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BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

## Customer profile



Cindy Phelan

## Continued protection with portability

Job markets are constantly changing. Most Albertans will experience many career changes in their working lifetime; various companies may downsize and some of us choose to become self-employed. For whatever reason, experiencing a period of time with no health coverage leaves your family at risk. Cindy Phelan is well aware of that risk and ensures her family is safe with the Alberta Blue Cross portability plan.

Cindy first learned about Alberta Blue Cross individual plans when she lost her job a few

years ago, along with its employer-sponsored benefits. She and her husband decided to purchase a Personal Choice individual plan at that time to ensure their family's health was protected. However, shortly after, Cindy got a new job on a contract basis along with new group benefits. But knowing her job was not long term, she contacted Alberta Blue Cross for advice on what she should do—and was told about the portability plan. For a small amount each month, she and her family could maintain their eligibility for their Personal Choice plan, yet enjoy her new group benefits.

When her contract ran out with her employer, she and her family would have immediate coverage through their individual plan with no waiting period and no new medical review.

With this information, Cindy and her family decided to obtain the portability plan. When her employer benefits ended she and her family converted from the portability plan to their former individual health plan.

“With two kids, my husband and I couldn't risk being without coverage,” says Cindy. “The ease of the plan and the fact there is no waiting period made it wonderful for us.”

An Alberta Blue Cross portability plan gives you and your family peace of mind, knowing you have guaranteed coverage regardless of future medical conditions when you switch between plans. If you already have coverage through a Personal Choice individual plan or are receiving employer benefits but your job has an end point, a portability plan allows you to convert back to your individual health plan without undergoing a medical review or serving new waiting periods. It allows you to retain a scaled-down version of your individual health plan at a reduced cost, while you receive employer benefits.

Cindy's husband is now receiving group benefits through his employment, and her family has again converted to the portability plan from her individual plan.

“You just never know nowadays what will happen with employer benefits and jobs,” says Cindy. “I feel better and have peace of mind, knowing that whatever happens, Alberta Blue Cross is there for my family and our health is protected.”

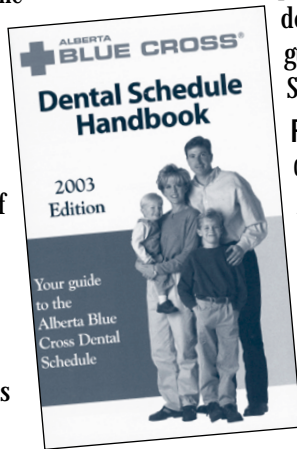
# Be an informed dental consumer

If you're going to be visiting a dental office in 2003, the last thing you want to face is unexpected costs.

That's why you need to take a few minutes to review the new 2003 edition of the *Alberta Blue Cross Dental Schedule Handbook* enclosed with this issue of the *BlueLine* newsletter. The new handbook contains important tips to help you be an informed consumer of dental services. It also contains updated rates for 2003 and examples of rates paid for common services.

Every year, the Alberta Blue Cross Dental Schedule is updated with new rates so that it continues to provide a fair and consistent basis of payment of your dental claims.

For 2003, Alberta Blue Cross will pay your dentist a weighted average of 2.91 per cent more than last year for dental services covered through your plan. This increase is based on the results of a review undertaken annually by Alberta Blue Cross. Through the review process, the rate for each and every dental procedure is assessed to ensure the Dental Schedule continues to meet the needs of all concerned—including plan participants, dental providers and group plan sponsors.



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 association suggested fee guides published in British Columbia, Saskatchewan and Manitoba.

### Find out how much you'll be charged

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 discuss prices with dental offices and **find out beforehand** what price you'll be charged.

All Alberta dental offices have complete copies of the 2003 Dental Schedule, as well as quick and easy access to information about your dental coverage. Dental offices can call the Alberta Blue Cross ADVISER telephone system

to verify your coverage and payment levels before you take a seat in the dentist's chair. As well, many dental offices now submit claims electronically in real-time to Alberta Blue Cross right at the time of your appointment.

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 may not charge more.

Today dental benefits for over 180,000 Albertans are paid according to the Alberta Blue Cross Dental Schedule.

Confirm in advance that the dental office bills according to the the Alberta Blue Cross Dental Schedule, and you'll get the value you deserve.



## Denture expertise

If you are in need of dentures or have a set requiring maintenance, you have the option of visiting a denturist instead of your regular dentist.

