



#### inside:

- reducing drug costs
- readership survey
- managing asthma
- denture maintenance
- nominate your dentist

**BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS** 

#### **Customer profile**

The Days were one of the first families to enrol in Alberta Blue Cross' individual health and dental plans in 1990.



Growing with Alberta families

With three children and twins on the way, Larry and Kirstie Day knew they needed to purchase an individual health and dental plan when Larry left his full-time television broadcasting position 11 years ago to start his own company.

The Days were one of hundreds of Alberta families who purchased an Alberta Blue Cross individual health and dental plan when the plans were first introduced in 1990.

Today, twins Geordie and Paul are almost teenagers, and Kirstie and Larry own and run two successful Calgary businesses: Pyramid Productions Inc., the makers of the nationallysyndicated TV shows Inside Movies and Inside Entertainment; and K-Jules Productions, a book publishing company. And more than 10

years later, the family still has their Alberta Blue Cross health and dental plan.

Kirstie says their benefits coverage is indispensable. "With five kids, the dental bills can really add up, especially since we are selfemployed," she explains. Two of her children, Charlie and Lundy, have had extensive dental work, including braces.

Last year, Alberta Blue Cross celebrated the 10-year anniversary of its successful individual health and dental plan business. Today, hundreds of families, seniors and individuals purchase Alberta Blue Cross health and dental plans each month.

Alberta Blue Cross is pleased to continue to meet the needs of families like the Days.

## It's your turn

Do you have comments or suggestions about your individual health plan or about the BlueLine newsletter? Then we want to hear from you.

Alberta Blue Cross relies on feedback from our customers to help us meet your needs.

In fact, individual health plans were originally developed in direct response to requests from Albertans for such coverage. Likewise, our new Seniors Plus Plan C option is based on comments we received from customers who wanted increased coverage levels. We value your feedback to help shape the products and services we offer to Albertans.

Many of the topics and articles in the *BlueLine* newsletter are also included in direct response to suggestions and questions we receive from you. This is your newsletter.

Please send your comments and feedback to us by e-mail to blueline@ab.bluecross.ca, by fax to (780) 498-8096, or by mail to Corporate Communications, Alberta Blue Cross, 10009-108 Street, Edmonton, AB. T5J 3C5. Please also be sure to complete and return the survey inside this issue of the BlueLine.

And if you have questions or concerns about your plan or your benefits, just contact Alberta Blue Cross customer services at the phone numbers shown on the back page of this issue.

> We welcome and appreciate your comments.



## Prescription costs make benefit plan a necessity

With the average cost of a prescription today exceeding \$45, coverage for prescription drugs is now something most people wouldn't live without.

According to a recent national report, the number of prescriptions being filled is increasing by almost 10 per cent each year, and the cost of prescription drugs is rising at a rate of over 16 per cent annually. In 2000 alone, Canadian prescription drug costs totalled \$11.4 billion and Alberta Blue Cross processed over 14.5 million prescription drug claims on behalf of our customers.

Skyrocketing prescription costs and soaring drug utilization mean that today a drug benefit plan isn't just a convenience, it's a necessity. Your Alberta Blue Cross individual health plan helps you and your family budget your prescription drug costs—while providing valuable protection against the high cost of unexpected illness, medical conditions and future health problems.

If you're curious about which prescriptions are driving costs higher, here's a summary of the top 12 most prescribed drug products used by Alberta Blue Cross individual health plan customers over the last year.

#### **Top 12 Most Prescribed Drugs**

- TYLENOL NO.3 WITH CODEINE TABLET For the relief of pain in a wide variety of conditions. Also used to reduce fever due to colds, flu or other bacterial infections. There are a number of products available with the same ingredients. In the competitive market place, pricing of the "brand name" product is comparable to other alternatives.
- COMPOUND PRESCRIPTIONS Compounds are mixtures of ingredients prepared by pharmacists. Dermatologists often order compounds such as creams, ointments or lotions to meet the specific needs of an individual patient.
- PREMARIN 0.625 MG TABLET Hormonal replacement therapy for menopausal and postmenopausal women.
- **BIAXIN 250 MG TABLET** Antibiotic used in the treatment of mild to moderate infections caused by susceptible strains of certain micro-organisms.
- CFLFBRFX 200 MG CAPSULF For acute and chronic use in the relief of the signs and symptoms of osteoarthritis and rheumatoid arthritis in adults.
- TRIPHASIL (21 DAY) TABLET Used for birth control.

