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

## Customer profile

# Visiting "coach" a birthday tradition

Many of us have birthday traditions but Herman Gemerts has one that is slightly different. Ever since he obtained an Individual Health plan with Alberta Blue Cross, he comes in around his birthday every year to speak to his plan representative Terry Demers of the Individual Products department. During his visits, Herman gets help with claim forms, checks to make sure his plan is meeting all his needs and of course, he chats with Terry to see how she's doing.

Herman had coverage through an employer-sponsored group benefit plan for 23 years during his career as a nurse at the Royal Alexandra Hospital in Edmonton. However, Herman left the hospital in 1996 and needed coverage. He acquired an Alberta Blue Cross individual health plan on February 1, 1996 and hasn't looked back.

"Everything was very confusing after retirement," Herman says. "Terry was my saviour and helped me through it all. She guides me through this stuff."

When Herman first approached Alberta Blue Cross in 1996, he was very alarmed with the associated costs and risks of not having supplemental coverage above and beyond Alberta Health Care. He asked Terry for a very detailed account of what Alberta Blue Cross would cover and what he had to do to acquire a plan. As he liked what his former



**Alberta Blue Cross employee Terry Demers with Herman Gemerts, Seniors Plus plan customer.**

group plan covered, Terry reviewed all of the items his old coverage included and found an individual plan close to that. It covered all the elements Herman felt were important.

Herman says that he still finds some aspects of the health care system confusing, but that Terry makes sense of it all for him. "I was in a car accident a couple of years ago, and as soon as I left the hospital, I came to Alberta Blue Cross to find out what I should do," he says. "They made it easy for me and treated me so well."

Herman has been making his annual

birthday trips to Alberta Blue Cross for seven years now and Terry looks forward to every one. He even occasionally brings Terry a gift as a thank you for her help and friendship. Herman turned 65 this past December and now looks to Alberta Blue Cross Seniors Plus plans to help him continue to meet his needs. He is confident that his questions will be answered and that he'll be provided with the best coverage possible.

"She knows what she's doing," Herman says. "And, I trust her—she's my coach in all of this!"

# Alberta Blue Cross Legislative Amendments

Alberta Blue Cross is an independent not-for-profit organization that has operated under an act of the Legislative Assembly of Alberta since 1948.

In April 2003, the Minister of Alberta Health and Wellness released the Alberta Blue Cross Review Committee Report. This report was the outcome of a special Alberta government committee established by the Minister in August 2002 to examine the accountability, corporate governance and possible competitive advantage of Alberta Blue Cross in the marketplace.

The majority of recommendations made in the report, including the removal of Alberta Blue Cross's exemption from paying a two per cent premium tax, were accepted and passed in the Alberta Legislature in March 2004 in the form of the *Blue Cross Statutes Amendment Act*.

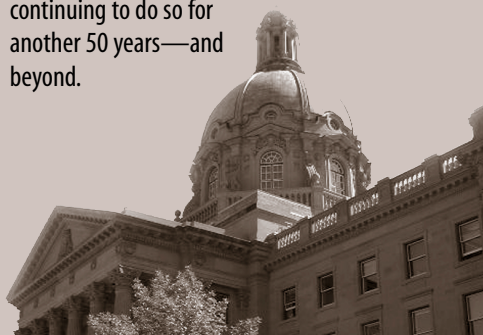
## How does this affect you?

If you have Alberta Blue Cross coverage through an individual health and dental plan, you may see a small increase in your rates as a result of the two per cent premium tax. Alberta Blue Cross will be working to offset some of this increase through enhanced operating efficiencies.

## Will the changes in the Amendment Act affect the future of Alberta Blue Cross?

No, Alberta Blue Cross is a financially strong, well-run and viable organization that will continue to meet the supplementary health and dental care needs of Albertans.

Alberta Blue Cross is satisfied with the recommendations of this committee as accepted by the Alberta Government and is pleased that the committee's report recognizes and reaffirms the unique value that Alberta Blue Cross brings to Albertans. We have capably served the supplementary health needs of Albertans for over 50 years, and look forward to continuing to do so for another 50 years—and beyond.