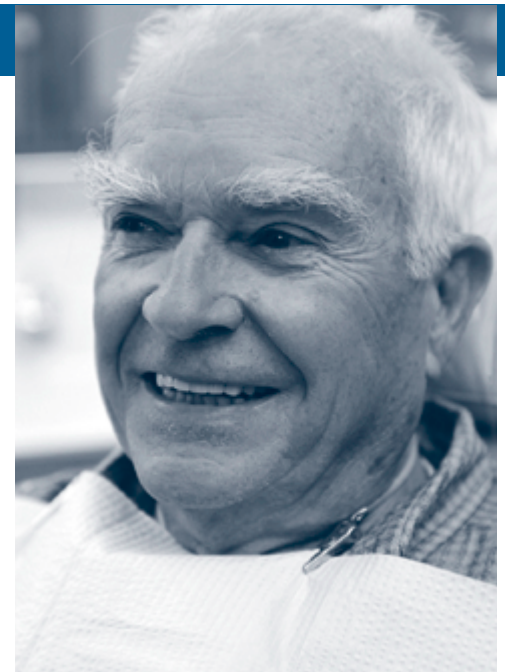
Denturists are qualified professionals in the design, construction, insertion and adjustment of your complete or partial dentures. Denturists work either in conjunction with your dentist or independently.

Many denturists personally handle every step in the construction of your denture, from the first

impression made to the last adjustment. There are over 200 denturists across Alberta who can provide denture services.

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 the plan for one year. Although Seniors Plus plan A does not cover dentures, some denture services—including 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.





# Banish the winter blues



Winter brings lovely snowfalls, festive events and family gatherings. But for some seniors across Alberta, winter can mean being housebound, lonely and sometimes depressed. A recent Statistics Canada report recognizes that thousands of seniors suffer from loneliness, isolation and depression and typically spend nearly seven hours a day alone. The winter blues may seem a fact of life for many seniors, but it doesn't have to be that way. There are many things that can be done to lift a mood and shine some happiness on even the coldest winter days.

Many factors can contribute to feelings of sadness and depression felt by some seniors. Many are widowed, have lost close friends as they age, some are separated from family or may be suffering from illness. Even some medications may cause

symptoms of depression.

However, there are ways to perk up your mood and enjoy our beautiful Alberta winters.

If you are not able to leave your home, and the suggestions listed aren't feasible, Alberta has a number of seniors organizations that offer support services designed to help seniors combat isolation and depression. Services include visitation programs where caring volunteers drop in to see if a senior requires assistance, or just a visit for a friendly chat. The Directory of Seniors Organizations contains contact information and an overview of programs and services for many seniors-based organizations in the province. For information about the Directory of Seniors Organizations, call 1-800-642-3853.

## Here are some suggestions to prevent or lessen the winter blues:

- Don't isolate yourself. If you can't be with family, invite friends over.
- Add some minor exercise to your daily routine.
- Volunteer your time. Many churches and civic groups would be grateful for your help.
- Try to avoid alcohol. Alcohol is a depressant and will intensify feelings of sadness.
- If your health permits, step outside for some fresh air and sunshine on a daily basis.
- Read a book, newspaper or magazine. There are many publications that are now written specifically for seniors.
- Don't deny or try to hide your feelings. Very often just being able to share your feelings with someone can help.

## Your health

# Maintain an active lifestyle this winter

Cold temperatures and blustery days keep many Albertans inside. However, the winter season doesn't have to be linked with hibernation. There are wonderful activities uniquely available in winter, and with the increase in child obesity across Canada and its associated health risks, it's more important than ever this season for your family to maintain an active lifestyle.

More than half of Canadian children are not active enough for optimal growth and development, which means they aren't as healthy as they should be. The

Canadian Pediatric Society urges families to understand that physical activity is as important in protecting one's health as wearing a seatbelt when travelling.

Whether you or someone in your family is carrying excess weight or not, getting active is essential to a healthy future. Canada's Physical Activity Guide states that 60 minutes of physical activity a day can improve your health. The activity doesn't have to be hard and can even be broken up in 10-minute blocks throughout the day. Changing your lifestyle to an active one is easier done if you do it as a family. Here are some suggestions:

- Make active living part of your daily routine. It's easier and more realistic than relying on scheduled, organized activities. Set limits on TV viewing and surfing the Internet, and have the whole family go for an evening walk.

- Get involved in activities around the house; take turns shovelling the walk, walking the dog and carrying groceries.
- Go dancing, enroll in fitness classes or have the whole family join a sports centre.
- Throughout all of your winter activities, ensure that safety comes first. Protective equipment should be worn for sports like skating, skiing and snowmobiling.

Increasing your level of daily activity will offer improved mental health and self-esteem, weight control, greater relaxation and stronger muscles and bones. Even small changes in daily physical activity will reduce your family's risk of future health problems and improve your quality of life.

So enjoy the winter season, improve your health and incorporate your favourite activities into an active lifestyle.

# You asked



## Why has Alberta Blue Cross made changes to your travel coverage plans?

—Gwen, Carstairs

Effective July 1, 2002, Alberta Blue Cross introduced new emergency medical travel coverage plans. These new product offerings replace Alberta Blue Cross Daily, Annual and Silver travel coverage.