- 7. LOSEC 20 MG SUSTAINED RELEASE TABLET Used to treat ulcers and reflux esophagitis. Sometimes Losec is used in combination with antibiotics to treat ulcers associated with infection caused by the H. pylori bacteria (germ).
- 8. PAXIL 20 MG TABLET Used to treat mental depression, obsessivecompulsive disorder, panic disorder, and social anxiety disorder (also known as social phobia).
- TRI-CYCLEN (21 DAY) TABLET Used for birth control.
- 10. ALTI-SALBUTAMOL 100 MCG/DOSE METERED DOSE AEROSOL Bronchodilator used in the treatment of asthma. There are a number of manufacturers of this product. Generic alternatives account for
- 11. APO-AMOXI 500 MG CAPSULE Used in the treatment of infections.

a large portion of utilization.

12. MARVELON (21 DAY) TABLET Used for birth control.





## 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 drug 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.

In some circumstances, having a prescription filled for 100 days' supply can also save on cost by reducing the number of times a dispensing fee is charged. If you or a family member are stabilized on a maintenance drug for long-term therapy, you may wish to request 100 days' supply from your doctor and pharmacist.

To save money for you and your plan, Alberta Blue Cross individual health plans that 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.

## Tempering extreme temperatures



Alberta weather is known for its extremes; hot, sunny days can turn into cold, thundering rainstorms, and winter cold snaps can be bone-chilling. Abrupt changes in temperature aren't pleasant for most people, but can be life-threatening hazards for seniors.

As we age, we become more vulnerable to heat and cold because we perspire less. As well, we are more likely to have health problems that require medications that work against the body's natural thermometer. Sudden or prolonged increases or decreases in temperatures can place a strain on the heart and blood vessels before the body can adjust.

#### How to beat the heat:

- Dress in lightweight, light coloured, loose clothing.
- Wear a hat or use an umbrella when you're in the sun.
- Drink lots of fluids (avoid caffeinated drinks and alcoholic beverages).
- Eat lighter meals with a high water content, such as salads.
- Use cool, damp cloths on your forehead, shoulders and the back of your neck if you're hot.
- Rest often, especially if doing something strenuous.
- If you must labour or exercise, do so during the cooler hours of the day.

### How to warm up to cool weather:



- Wear several loose, warm, layers of clothing.
- When outdoors, always have your head, hands and feet covered and protected.
- Use extra blankets at night.
- Get plenty of rest. Fatigue makes you more vulnerable to heat and cold.
- Eat nutritious foods, exercise moderately and limit alcohol intake since alcohol speeds up body heat loss.

Diago comment on your experiences as an Alberta

#### Readership survey







## We need to hear from you!

The *BlueLine* newsletter is mailed on a semi-annual basis to all Alberta Blue Cross individual health plan customers. It allows us to stay in touch with our customers, and to communicate with you on a variety of topics related to your plan. To ensure the *BlueLine* is continuing to meet your needs and interests, we need to hear from you.

Please take a few moments to complete the survey below, and return it to Alberta Blue Cross by September 21, 2001.

All respondent's names will be entered in a draw for one of ten Alberta Blue Cross prize packs, each including an Alberta Blue Cross cookbook, first aid kit and ball cap. Winners will be contacted by mail and names of winners will be published in the next issue.

