

# blue Line



WINTER  
2005

inside:

- new dental handbook
- using your ID card
- controlling your costs
- vision care
- travelling this winter
- colouring contest winners

BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

## Customer profile

### Seniors Plus delivers affordable peace of mind

When Harold and Margaret Geislinger of Stony Plain decided to purchase an Alberta Blue Cross Seniors Plus plan, they knew that between the savings they would see on everyday out-of-pocket expenses and the potential tax credit they would receive each year, the plan would basically pay for itself.

But they also knew that their Seniors Plus plan B would deliver valuable peace of mind—protecting them against potential future expenses for things like dentures, diabetes supplies and preferred hospital accommodation.

“We really value the government-sponsored Coverage for Seniors program that provides us with drug coverage, but we also knew it made sense to have the extra coverage that Alberta Blue Cross offers through Seniors Plus,” says Margaret.

And for retirees on a fixed income, having a benefit plan also makes it easier to budget against unforeseen expenses such as accidental dental care—which is provided through Seniors Plus plan options B and C.



Harold and Margaret Geislinger appreciate the benefits they receive from their Alberta Blue Cross Seniors Plus plan.

All Seniors Plus plans also include an accidental death benefit, and Seniors Plus customers receive a discount on Alberta Blue Cross out-of-province emergency medical travel coverage.

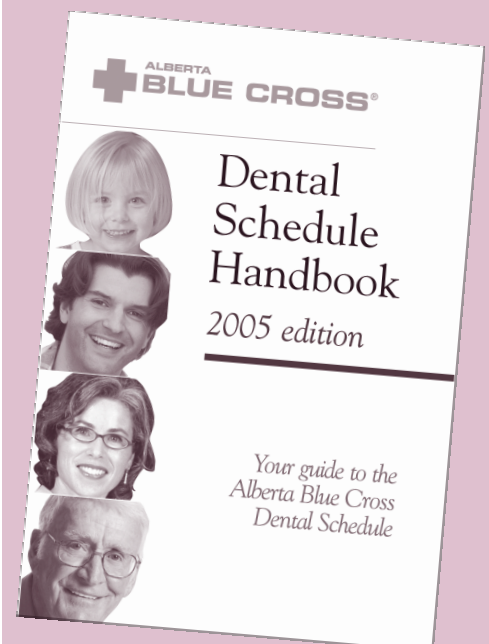
The Geislingers are among thousands of seniors across Alberta who appreciate the coverage they receive through Seniors Plus plans from Alberta Blue Cross. If you would like more information about your specific Seniors Plus plan, or have questions about how to maximize your individual health plan coverage, call Alberta Blue Cross today at 1-800-394-1965.

### Read the handbook... and reduce your dental costs

Read the new 2005 *Alberta Blue Cross Dental Schedule Handbook*, and you'll be able to avoid unexpected costs at your dentist's office.

The 2005 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 2005 handbook prior to your dental appointments.



# Choose to be informed...

## Read the 2005 Alberta Blue Cross Dental Schedule Handbook

Accompanying this issue of the BlueLine newsletter is the 2005 edition of the *Alberta Blue Cross Dental Schedule Handbook*.



This handbook contains important tips to help you be an informed consumer of dental services. It also contains updated rates for 2005 and examples of rates paid for common services by your dental plan.

The Dental Schedule is updated annually with new rates so that it continues to

provide a fair and consistent basis of payment for your claims. It takes into account the costs associated with operating a dental practice as well as economic indicators, and remains comparable to rates for similar procedures in current provincial dental fee guides published in all other Western provinces. In 2005, Alberta Blue Cross will pay your dentist 3.01 per cent more on average than last year for dental services covered through your plan.