## Dental care



# A+ in dental hygiene

## Teaching your children to protect their teeth

Good dental hygiene is important no matter your age, but helping your kids to establish good dental habits at an early age can have a big impact on their future. Give your kids a kick-start toward healthy teeth and gums by following the tips below.

- As soon as your child's first tooth appears, you should be using a washcloth to clean the surface of their teeth. After more baby teeth have arrived, you can then begin using a soft child's toothbrush.
- Most toothpaste on the market today contains some degree of fluoride. In order to prevent your child from ingesting too much fluoride, use a pea-sized amount of toothpaste and encourage your children to spit out the toothpaste as soon as they are able to understand how to do so.
- There are no definitive rules regarding the best age for children to make their first visit to the dentist. However, an early visit to the dentist can help with the development of good oral health.
- You may begin flossing your children's teeth at 3-4 years, but remember that they likely won't be able to manage the task themselves until they are 8-10 years.
- Remember that sugar isn't the only cause of tooth decay. High levels of acidity (like those found in soft drinks) cause tooth erosion. Diet drinks, though they have less sugar, have the same acid levels as regular soft drinks and still contribute to tooth decay. Try to steer your teenage and adult children away from acidic beverages that will rot their healthy teeth.

# Did you know?

Alberta Blue Cross collects personal information from you when you enrol and when you submit a claim for services you have received. These processes include consent statements acknowledging the purposes for which the information is needed and allowing it to be used and exchanged for those purposes. These include determining eligibility for coverage, verifying and paying claims, and conducting audits of claims and provider practices to ensure appropriate use of your plan.

Presenting your Alberta Blue Cross identification card or number is considered consent to use your personal information for the administration of your benefit plan as described in the Alberta Blue Cross *Privacy Policy* (posted at [www.ab.bluecross.ca](http://www.ab.bluecross.ca) or available by calling 1-800-661-6995).

If you have family members on your plan who are 18 years of age or over who do not have their own Alberta Blue Cross identification card, please let us know and we will send out an additional card.

## Quick tips

### Want to reduce your prescription drug costs? Here are a few tips you can use to reduce what you pay out-of-pocket.

1. Most pharmacies charge a “dispensing fee” for every prescription filled. By comparing fees, you can get the best price on your prescription drug purchases—and pay less out-of-pocket.
2. In some circumstances, having a prescription filled for a supply of 100 days 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 a 100 days’ supply from your doctor and pharmacist.
3. To save you money, 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.

## Seniors’ Corner

# Arthritis prevention: What you can do right now

Arthritis is one of Canada’s most common chronic conditions, affecting more than four million Canadians across the country. The disease is complex, consisting of more than 100 different conditions from mild forms of tendonitis to severe and crippling forms like rheumatoid arthritis.

Although there is no cure for arthritis, there are steps you can take that may reduce your risk of getting certain types of arthritis or to reduce the degree of disability you experience if you already have arthritis.

People who are overweight have a greater likelihood of getting osteoarthritis, especially in the knees, and possibly also in the hips and hands. Maintaining your recommended weight, especially as you get older, is the single most important thing you can do to reduce your chances of getting arthritis or to reduce the risk of an existing condition becoming worse.

One of the best ways to lose or maintain weight is to exercise. In addition to helping with weight control, exercise can help keep the muscles around joints strong, especially the knee, which may reduce the risk of wear on the joints and help prevent injury. Exercise also helps reduce the pain and fatigue associated with many different types of arthritis.

So, although arthritis is a chronic condition, there are steps you can take to reduce the impact it has upon your lifestyle. Consult with your physician to determine the best way to manage your condition and, most importantly, stay positive!

### Some warning signs of arthritis include:

- early morning stiffness,
- swelling,
- recurring pain or tenderness in one or more joints,
- changes in joint mobility,
- redness or warmth in joints, and
- unexplained weight loss, fever, or loss of strength in association with joint pain.

## Individual health plans continue to deliver exceptional value

Paying for prescription drugs can be a costly business. Prescription costs are continuing to increase and individuals are being prescribed more medication than ever before. As a result, having a benefit plan with drug coverage isn’t just a convenience—it’s a necessity.