#### Please rate the value/ importance of the following:

(circle appropriate response)	high value/ highly important			low value/ not important	
1) overall newsletter	5	4	3	2	1
2) customer profiles	5	4	3	2	1
3) benefits/ plan information	5	4	3	2	1
4) questions and answers	5	4	3	2	1
5) health and wellness articles	5	4	3	2	1
6) contests	5	4	3	2	1
7) other	5	4	3	2	1
8) Does the BlueLine newsletter he	lp you to	better und	derstand you	benefits? 🗆	ı yes 🖵 no
9) Does the BlueLine newsletter br	ing adde	d value to y	/our plan? □	i yes 🖵 no	
10) What topics/ information would newsletter?	you like	to see inclu	ıded in futur 	e issues of the	Blueline ————————

——— our name Iberta Blu			

If you would prefer to receive the Blueline newsletter via e-mail, please send your e-mail address to blueline@ab.bluecross.ca.

Return by fax to (780) 498-8096 or by mail to: Corporate Communications, Alberta Blue Cross, 10009-108 Street, Edmonton, AB. T5J 3C5.

# Managing asthma

Alberta's forest fires and windy weather spread smoke across the province this spring. For many it only meant smelly outdoor air. But for others, it was a serious threat to their health.

Difficulty breathing, lack of energy, and tightness in his chest signaled to St. Albert resident Jil Tanguay that he was having an asthma attack. It wasn't a new sensation for Jil—he's had asthma for most of his life, his

wife Jodi has it, and so does their daughter Alissa. However, Jil doesn't allow asthma to control his life. He's educated himself to control it.

Asthma is a chronic inflammatory lung disease with no single

cause and no cure. It is the leading cause of hospital admissions in Canada and school absences among children. Symptoms vary widely from person to person and may change over time. Allergies are often the primary offender, as between 50 and 90 per cent of people with asthma have allergies. Two provoking factors of asthma are 'triggers' and 'inducers'. Triggers irritate the airways and symptoms tend to be immediate, short-lived and rapidly reversible. Common triggers include cold air, dust, inhaled irritants, emotional upset and smoke. In contrast to triggers, inducers also cause airway inflammation resulting in delayed, longerlasting symptoms. The most common inducers are allergens (pollen, dust mites and molds) and respiratory viral infections.

Managing asthma involves environmental control along with appropriate medications. Experts agree that prevention is the best approach. If exposure to inducers is avoided, less medication is required. One of the most important ways for people to actively participate in their asthma treatment is to

learn not just about the complexities of the disease, but also about medications, self-monitoring, allergies and triggers.

"Asthma for me and my family is

a part of life," states Jil.

"Maintaining a healthy lifestyle

not only helps us manage

asthma, it just makes sense."

Regular physical activity, while not a cure for asthma, is also an important part of asthma

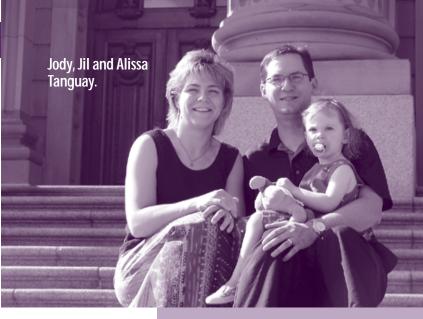
management. Exercise increases fitness and conditions the lungs, resulting in less troublesome symptoms during an asthma attack.

"Avoidance of triggers and managing your environment are a

large part of controlling the disease," says Dr. Dean Befus, a research scientist at the University of Alberta and director of the Alberta Asthma Centre in Edmonton. "Once there's a clear diagnosis and therapeutic strategy established by your physician, education and ongoing teamwork with health-care givers will help you manage your asthma."

Jil Tanguay knows that managing asthma allows his family to live a fulfilling life without fear of constant asthma attacks. Jil has educated himself about asthma and knows that managing it means taking responsibility for his own health: controlling his environment, and not relying solely on prescribed medication. He and his family are serious about managing their environment. They dust their home using a vacuum to remove allergens, have an electronic air filter on their furnace, watch their diet and stay active. Jil also has an air purifier in his office at work.

"Asthma for me and my family is just a part of life," states Jil. "Maintaining a healthy lifestyle and knowing our limits not only helps us manage asthma, it just makes sense."



## asthma tips

Spending most of the day in airtight homes and buildings can put people with asthma at added risk.