### Call ahead

Although your dental plan bases payment for your claims on the Alberta Blue Cross Dental Schedule, there is no standard for billing of dental services in Alberta. That means dental offices charge widely varying prices for similar dental services. If your dental office charges more than Alberta Blue Cross Dental Schedule rates, you will be billed the difference regardless of the level of coverage

provided by your plan. However, choose to be informed; consult your Dental Schedule handbook, then call your dental office to discuss prices and find out *in advance* what price you will be charged.

### Working together

All Alberta dental offices have copies of the 2005 Dental Schedule, as well as quick and easy access to information about your dental coverage through our convenient telephone information system, ADVISER, and electronically using CDAnet™.

Today dental benefits for over 240,000 Albertans are paid according to the Alberta Blue Cross Dental Schedule. In 2005, if you are planning a trip to the dentist, read your handbook, confirm prices with the dental office prior to your appointment and get the value you deserve.

# Using Your Alberta Blue Cross Identification (ID) Card

Your Alberta Blue Cross ID card is the key to accessing the many benefits covered by your plan. Here are a few tips on using your card—and protecting it from inappropriate use by others.

- Ensure that all eligible adults (18 years of age and over) carry their own copy of the ID card with them. When your dependent child turns 18, we will automatically send you an additional card. Contact Alberta Blue Cross if your family needs additional cards.
- Always present the card to the health service provider who is billing Alberta Blue Cross directly (pharmacist, dentist, ambulance driver, hospital admission clerk, etc.). Use the identification number that corresponds to the person for whom the claim is made.
- Keep the top portion of the ID card page for your records and for reference in case a card is lost or stolen.
- Treat your Alberta Blue Cross ID card the way you do other ID cards and financial services cards. Keep it with you in case of a personal

emergency, and prevent it from being stolen or used by others.

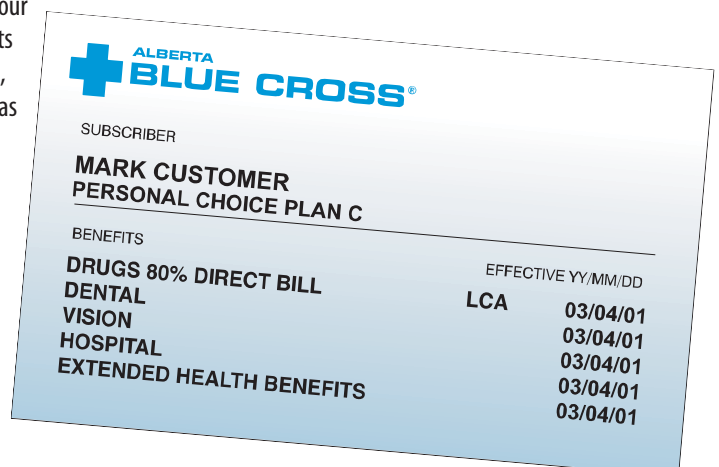
### Your Personal Information

The presentation of the ID card or number is considered consent by the individual to use their personal information for the administration of their 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 our Customer Services department. In addition to privacy issues, our representatives can answer your questions about what benefits are available under your plan, how to make a claim, what has happened to a specific claim, how to coordinate benefits with your spouse's plan or address other questions you might have.

If you have questions about information privacy and protection, please contact Alberta Blue Cross at

[privacy@ab.bluecross.ca](mailto:privacy@ab.bluecross.ca) or call 498-8000 (Edmonton and area), 234-9666 (Calgary and area) and 1-800-661-6995 (outside the Edmonton or Calgary calling areas).

## Privacy Matters



# Controlling *your* costs

As a not-for-profit organization, Alberta Blue Cross is truly committed to providing the best value to our customers. In fact, Alberta Blue Cross pays approximately 94 per cent of the total money it receives back in claims to health service providers and Albertans—a level of efficiency that is unparalleled in the health benefits industry.

Virtually all money received by Alberta Blue Cross stays in Alberta. Beyond those funds paid out in claims, we reinvest in the products and services that are provided to our customers, pay salaries to over 600 Albertans and spend millions of dollars each year buying services and supplies in Alberta.