In 2003 alone, Alberta Blue Cross paid for over 16 million prescriptions dispensed for our customers in Alberta with a total value exceeding \$900 million. This represents an increase of 12.1 per cent over 2002.

Almost everyone has had to visit a pharmacy to get a prescription filled at one time or another. Your Alberta Blue Cross individual health plan helps you and your family budget your prescription drug costs and provides valuable protection

against the high cost of unexpected illness, medical conditions and future health problems—ensuring that filling a prescription won’t empty your pocketbook.

Alberta Blue Cross customers rely on their individual health plans to cover prescription drug products used to treat a wide range of medical conditions they have developed since coming onto the plans. In 2003, the top five conditions were high cholesterol, depression, stomach ulcers and reflux, arthritis and bacterial infections.

Your Alberta Blue Cross individual health plan protects you and your family and allows you to focus on your health and your future, and not on the bottom line.



# You ask...we answer

**I just got married and I was wondering what I needed to do to include my wife on my health plan?**

**David, Vermillion.**

Congratulations on your marriage and all the best for a wonderful future together!

Including your spouse on your Individual Health plan is easy. Just contact Alberta Blue Cross and ask that an *Add Dependent Form* be sent to you, or submit your information online at [www.ab.bluecross.ca](http://www.ab.bluecross.ca) under the "individual health plans" and "information for existing customers" section.

Once you and your wife have completed the form, simply return it to Alberta Blue Cross at the address indicated on the form (or online) and the application will be assessed.

**I work by contract and I have been moving a lot. What's the easiest way for me to change my address with Alberta Blue Cross?**

**Robert, Red Deer.**

Moving can be very disruptive. At Alberta Blue Cross we understand that convenience is very important. That's why we've enabled our Individual Health plan members to change their address online.

Just visit the Alberta Blue Cross web site at [www.ab.bluecross.ca](http://www.ab.bluecross.ca) and find the link under "individual health plans" and "information for existing customers"; enter your new address information and send the file—that's all there is to it. If you don't have access to the Internet, just call the Alberta Blue Cross office in your area at one of the numbers listed on the back of this issue of the *BlueLine*.

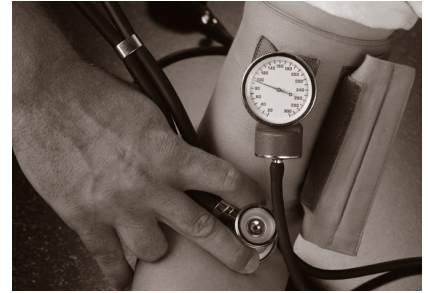


**I recently purchased travel coverage through Alberta Blue Cross for an upcoming trip. The plan covers my pre-existing high blood pressure condition, but my doctor recently changed one of my medications. What do I need to do?**

**Sarah, Hanna.**

Thank you for your question Sarah—it's one we get often at Alberta Blue Cross. According to the terms of the Travel Coverage Agreement that you signed, any changes to your health prior to your travel date may void your coverage.

You'll need to contact Alberta Blue Cross and inform us of any medication change. We'll do a quick re-assessment to determine if you are still eligible for coverage and make any changes accordingly.



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

## Buy Alberta Blue Cross travel coverage... and peace of mind

Planning a trip outside Alberta this summer? Protect yourself and your family by purchasing Alberta Blue Cross travel coverage *before* you leave. Alberta Blue Cross pays thousands of travel coverage claims each year on behalf of our customers. We frequently pay hospital bills of over \$20,000 incurred by Albertans travelling in the U.S., and often pay claims *exceeding* \$100,000.

Purchasing travel coverage is affordable, easy and convenient. Coverage may be purchased by telephone, through the mail, or in person at any Alberta Blue Cross office across the province. And as an individual health plan customer, you qualify for a 10 per cent discount.

Don't let a costly illness or injury spoil your summer getaway. Protect yourself with travel coverage, then sit back, relax and enjoy your trip!