To improve indoor air quality,

- reduce or remove as many allergy triggers as possible including stuffed toy animals, old couch pillows and even pets.
- · use washable window coverings.
- clean air-conditioners, humidifiers and dehumidifiers regularly.
- wash bedding in hot water every seven to 10 days to kill dust mites.
- have gas appliances checked regularly.
- cover air vents with filters to minimize the number of allergen particles coming into the room.
- clean up surface dust as often as possible.
- vacuum carpets and rugs often or remove them completely.
- eliminate or limit tobacco smoke in the home.
- check houseplants for molds.
- ventilate the area after using strong cleaning agents.

## You asked...



I just started full-time with a company that I'd been working with on contract. The company provides group benefits, so what do I need to do to get on the Alberta Blue Cross Portability plan? -Colin, Edson

If you have a Personal Choice or Premiere Plan, you may apply for the Alberta Blue Cross Portability plan as long as you do so within 30 days of leaving your individual health plan. If you do not do so, you will need to undergo a new medical review and will also have to re-serve waiting periods for benefits when you want to reapply for an individual health plan. You also have 30 days to convert back to your individual health plan when you leave your group benefit plan.

The Portability plan allows you to retain a scaled-down version of your individual health plan at a reduced cost, and gives you the protection of guaranteed coverage regardless of future medical conditions.

BLUE CROSS

RESCRIPTION DRUGS

SUBSCRIBER
JOHN P. CUSTOMER

I have so many cards in my wallet already. Do I really need to carry my Alberta Blue **Cross ID card** 

too? -Shawna, Strathmore

We recommend that you carry your Alberta Blue Cross ID card with you at all

times. Be sure to show your card at pharmacies to take advantage of direct billing for prescriptions (if available on your specific plan), to receive Least Cost Alternatives and to ensure you are billed according to the terms of the Alberta Blue Cross Pharmacy Agreement.

Also be sure to show your card at dental offices. Today most dental offices bill Alberta Blue Cross directly for patients' dental claims. Confirm that the office accepts direct billing before your appointment, then show your card at your appointment so dental office staff can

verify your coverage information and bill claims for eligible services directly to Alberta Blue Cross.

Also carry your card on your person to ensure it is readily available should you require emergency ambulance transportation, hospitalization or other benefits which may be covered through your individual health plan.

I recently purchased a Seniors Plus plan and just got new eyeglasses. How do I make a claim? -Dorothy, Edmonton

As you may know, Alberta seniors 65 and over can have some costs for eyeglasses—and

dental care—covered through the Government of Alberta's Extended Health Benefits Program. To get the full benefit of the governmentsponsored 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.

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.

#### Dentures

## Maintenance helps dentures last

If you wear dentures, you should know that regular maintenance not only prolongs the life of your dentures, but promotes and maintains the health of your mouth.

Regular maintenance includes an annual recall examination of the dentures, and evaluation of the condition of the mouth at least every year, by a qualified specialist such as a denturist. Today there are over 200 denture clinics across Alberta where you can have your dentures serviced, many of which are members of the Alberta Denturist Society.

Besides the normal wearing away of the denture teeth over the years, a well cared-for denture appliance should not change much over the course of its five to seven year life.

But the tissue and bone inside the mouth is another story. Bone loss, tissue change and changes in overall health may occur that will affect the fit and comfort of the denture. Denture wearers may notice the development of looseness, soreness, or irritation of the mouth. These symptoms are signs that the denture must be updated to accommodate the new shape of the wearer's mouth. Relines may be necessary approximately every two years, depending on the wearer.

A reline involves an office appointment where

a denturist will take an impression within the denture, then replace the old fitting surface with the new shape of the mouth. There is no change in tooth position or appearance of the denture, but the fit can be improved. The denture is then delivered to the wearer and adjusted as necessary.

Relines can be completed fairly quickly so the wearer does not have to go without the denture for any great length of time. The impression can be done in the morning and the denture returned later the same day.

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

Dentures are also eligible for coverage through Personal Choice plans B and C and through Health Plus plans B and C, through the extensive dental benefit in second and subsequent plan years.

## Calgary dentist awarded for going the extra mile

Dr. Doug Patt of Calgary has earned the 2000 Alberta Blue Cross Dental Provider of Quality Service Award.

