

# blueLine

WINTER  
2002

inside:

- controlling drug costs
- avoiding foot problems
- fall prevention
- kicking the habit
- Dental Schedule updated

BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

## Customer profile

### Seniors Plus delivers peace of mind

Having a benefit plan you can rely on is especially important when you're living on a fixed income—as most seniors are, says 66-year-old Muriel Hay of Wetaskiwin.

Muriel and her husband, Ed, have had Alberta Blue Cross coverage for as long as they can remember, originally through employer group benefit plans, and now as Seniors Plus individual health plan participants.

Muriel and Ed purchased an individual health plan in May 1998 when Muriel retired early from her food services position in a nursing home. Ed was already retired, and Muriel knew they needed the protection and peace of mind a health plan brings.

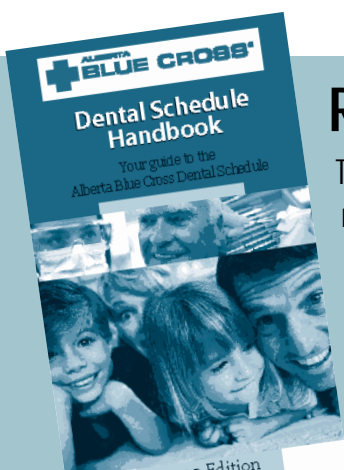
When Seniors Plus Plan C was introduced a year ago, Ed and Muriel wasted no time upgrading their coverage.

"We need the extended coverage, especially for dental," says Muriel, explaining that Ed wants to keep his teeth in good condition so he won't require dentures. They also appreciate and value the enhanced vision coverage, as they both wear eyeglasses.

The Hays are among thousands of seniors across Alberta who appreciate their coverage through Seniors Plus plans from Alberta Blue Cross.



Muriel and Ed Hay are more than just customers of Alberta Blue Cross. Over the years they have developed a friendship with Terry Demers, the individual health plan representative who helped them acquire their Seniors Plus Plan four years ago. In August 2001, Terry finally had the chance to meet Muriel and Ed in person. Terry was visiting Wetaskiwin and arranged to meet the couple for coffee. Their friendship continues today.



### Read the handbook...and avoid surprises

The 2002 Alberta Blue Cross Dental Schedule Handbook is enclosed with this issue of the BlueLine newsletter, and contains new updated rates for payment of dental claims, as well as tips to help you be an informed consumer of dental services.

Please refer to the 2002 handbook prior to your dental appointments.

# Dental Schedule rates updated for 2002

Today dental benefits for over 170,000 Alberta Blue Cross customers are paid according to the Alberta Blue Cross Dental Schedule.

The Dental Schedule provides a fair and consistent basis of payment for your eligible claims, and is updated on an annual basis to ensure it continues to meet the needs of our customers.

For 2002, rates paid for dental services through your plan will be increased by a weighted average of 3.05 per cent. 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 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 all other Western provinces.

### Before your next appointment...

As you likely already know, dental offices charge *widely varying prices* for dental services. There is no single standard for billing of dental services in Alberta today, so in some cases dental offices may charge more than the Alberta Blue Cross Dental Schedule rates. As such, 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 it's *essential* to consult your Dental Schedule handbook, then discuss prices with dental offices *before* appointments to find out in



advance what price you will be charged.

All Alberta dental offices have copies of the 2002 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.

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

## Readership survey results

Thank you to everyone who responded to the readership survey in the Summer 2001 issue of the BlueLine newsletter. Your responses help us to improve the BlueLine to better meet your needs and interests.



The BlueLine newsletter allows Alberta Blue Cross to communicate with you on a variety of topics related to your plan—and helps us stay in touch with you.

Here's a summary of the results:

- 88% of respondents said the newsletter helps them understand their benefits.
- 88% of respondents rated the health and wellness articles of high value/ important.
- 86% of respondents rated the benefits/ plan information of high value/ important.
- 84% of respondents rated the Q&As of high value/ important.
- 83% of respondents said the newsletter brings added value to their plans.
- 79% of respondents rated the overall newsletter of high value/ important.
- 58% of respondents rated the customer profiles of high value/ important.
- 33% of respondents rated the contests of high value/ important.

