cause the pain, they only initiate an attack by activating an existing imbalance of chemicals in your brain. Some triggers are difficult to control, such as

hormone levels, changes in weather and barometric pressure. In Alberta, a strong correlation has been discovered between the incidence of migraines and westerly Chinook winds. It is thought the drop in barometric pressure may be involved, but exactly how Chinook winds trigger migraines is still unknown.

Education is key. Learn as much as you can about migraines and identify your triggers. Maintain your physical and mental health, and discuss conventional and complementary treatment options with your doctor.

"It's most effective to look at preventative measures before you resort to symptomatic medications," advises Michele Sharp, director of development and communication with the Migraine Association of Canada. More information is available from the association's web site at www.migraine.ca.

Until a cure is found, do your best to manage your migraines through lifestyle and properly administered medication as needed. Work with your doctor to learn which combination of drugs and lifestyle changes give you the best results.

Migraines may drive you wild with agony, but with the proper knowledge and a healthy lifestyle, they can be tamed.



Common migraine triggers

- Food products including chocolate, citrus fruits, alcohol (especially red wine, beer and "coloured" alcohol), aspartame (found in many diet sodas, sugar-free gum and candies), nuts, aged cheeses, vegetables (such as onions, tomatoes, mushrooms and beans), home-made breads, and food additives such as nitrites and MSG
- Hormonal events including menstruation, menopause, pregnancy, onset of puberty, hormone replacement therapy, or use of oral contraceptives
- Mental stress including anxiety, worry, tension, shock or anger, joy or excitement
- Physical exertion including heavy lifting, bending or stooping
- Weather conditions such as changes in climate or barometric pressure, wind, sun glare from water or snow, and humidity (especially when accompanied by intense heat)
- Changes in sleep or meal routines
- Other triggers include high-pitched noise, intense light, strong odours, sudden motion and allergy attacks



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
Calgary 234-9666
Red Deer 343-7009
Lethbridge 328-1785
Medicine Hat 529-5553

Grande Prairie 532-3505
Fort McMurray 790-3390

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