The Dental Provider of Quality Service Award is presented annually to recognize excellent service to patients, demonstrated high moral and ethical standards, efficiency of claiming and demonstrated support for Alberta Blue Cross dental plans and service.

Dr. Patt and staff of the Shawnessy Plaza Dental Clinic were nominated for the award by long-time patient Eric Denbina, also of Calgary. Denbina says he and his family have visited Dr. Patt faithfully over the past 20 years and describes Dr. Patt as being "very much willing to go the extra mile for customers." The Denbinas are individual health plan customers, and nominated Dr. Patt through Alberta Blue Cross' web site after reading about the award program in the BlueLine newsletter.

More than 70 Alberta Blue Cross plan participants from Lethbridge to Peace River submitted nominations for the award. Dr. Patt was chosen after Alberta Blue Cross carefully reviewed all nominations, taking into account billing practices, input from peers, and most importantly, the customer's nomination and feedback from other customers.

Representatives from Alberta Blue Cross presented Dr. Patt and clinic staff with the award in July. "It was a great surprise," says Dr. Patt. "I consider the award a great honor and a great responsibility."

While it is not part of the award criteria, Dr. Patt's dental clinic bills patients according to the Alberta Blue Cross Dental Schedule. The Dental Schedule provides a fair and consistent basis of payment for dental services for over 140,000 Alberta Blue Cross customers, including those with individual health plans.



Dr. Doug Patt and the staff of the Shawnessy Plaza Dental Clinic in Calgary accepted the 2000 Alberta Blue Cross Dental Provider of Quality Service Award in July following a glowing nomination from a customer. Back row, from left, Yvonne van Dooremalen and Ida Westbrook. Front row, Lynn Armstrong, Dr. Patt, and Kelly Danser. Missing from the photo were clinic staff members Susan Patt and Janis Larson.

### Does your dental office deserve an award of excellence?

If your dentist and his or her staff provide excellent service, consider nominating them for the 2001 Alberta Blue Cross Dental Provider of Quality Service Award!

The Provider of Quality Service Award recognizes the importance of the dental office team as partners with Alberta Blue Cross in delivering excellent service to Albertans. Criteria to assess eligibility for the award include:

- willingness to go the "extra mile" for Alberta Blue **Cross customers**
- · high moral and ethical standards
- assistance provided to patients on claiming matters
- legibility, accuracy and completeness of claim submissions
- demonstrated support for Alberta Blue Cross dental plans and service

To nominate your dental provider for this prestigious award, please complete this form and return it today to Alberta Blue Cross either by mail or by fax. You can also complete the nomination form online at www.ab.bluecross.ca. Deadline for nominations is November 12, 2001.

### **NOMINATION FORM**

#### **Provider of Quality Service Award**

Your name:	A DI
Your address/ phone number:	
Alberta Blue Cross ID number:	
Your dentist's name:	
Clinic/office location:	
Please tell us why you would like to nominate this dental provider. (Please attach another page if more space is required.)	

Please return your nomination form to: Corporate Communications, Alberta Blue Cross, 10009 - 108 Street, Edmonton, AB. T5J 3C5, fax to (780) 498-8096, or complete the form on-line at www.ab.bluecross.ca

## Hey kids! It's time to draw and colour!

Do you like drawing and colouring? If your answer is yes, then we'd like you to participate in the annual Alberta Blue Cross Summer Kids' Colouring Contest!

We would like you to draw a picture of a "healthy" activity you and your family have enjoyed this summer. Use lots of colour, glitter, glue, stickers or anything else you think would look great. You're the artist, so include whatever you'd like.

We also want to see what you look like, so don't forget to send us your photo too!

All entrants will receive a special Alberta Blue Cross prize for participating. First, second, and third prizes will also be awarded in age 3-5, 6-9 and 10-13 categories. Please see the entry form and contest rules accompanying this issue of the BlueLine newsletter.

> Deadline for entries is September 21, 2001.

#### Travel

## You qualify for a discount

If you're planning to travel outside Alberta, remember to call Alberta Blue Cross for emergency medical travel coverage before you leave. As an individual health plan customer, you qualify for a travel coverage discount.