While health inflation has been running high single-digit to double-digit increases for many years, particularly with regard to rapidly rising prescription drug costs, Alberta Blue Cross has been able to hold rate increases for our individual health plan customers to very reasonable limited single-digit levels by making every effort to control costs both internally and on behalf of plan participants.

Some of the internal measures by which Alberta Blue Cross controls costs include:

- Alberta Blue Cross outsources certain non-core business functions where it makes financial sense to do so and does not compromise the privacy or confidentiality of our customers.
- Alberta Blue Cross continually applies technology to simplify business processes.

- Alberta Blue Cross is continually reengineering our organization to ensure we are operating at peak efficiency.
- As our volume of business has increased, Alberta Blue Cross has been able to manage increased business volumes without needing to add corresponding numbers of staff.

At the same time, the Alberta Blue Cross Pharmacy Agreement that every Alberta pharmacy has signed sets maximum dispensing fees for Alberta Blue Cross customers. To further reduce costs, most Alberta Blue Cross plans automatically pay according to a Least Cost Alternative (LCA) pricing program where less expensive interchangeable drug products are available. Meanwhile, dental benefits for over 240,000 Albertans are paid according to the Alberta Blue Cross Dental Schedule, which provides a fair and consistent basis for payment of dental claims while helping to ensure the continued viability and affordability of their plans.

Alberta Blue Cross also maintains cost agreements with many other health service providers, including ambulance service operators. In the interest of controlling costs for our customers, Alberta Blue Cross also conducts audits of providers to monitor claiming practices and compliance with agreements.



We continually evaluate our measures to control costs to ensure we provide the best value. As a result, over a million Albertans have Alberta Blue Cross health and dental benefit plans—and more Albertans are choosing to do business with Alberta Blue Cross every day.

## You ask... we answer

**I have Alberta Blue Cross individual health coverage and I'm thinking of planning a trip outside the country. Are there any benefits to applying for travel coverage through Alberta Blue Cross?**

**Garth, Olds**

Of course! Aside from the peace of mind in knowing that you're covered by a company that pays thousands of travel coverage claims each year on behalf of our customers, as an individual health plan customer, you also qualify for a 10 per cent travel coverage discount if you are eligible for coverage.

Purchasing travel coverage is affordable, easy and convenient. You can purchase coverage by telephone, through the mail or in person at any Alberta Blue Cross office across the province.

Thank you for your question Garth, and enjoy your trip!

**I lost my job last year and at that time purchased a Personal Choice individual plan with Alberta Blue Cross to ensure I was covered. I've recently been hired on a contract basis with a new company that provides group benefits and was wondering what I should do. My contract isn't long term and I don't want to lose benefits if my situation should change again. I'd appreciate any advice you could provide.**

**Alex, Westlock**

Great question, Alex. The Alberta Blue Cross Portability Plan would be perfect for you in this situation. 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 the same 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.

With the uncertainty of today's employment market, the Alberta Blue Cross Portability Plan offers you the peace of mind in knowing that your health benefit coverage won't lapse and leave you at risk of further financial hardship from paying out-of-pocket for your health needs.

For more information on the Portability Plan or to sign up, simply contact Alberta Blue Cross toll-free at 1-800-394-1965.

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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).**

# Start your kids seeing straight

As a parent, you and the example you set are your child's best defense against poor eye health and safety. Follow the guidelines below to help ensure your child sees straight from an early age.

### For babies:

At this stage, it's up to you to encourage your baby to start focusing on objects and developing eye-hand coordination. Some suggestions include:

- Place toys within focus of your baby's eyes, about 8-12 inches away.
- Encourage your baby to crawl. This helps to develop eye-hand coordination.
- Talk to your baby as it crawls to encourage its eyes to follow you around the room.
- Hang a mobile outside or above your baby's crib.
- Give your baby toys to hold and look at.