If you have a comment, feedback or suggestion for the BlueLine newsletter, please e-mail us at [blueline@ab.bluecross.ca](mailto:blueline@ab.bluecross.ca).

In conjunction with the survey, all respondents' names were entered in a draw for one of 10 Alberta Blue Cross prize packs—each including a cookbook, ball cap and first aid kit.

### Congratulations to the following draw winners.

Ted Mauthe of Grande Prairie  
Elizabeth Wylie of Rumsey  
Nizar Visanji of Edmonton  
Anita Lui of Calgary  
Janice Bobryk of Medicine Hat  
Cindy Trudel of Eaglesham  
Sue Kingdon of Whitecourt  
Elenore Cousart of Calgary  
M. Buzogan of Patricia  
Debbie Jackson of Spruce Grove

# Stand firm on fall prevention



As a senior, you likely know someone who has been injured in a fall. One in three Alberta seniors will have a fall this winter, with 60 per cent of those accidents occurring in, or near, their homes. Some of those falls will result in injuries that may become debilitating and impact a seniors' ability to live independently.

Falls can be prevented. By being aware of hazards and taking precautions, you can maintain your independence by reducing the risk of a fall.

## Tips to prevent trips

- Walk in well-lit areas. Darkness makes it difficult to detect and discriminate objects, and also influences depth perception. Increase the wattage of lights around your home.
- When moving from a dark area into a well-lit area (or the reverse), pause a moment and let your eyes adjust to the change in light.
- When moving from one position to another, such as standing from sitting, pause for a moment to allow your blood pressure to adjust and orient to the new position.
- Ask for assistance with walking if you are taking medications that cause drowsiness, dizziness or low blood pressure.
- Use walking aids and other safety devices for extra safety if recommended. If

you use a cane or walker, check that it is the right height and the rubber tips are not worn. In winter conditions, wear ice grips and use a cane with a pick.

- Carry as little as possible and give yourself plenty of time to get to where you are going. Take advantage of home deliveries, use a bundle, cart or ask for help.
- In your home, keep your floor and stairs free of clutter. Avoid using throw mats or scatter rugs that are not securely attached.
- Install proper lighting throughout your home and use nightlights in hallways—particularly between the bathroom and bedroom.
- Check that stairs are in good repair and are slip resistant. Adding a strip along the edge of each step in a contrasting colour can help make them easier to see.
- Wear proper footwear in the home as well as outside. Shoes, boots and slippers should provide good support and have good soles. Avoid loose slippers or stocking feet.

## Your health

### Resolve to quit

Smoking is a powerful physical and psychological addiction, and quitting can be difficult. Smokers need compassion, support and understanding while they're struggling to become smoke-free.

The Alberta Tobacco Reduction Alliance (ATRA), of which Alberta Blue Cross is a member, has 10 tips for family members and friends to help smokers who have resolved to quit.

Here's how you can help:

1. Understand addiction and withdrawal. Cigarettes are a real psychological and physical addiction. Most smokers who quit experience physical withdrawal symptoms. These peak within 48 hours, but might last as long as four weeks. Be especially patient with them during that time.
2. Ask them how you can help. Make yourself available as much as possible, especially during the first few days. Tell them you're "adopting" them during this process.
3. Listen. Don't preach or counsel, just listen. Be prepared for anger and hostility, and understand that irritability can be a normal—and temporary—part of the withdrawal process.
4. Encourage them to talk openly about their feelings.
4. Let them know about available support services. Counselling and group support increases the chances of quitting. A list of cessation programs available in Alberta can be found on ATRA's Internet web site at [www.tobaccotruth.com](http://www.tobaccotruth.com).
5. Encourage them to talk to a doctor. Advice and counselling from a doctor or health professional doubles the success rate.
6. Help them avoid smoke and smokers as much as possible. Engage them in healthy activities that are not associated with smoking (walking, swimming, yoga, etc.), especially in the first few weeks. Or take them to places where smoking is not allowed (theatres, libraries, department stores, etc.). Help them avoid places or situations where it would be all too easy to have "just one".
7. Offer practical support. Quitting can be a very stressful process. Offer to take their kids for a few hours or help with the housework.
8. Keep a supply of smoking substitutes on hand. People who quit smoking miss the oral satisfaction of handling and inhaling a cigarette. Keep a supply of gum, mints, toothpicks and



straws on hand.