Whether you are heading to another province, the U.S. or abroad, affordable travel coverage from Alberta Blue Cross is just a phone call away. Coverage can be purchased over the phone in only a few minutes, and provides protection against the high cost of surprise illness or injury—especially in other countries like the United States.

# Moving to prevent childhood obesity

Few parents envision their children growing up with low self-esteem, diabetes, heart disease, hypertension, and kidney disease. Yet with the alarming increase in childhood obesity, many Alberta children will grow into overweight adults with life-threatening health problems.

Childhood obesity is a serious health risk. The percentage of overweight children in North America has more than doubled in the past two decades, and today in Alberta at least one in five kids is overweight. With the Internet, 24-hour movie channels and busier parents, children are spending less time outdoors and less time engaged in physical activity. Combine that with a lack of good nutrition due to the predominance of fast food with high fat content, and obesity is a serious concern.

Overweight young people are more than twice as likely as normal-weight kids to have elevated cholesterol, and more than 12 times as likely to develop a form of diabetes. Since excess weight in childhood is likely to be

carried over into adulthood, overweight children are more predisposed to obesityrelated chronic illness. These include cardiovascular disease, hypertension, stroke, gallstones, gout and sleep apnea (the interruption of normal breathing during sleep).

#### Take aim at childhood obesity

Childhood obesity can be overcome or avoided with a concerted effort in changing your family's lifestyle. The most important thing is for you as parents to be good role models.

- Plan active family outings like taking neighbourhood walks, bicycle riding, swimming, and hiking.
- · Support school and community programs that foster physical activity, and support children when they play sports or choose other active ways of spending their leisure time.
- · Restrict the amount of TV watching and computer use, and encourage children to spend more time outdoors.

- · Cut down on non-nutritious junk foods and resist a child's requests to buy more.
- · Provide nutritious, balanced family meals, and make sure healthy snacks are available for kids on the run.
- Don't put your child on a diet. A reasonable goal for most overweight children is not to lose weight but to slow their weight gain and grow into their weight.
- · Watch what you eat; your kids do. If you don't practice what you preach, you're defeating your own efforts.

# We grew up here, too.

For more than 50 years, Alberta Blue Cross has been part of Alberta communities like yours. We employ Albertans, buy services and supplies in Alberta, and pay millions of dollars worth of claims to Alberta health service providers. Unlike our competitors with head offices in different time zones, when you deal with us, your money stays right here in your province where it belongs.

Our 550 employees across the province are people with strong ties to your community. We're Alberta-based, which means we respond immediately to provincial health policy changes that affect you. And because Alberta Blue Cross is a not-for-profit organization, we serve your best interests—and deliver the value and affordability you deserve.

We grew up here, and so did most of our employees. Here's a look at three of the people behind the scenes at Alberta Blue Cross.



#### **Hoda Amirie**

As an administrator in Alberta Blue Cross' individual products department, Hoda's duties include handling telephone inquiries from our customers, and ensuring their health and dental plans are updated and maintained efficiently.

Hoda was born and raised in Lac La Biche, and she returns often to visit family and friends. On her trips home, Hoda enjoys taking long walks along the lake and having picnics with her family at their favourite spot—the island in the provincial park.

#### **Brent Milligan**

As manager of our individual products sales department with Alberta Blue Cross in Edmonton, Brent Milligan works closely with the sales team and is also responsible for program development.

Brent has strong family ties to Okotoks, south of Calgary. Milligan Drive is named after his grandfather, who owned and operated a local feed service company and was a former town mayor. Brent and his family enjoy regular trips to the area to visit his grandparents.



#### **Denise Miller**

As a member of Alberta Blue Cross' dental provider inquiry team, Denise answers questions about our customers' benefits from dental offices across the province.

Denise grew up in Leduc, and moved back to stay last June. Her favourite community event is the annual rodeo weekend—parade and all. She's thrilled to have her son start kindergarten this fall in the same school she attended as a child.



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

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. ABC 81167/40504 (08/2001)