**If you would like more information about travel coverage through Alberta Blue Cross, please call us toll free at 1-800-661-6995.**



# To carb, or not to carb: the mystery of healthy eating

With the increased popularity of low-carbohydrate diets, many people have chosen to swear off carbs altogether. Unfortunately, eliminating carbohydrates also eliminates the benefits of a well-balanced diet. Carbohydrates are your body's primary source of fuel. The energy provided by them can be released quickly in order to fulfil immediate energy requirements from your body's cells during physical activity.

There are, however, both "good" (complex) and "bad" (simple) carbohydrates and it is important to understand the differences between them.

### Complex carbohydrates:

Whether you're following a low-carbohydrate diet or not, you should make sure that your diet includes fibre-rich complex carbohydrates (also known as starches). **Unrefined** foods that are rich in fibre (whole grains, fruits, vegetables and beans) are excellent sources of complex carbohydrates, can help maintain a healthy

digestive system, protect our muscles and help to lower cholesterol, regulate blood pressure and manage appetite.

However, not all complex carbohydrates are good for you. Some foods, like white bread and other baked goods, are made with **refined** flour. These foods contain complex carbohydrates with little fibre and therefore have little or no nutritional value.

### Simple carbohydrates:

Simple carbohydrates are smaller molecules of sugar and are absorbed more quickly than complex carbohydrates. As a result, simple carbohydrates can increase the likelihood that your blood sugar levels will increase.

Simple carbohydrates can be found in cakes, cookies, ice cream, candy bars and jams to name a few. Many foods containing simple carbohydrates are also calorie rich and the extra calories are often stored in our bodies as fat.



**Eliminating carbohydrates also eliminates the benefits of a well-balanced diet.**

# Coping with depression

Depression is more than just an occasional bout of sadness. In fact, depression is Canada's fastest rising diagnosis by physicians, affecting nearly a third of the country's population.

Although the chronic condition does cross all age and gender boundaries, according to Statistics Canada the majority of sufferers in Alberta are young women aged 20-24. Some symptoms of depression include episodes of crying, sleep disorders, prolonged feelings of sadness or loss, the inability to function in day-to-day activities or enjoy things or events that used to be pleasurable, and avoiding social interaction.

What to do if you think you might be depressed? Use the tips below to help you cope with depression and its affects.

1. **Recognize it.** Accept that, to some degree, depression is a normal response to difficult situations and life changes.
2. **Give yourself time** to adapt to changes in your life.
3. **Don't hesitate to get assistance** from a physician or therapist if you feel overwhelmed.
4. **Get lots of rest.**
5. **Exercise regularly.**
6. **Eat healthy foods.**
7. **Stay in touch with friends** and try to maintain social commitments.
8. **Engage in challenging mental and creative activities** that give you a sense of accomplishment and satisfaction.
9. **Avoid overuse of alcohol**, which compromises the ability to cope and can bring on depression.

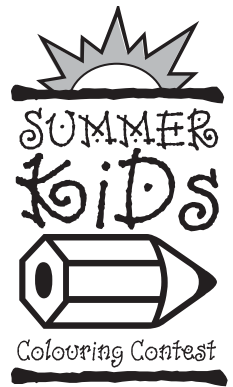
Remember, if you're feeling depressed, you're not alone. Despite the fact that there is a great deal known about depression, many sufferers refuse to get help, often making their situation worse. Don't fall victim to the clutches of depression by refusing to seek counselling. Find out what you can do from one of the many community support groups across the province that provide support and advice to those suffering from depression.



**If you or someone you know is struggling with depression, contact the Alberta Mental Health Board Help Line at 1-877-303-2642 for help and take that first step towards a healthy future.**

# Hey kids!

It's time to get creative.



If you like colouring, painting and drawing pictures, we'd like to see your artwork! Alberta Blue Cross invites you to take part in our Summer Kids' Colouring Contest.

All you have to do is draw a picture of a healthy activity you and your family have enjoyed this summer. Display your creativity: use glitter, glue, colour, stickers or any materials you think would make your piece of art great.

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

All entrants will receive a special Alberta Blue Cross prize for participating.

First, second and third prizes will also be awarded in the ages 3-5, 6-9 and 10-13 categories.

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

**Deadline for entries is September 10, 2004.**



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 World Wide Web,  
located at

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