9. Don't expect overnight success. Many smokers do not become life-long nonsmokers with their first quit attempt. Quitting is a process, and may involve setbacks. If they slip up, encourage them to try quitting again as soon as possible. Talk about what triggered the setback and how they could deal with it differently the next time.
10. Celebrate their success. Help to mark significant milestones (for instance: 3 days, 1 week, 1 month). Take them out to dinner, send flowers or book them for a massage.

For more information on quitting, visit ATRA's web site [www.tobaccotruth.com](http://www.tobaccotruth.com) or contact ATRA at (780) 407-7500.

# Put your best foot forward for comfort

Bunions. Corns. Ingrown toenails. Stress fractures. Strains. Sprains. Aching feet.

Do any of these conditions sound familiar to you? One in every six Albertans has foot problems, which cost millions of dollars a year in specialist appointments, treatments and lost work hours.

Several things contribute to foot pain: inherited predisposition to foot problems, the type of ground or flooring you are on, the amount of time spent on your feet, and the style of shoe worn. But many problems can be prevented simply by better foot care.

## Flooring

The type of flooring in your workplace and home has an important influence on your feet. Walking on hard, unyielding floors like concrete have the impact of a hammer, pounding the heel at every step. The trend toward hardwood and tile flooring is also a growing cause of heel pain.

## Time on your feet

Since the human foot is designed for mobility, maintaining an upright stance is extremely tiring. Standing for hours, day after day, not only tires your feet, but can cause permanent damage such as misaligning bones in the feet and inflammation that can lead to rheumatism and arthritis.

For many tasks, however, prolonged standing and hard flooring are common working conditions. Here are a few ways to protect your feet and legs from discomfort:

- Avoid fixed positions. Vary tasks that require changes in body position and use different muscles. If that isn't possible, take rest breaks to remove the weight of your body off your feet.
- Use a foot rail or footrest which enables you to shift weight from one leg to another. If the floor is hard, install wood, cork, carpeting or rubber—anything that provides some flexibility in the floor. If this isn't possible, an anti-fatigue mat should be used to provide cushioning.

## Footwear

Though you may not be able to control the hours you spend on your feet, the flooring, or your foot structure, you can pay attention to your shoe style. A flat shoe will allow your body weight to be evenly distributed across the entire sole of the foot, and since our feet bear the brunt of our weight, this adds up to several hundred tonnes of pressure every day.

Proper footwear is paramount for daily comfort, good foot health and for prevention of injuries, says Dr. Richard Bochinski, a podiatrist at the Associated Foot Clinic in Edmonton. Although style is often a key consideration in choosing shoes, the most important quality to seek—from a practical standpoint—is durable construction that will protect your feet and keep them comfortable. Unfortunately, being fashionable sometimes takes precedence over choosing well-fitting, supportive footwear. Remind yourself that shoes are the only elements of your wardrobe that can cause health problems if they don't fit properly, so it's worth spending the extra time, effort and money to ensure they do.

"Your feet are subject to more injury than any other part of the body, highlighting the need to protect them with proper footwear," explains Dr. Bochinski.

Buy shoes at the end of the day when your feet are at their largest, or after participating in activities. Keep in mind that your feet swell a half size larger later in the day, and on hot days can swell even more. A properly fitting shoe does not need to be broken in and should feel comfortable from the moment you put it on. Select shoes that are appropriate for the activity for which they will be used.