The new plans have been introduced to better meet our customers' changing needs and to address changes in the travel market. With continuing increases in the cost of emergency medical care in other countries, as well as recent global events that have significantly increased costs for travel coverage carriers,



Alberta Blue Cross was forced to revise its plans. These changes enable our organization to continue to offer travel coverage to as many Albertans as possible, at a competitive rate, while ensuring the sustainable management of risk.

Whether you're heading to another province, the U.S. or abroad, travel coverage is a necessity. Recent claims paid by Alberta Blue Cross have included \$17,776 for a fractured leg in Ontario; \$20,404 for an injured ankle in Hawaii; \$59,105 for injuries resulting from a motor vehicle accident in Barbados; and \$255,000 for a heart attack in California.

As an individual health plan customer, you are eligible for a discount for Alberta Blue Cross travel coverage.

## In the past I was told there are 30-day notice requirements if I wish to make changes to my plan or for any cancellations. What exactly requires this 30-day notice?

—Darlene, Taber

Alberta Blue Cross does require 30-day notice on various actions such as adding a newborn to a plan, cancelling a plan or when applying for a portability plan.

- Cancellation: If for any reason you have to cancel your coverage with Alberta Blue Cross at the end of any month, you must give us 30 days prior written notice. This timeline ensures your benefits are terminated properly on all of our systems and that you no longer pay premiums.

- Adding a newborn: Providing 30 days notice in writing when adding a newborn to your plan enables you to avoid a medical review of your newborn. Coverage for newborns will become effective from the date of birth, without medical evidence, if Alberta Blue Cross receives notice in writing within 30 days of the date of birth. Children more than 30 days old must be medically underwritten for coverage and coverage will become effective on a date specified by Alberta Blue Cross.
- Portability plan: If you have been covered through a Personal Choice plan for three months and will soon be covered through a group plan, you can apply for a Personal Choice portability plan within thirty days of starting group coverage. This will complement your group coverage and hold your eligibility for your Personal Choice plan. By ensuring you apply within thirty days, you don't have to undergo another medical review in order to qualify for coverage.

If you have a question you'd like to see answered in a future issue of *BlueLine*, e-mail us at [blueline@ab.bluecross.ca](mailto:blueline@ab.bluecross.ca).

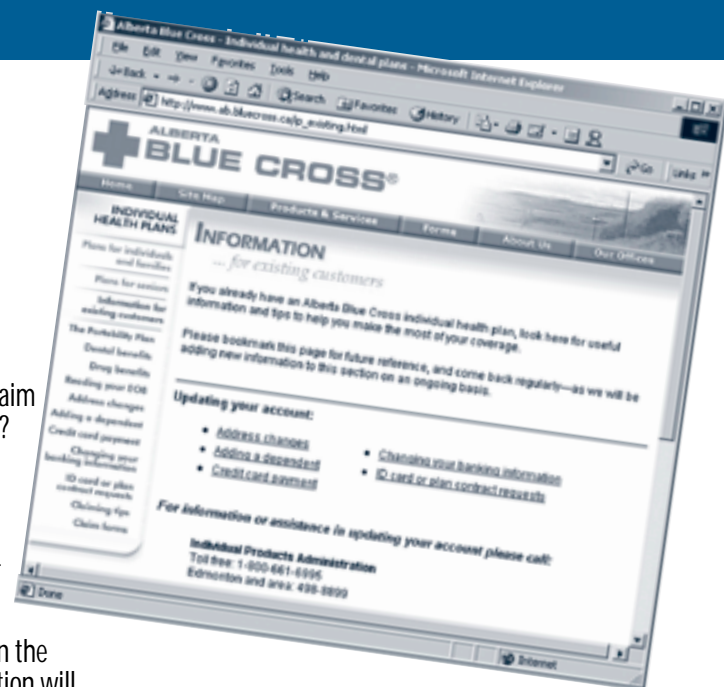
## Alberta Blue Cross web site offers new helpful features

Have a question about the tax advantages of your plan? Wondering how to make a claim through your Health Plus plan? Want to make an address change or add a dependent? Interested in the portability option? Need a claim form?

For answers to these and many other questions related to your plan, you now have access to information 24 hours a day, seven days a week—literally at your fingertips.

The Alberta Blue Cross Internet web site has just been updated to include a wealth of information intended to help you make the most of your individual health plan.

If you have Internet access, visit the Information for existing customers pages found in the Individual Health Plans section of our web site at [www.ab.bluecross.ca](http://www.ab.bluecross.ca). New information will be added to the section on an ongoing basis.





# See the future through healthy eyes

Vision is often something taken for granted until something happens to it. In Alberta, eye injuries account for about six per cent of all Worker's Compensation Board lost-time claims, but eye injuries are not limited to work situations—they can happen in your home, on vacation or even during your children's play time.