### For toddlers:

Providing your toddler with visually stimulating toys will improve both motor and eye-hand coordination skills. Some good examples are:

- Building or linking blocks
- Puzzles
- Pencils, chalk, crayons, paints and markers
- Modeling clay

### For children:

The best advice to encourage eye health and safety in children is to set a good example.

- Provide nutritious, well-balanced meals for you and your child that include a healthy amount of vitamin A.
- Provide your child with age-appropriate toys that encourage visual development and are free from sharp edges.
- Provide sun protection for your child when outdoors (hats, sunglasses with UV coated lenses, etc.).
- Encourage your child to wear proper protective athletic gear when playing sports (especially baseball/softball, basketball, soccer, football, hockey of all types, lacrosse, paintball, karate, wrestling and racket sports).
- Get your child's eyes examined by an eye doctor regularly.



### Eye exams:

To ensure optimum eye health, the Alberta College of Optometrists recommends children receive a detailed examination by an ophthalmologist or optometrist in their first year, another at the age of three and another before the child enters kindergarten.

## Making the most of the web

Did you know that the Alberta Blue Cross Internet web site has a wealth of information for existing customers with individual health and dental plans? Not only does the site have detailed information about the various individual plans offered at Alberta Blue Cross, but it has tons of useful information about dental and drug benefits including understanding dispensing fees and the Alberta Blue Cross Dental Schedule.

The Alberta Blue Cross web site also provides tips on how to make a claim, as well as providing electronic versions of forms for you to print and complete. And since issues relating to claims adjudication are sometimes complex, the site offers a breakdown of the detailed Explanation of Benefits (EOB) forms that are mailed to you when you make a claim.

Finally, the site offers you the opportunity to quickly and easily change your address, add a dependent or change your banking information.



Visit the Alberta Blue Cross web site at  
[www.ab.bluecross.ca](http://www.ab.bluecross.ca) today!

# Travelling this winter? Stay healthy!

If you or your family are planning to get away from the cold and snow this winter, don't forget to stop and think about the little things that will keep you and your loved ones healthy on the journey and when you reach your destination.

Here are some tips to help you and your family stay healthy and happy while travelling:

## Before you go:

Investing in travel health coverage is the first and best line of defense in ensuring you and your family enjoy a worry-free vacation without the fear of financial strain from accidents or injuries abroad.

But don't forget—if you travel to a country, region or city where a "Formal Notice" not to travel has been issued by the Government of Canada's Department of Foreign Affairs and International Trade (DFAIT), your coverage will be void, regardless of the nature of the claim. To determine if a Formal Notice has been issued for a specific location, you can either contact DFAIT at 1-800-267-6788 or visit its web site at [www.voyage.gc.ca/dest/sos/warnings-en.asp](http://www.voyage.gc.ca/dest/sos/warnings-en.asp).

If you're not sure whether your destination requires vaccinations, contact your local health professional or, you can also contact Health Link Alberta at 1-866-408-LINK (5465) who will advise you of the associated health risks with your destination.

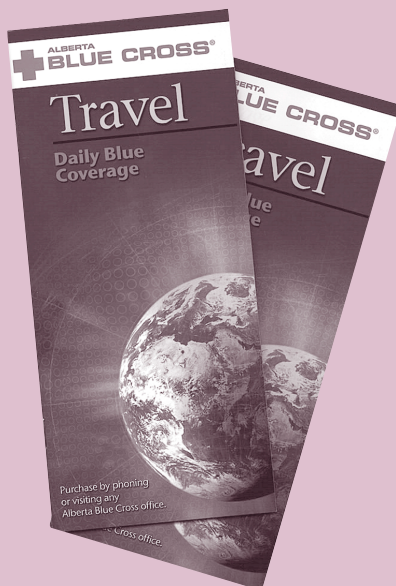
Finally, be sure to take all medications in their prescription bottles and supplies for chronic conditions. It's also a good idea to write a list of all your medications using the generic name (e.g. Acetaminophen) as well as the trade name (e.g. Tylenol™).