## Compromise

If you still feel you simply can't give up your striking stilettos, compromise for your feet. Limit the amount of time you are in high heels, ensure they are made of a breathable material, that your toes are not pinched, and that you wear flat, cushioned shoes the rest of the time.

You only have one set of feet to last you a lifetime, so take care of them by taking steps toward healthy comfort.



## Coverage for dependents

### Expecting a baby?

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 notice is not received within 30 days of the date of birth, a child must be medically underwritten prior to obtaining coverage.

### Have a child 21 or over?

Your dependents are automatically removed from your individual health plan the first day of the following month after they turn 21 years of age. However, unmarried dependents less than 26 years of age who are in full-time attendance at an accredited educational institution and who are listed under your Alberta Health Care Insurance Plan are still eligible for coverage through your individual health plan.

### Getting married?

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 policy requirement of your plan.

# Controlling rising drug costs helps keep premium costs down

Over the last 25 years, spending on prescription drugs in Canada has risen from \$1.1 billion to \$14.7 billion annually. Drug costs across Canada have risen 35 per cent in the last four years alone, and expensive new products are about to drive costs even higher. A new medication for treatment of Rheumatoid Arthritis, for example, costs \$14,000 annually, while a new treatment for Crohn's disease has a price tag of \$10,000 per year.

At the same time, Albertans are using prescription drugs more often. Last year alone, Alberta Blue Cross processed over 13 million prescription drug claims on behalf of our customers. And as our population ages, prescription use will continue to rise.

As a not-for-profit organization dedicated to serving your needs, Alberta Blue Cross is committed to ensuring the continued viability of your individual health plan. That means doing everything we can to keep your premiums as affordable as possible.

To Alberta Blue Cross, administering your individual health plan means more than simply paying claims. Our approach toward prescription drug plan management means balancing your expectations of good value and good coverage. Here are some of the ways Alberta Blue Cross helps control your plan costs:

## Pharmacy Agreements

As you may know, pharmacies charge a "dispensing fee" for every prescription filled. Pharmacies are free to charge whatever they wish for the service. For Alberta Blue Cross drug plan participants, however, Alberta pharmacies agree to certain maximums. Therefore, you're guaranteed the lowest dispensing fee on your prescriptions.

## Least Cost Alternative (LCA) pricing

Through the Alberta Blue Cross LCA price policy, lower-priced products are automatically substituted where interchangeable drug products can be used. LCAs help keep your plan costs down—and mean you pay less out-of-pocket. You receive the appropriate LCA when you present your Alberta Blue Cross ID card to your pharmacist.

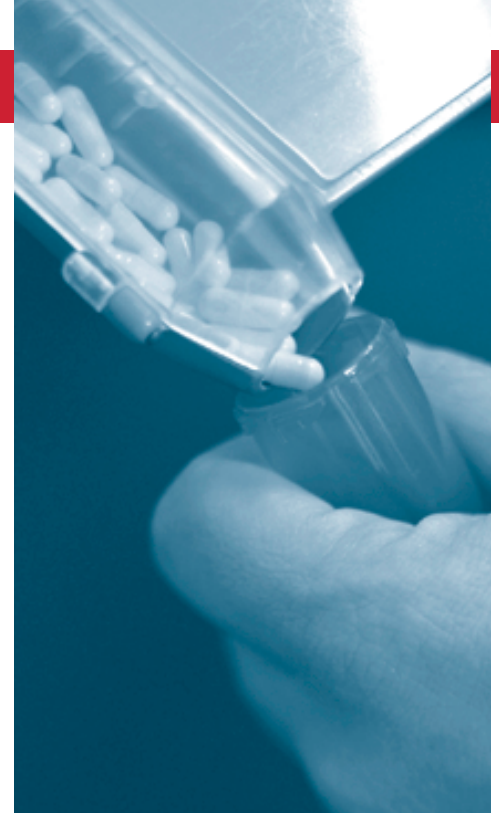
## Product review

As drug manufacturers churn out hundreds of new products each year, Alberta Blue Cross assesses the scientific, therapeutic and socio-economic value of each new product and determines whether or not it merits addition for coverage. In the case of some products—such as Viagra for sexual dysfunction, or Propecia for hair loss—coverage may be excluded. Of course, you are still free to purchase such products on your own with a doctor's prescription.