The good news is that most eye injuries are easily prevented.

### At play

Recreation is about having fun and relaxing, but some of the very activities you love could be putting your vision at risk. Sports involving racquets, sticks and small fast moving objects like balls and pucks have high potential to create eye injuries. Drying wind that accompanies motorcycle, bicycle and scooter riding can lead to problems over time if eyes are not protected, and ultraviolet rays reflecting off of snow or sand can increase chances of developing a cataract or macular degeneration. Winter sports are particularly hard on the eyes. UV light reflections increase from five per cent for grass to an incredible 85 per cent for snow, and ultraviolet radiation is 17 times worse in winter and spring than in the summer months.

### At work

You don't have to work in a construction zone or metal shop to be at risk for work-related eye injuries. Obviously some jobs such as welding, carpentry or working with chemicals expose eyes to dangers, but just about any activity that can cause a foreign particle or substance to get into your eyes can cause permanent damage or set off an allergic reaction. Even in an office setting, there are



risks; items such as glue, window cleaner and even ink can cause irritation and damage if you touch or rub your eyes with the substance on your hands. You can also suffer eyestrain from computer monitors.

### At home

For decades many parents have lectured children about the dangers of running with sharp objects. However, regardless of age, it's important to reduce potential eye hazards at home. Tasks such as painting or mowing the lawn could result in foreign objects irritating, scratching or burning the eye.

### Eye protection planning

Despite a long list of risks, you don't have to give up your favourite sport, cancel your next vacation, quit work or stop doing things around home to ensure your eyes and vision stay safe. Here are some quick tips to minimize potential risks and protect your eyes for the future:

- Wear UV protected sunglasses and a brimmed hat when outside in the sun, regardless of the season.
- Use goggles instead of sunglasses when you are exposing your eyes to wind and dry, cold conditions (such as those experienced in winter sports).
- When doing yard and household work, wear plastic glasses or protective goggles to provide a layer of protection against flying objects.
- Wear glasses instead of contacts when using cleaning chemicals.
- Take breaks when working at a computer for long periods.
- Be aware of your surroundings and practise common sense.



# Contest winners!

Congratulations to our Summer 2002 Kids' Colouring contest winners! Over 220 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 for participating.

The final winners of each age category are listed below.

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

## Age 3-5 years category

1st prize	Jamie Pethers, 5	Calgary
2nd prize	Paige Shrypichayko, 5	Bonnyville
3rd prize	Jayden Brassard, 5	Strathmore

## Age 6-9 years category

1st prize	Rachel Woznow, 6	Edmonton
2nd prize	Danielle Willoughby, 9	Edmonton
3rd prize	Jayda-Lane Seivewright, 7	Whitecourt

## Age 10-13 years category

1st prize	Leah Macnamara, 11	Banff
2nd prize	Azra Gangji, 10	Calgary
3rd prize	Jackson Tse, 12	Calgary

# Get the *buzz* on caffeine

The winter season has many Albertans' partaking of the world's most popular drug—caffeine—in greater quantities than usual. Social situations often involve “going for coffee” and many of the foods we eat contain caffeine. It seems you can't avoid ingesting it in some form or another. What is important to know, however, is how caffeine affects your body and what you can do to prevent undesired side effects.

Caffeine is a stimulant that speeds up your central nervous system and is found in coffee, tea, cola drinks, cocoa, chocolate, wake up pills and some headache and cold medications. Caffeine in beverage form begins to reach all body tissues within five minutes after consumption, raising your body's general metabolism. Body temperature, breathing rate, blood pressure and alertness increase along with levels of fatty acids in the blood and the need to urinate. When taken in large doses, caffeine can cause dehydration, headaches, nervousness, rapid heartbeat and convulsions.

Caffeine is also known to create a “slump” feeling of fatigue and depression when the body starts to break it down and the adrenaline wears off. The half life of caffeine in your body is about six hours, which means if you consume a big cup of coffee with 200 mg of caffeine in it at 3 p.m., by 9 p.m. about 100 mg of that caffeine is still in your system.

If you are drinking excessive amounts of coffee and/or tea to wake up in the morning, consider limiting your intake—and instead, drink a large glass of water and do some quick stretches or take a brisk walk. Your body will create a natural dose of adrenaline, remain alert longer and thank you for the extra hydration. Slow down on the cola drinks and chocolate, and remember that caffeine is an addictive substance that should be taken in small quantities.

While there are no laws prohibiting the use of products containing caffeine, Canada's Food Guide to Healthy Eating encourages Canadians to limit the amount of caffeine in our diets.



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		

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## VISIT US ON THE INTERNET

Want to know more about Alberta Blue Cross?

Check out our site on the World Wide Web, located at

**[www.ab.bluecross.ca](http://www.ab.bluecross.ca)**