## Getting there and away:

Whatever mode of travel you choose, be sure to drink plenty of water to avoid dehydration and, on long trips, try to do some simple exercises to stimulate circulation and avoid stiffness and fatigue. If you're driving, plan frequent breaks (a 15-minute break every two hours is recommended) and be sure not to drive when you're tired.

## While you're there:

If you're looking to get away from the wintery cold of Alberta, don't forget that your skin will need time to adjust to the sunlight. The same rules



apply in other parts of the world as in Canada: SLIP on clothing to protect your arms and legs, SLAP on a hat or sunglasses to protect your head and eyes and SLOP on a broad spectrum sunblock that is effective for your skin type.

Another concern for international travellers is violence. Criminals often target tourists and business travellers, though taking some sensible precautions may reduce this risk.

- Keep jewellery, cameras and other items of value out of sight and do not carry large sums of money on your person.
- Avoid isolated beaches and other remote areas.
- Avoid overcrowded trains, buses and minibuses.
- Avoid driving at night and travelling alone.
- Keep car doors locked and windows shut.
- Be particularly alert when waiting at traffic lights.
- Park in well-lit areas and do not pick up strangers.
- Employ the services of a reputable local guide/interpreter or local driver when travelling to remote areas.

No matter where or how you travel, your best line of defense against medical emergencies is an affordable, comprehensive emergency medical travel plan from Alberta Blue Cross. The peace of mind in knowing that you and your loved ones are covered is priceless.

## Quick tips

# Don't tax your savings!

Remember that all eligible medical expenses, including health and dental plan premiums, may be claimed for any 12-month period ending in the taxation year against your income.

If you are self-employed or are an owner-manager of an incorporated business, you can deduct premiums as a business expense. If you deduct premiums in this way, don't forget that they can no longer be included as income or considered a taxable benefit.

Contact your accountant or Canada Revenue Agency ([www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)) for more details.

# Student matters



Remember, if your child is a post-secondary student, they are covered by your plan up until age 26, provided they are unmarried and are in full-time attendance at an accredited educational institution.

In order for you to maintain your child's coverage as a student, you will have to complete an *Over-age Dependent Declaration Form* and return it to Alberta Blue Cross. We will mail this form to you before the start of the September school year and you will also receive a notice prior to your child's 21st birthday. You must respond to both of these notices by the date indicated on the form, or we will assume your child is no longer a student and they will be removed from your coverage.

If your child is attending university outside Alberta or Canada, you should also consider Alberta Blue Cross's Student Travel Coverage, which provides emergency medical coverage for students pursuing post-secondary studies outside the province. If you are an individual health plan member and your child qualifies as a dependent, your child will qualify for a travel coverage discount.

For more information regarding student coverage, contact Alberta Blue Cross today.



# Colouring contest winners!

Congratulations to our Summer 2004 Kids' Colouring contest winners! More than 200 children from 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 category are listed below.  
Thanks to all who participated. Stay healthy, and keep on colouring!



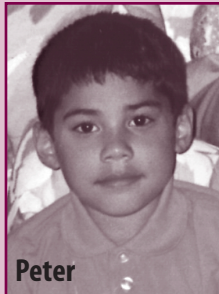
## Age 3-5 years category

1st prize	Cara	5 years	Spirit River
2nd prize	Darci	5 years	Olds
3rd prize	Alicia	5 years	Calgary



## Age 6-9 years category

1st prize	Jami	9 years	Calgary
2nd prize	Emily	6 years	Fort McMurray
3rd prize	Jayna	7 years	Olds



## Age 10-13 years category

1st prize	Peter	11 years	Calgary
2nd prize	Ameena	13 years	Edmonton
3rd prize	Bridget	11 Years	Calgary



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		
Lethbridge	328-1785	Toll-free from anywhere in Alberta	
Medicine Hat	529-5553	<b>1-800-661-6995</b>	

## 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)