Of course you don't expect to be in an accident or be struck by illness while on vacation this winter. But in a split second, an unexpected medical emergency can happen—to you. And if you're without coverage, you could be facing huge medical bills, debts and potential financial issues.

If you're heading outside Alberta this winter, don't leave without emergency medical travel coverage from Alberta Blue Cross. We pay thousands of travel claims each year on behalf of our customers—several over \$100,000.

And remember, as an Alberta Blue Cross individual health plan customer, you qualify for a travel coverage discount.



## Auditing providers

Audits of pharmacy service providers are undertaken by Alberta Blue Cross to ensure Alberta pharmacies are operating within the terms of their Alberta Blue Cross Pharmacy Agreement. Audits are used to ensure prescription drug pricing and claiming practices are consistent, valid and reasonable. Alberta Blue Cross recovers thousands of dollars each year on behalf of our customers through ongoing provider audit activities.

## Drug-to-Drug Interaction Screening

Drug-to-drug interaction screening is a tool used by Alberta Blue Cross to automatically screen all direct-bill prescription drug claims for possible interactions with previously dispensed prescriptions. If a potential interaction is identified, your pharmacist will be notified immediately. This protects you against potentially dangerous drug combinations, and saves money by reducing incidences of prescription drug wastage.

We value your business as an Alberta Blue Cross customer. If you have any questions or concerns about your coverage, please contact one of our customer services representatives.



# Reap the tax savings!

With tax time just around the corner, remember to deduct the cost of your Alberta Blue Cross health and dental plan premiums on your tax return.



Premiums for health and dental coverage can be added to your other medical expenses when calculating tax credits. All eligible medical expenses, including health and dental plan premiums, may be claimed for any 12-month period ending in the taxation year, against either spouse's income.

To claim your premiums, just include them in your total medical expenses on your tax return.

If self-employment is your primary source of income, you can deduct premiums you pay as a business expense.

And if you're an owner-manager of an incorporated businesses, you can also claim health and dental premiums as a business expense. Premiums paid would not be included as income, or considered a taxable benefit.

Call your accountant or Canada Customs and Revenue Agency (formerly Revenue Canada) for more details.

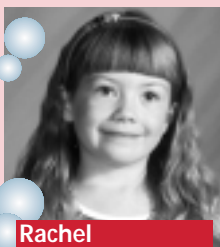
# Summer Kids' Colouring Contest Winners!

Congratulations to our Summer 2001 Kids' Colouring contest winners! Over 100 children from all across Alberta entered incredible artwork displaying wonderful imagination and talent. 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.

The final winners of each age category are listed below.

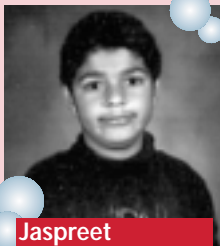
Thanks to all who participated. Stay healthy, and keep on colouring.



Rachel

## Age 3-5 category

1st prize	Rachel Woznow, 5	Edmonton
2nd prize	Logan Josephison, 2	Viking
3rd prize	Jennifer Lee, 5	Sherwood Park



Jaspreet

## Age 6-9 category

1st prize	Jaspreet Tuli, 9	Edmonton
2nd prize	Evan Robinson, 8	St. Albert
3rd prize	Syliva Mertens, 7	High Prairie



Maria

## Age 10-13 category

1st prize	Maria Dillmann, 12	Calgary
2nd prize	Cayli Mocarski, 12	Evansburg
3rd prize	Deborah Boccabella, 10	Airdrie



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	Grande Prairie	532-3505
Calgary	234-9666	Fort McMurray	790-3390
Red Deer	343-7009	Toll-free from anywhere in Alberta	
Lethbridge	328-1785	<b>1-800-661-6995</b>	
Medicine Hat	529-5553		

## 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](http://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 8328/40504 (2/2001)