

Seniors' **blue** Line



WINTER 2007

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BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

Presenting the 2007 updated Dental Schedule

Accompanying this issue of the *BlueLine* newsletter is the 2007 edition of the *Alberta Blue Cross Dental Schedule Handbook*.



What is the Alberta Blue Cross Dental Schedule?

The Dental Schedule is a basis of payment for your dental claims that 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.

The Alberta Blue Cross Dental Schedule is the fastest growing basis of payment for dental claims in Alberta today. Dental benefits for more than 290,000 Albertans are paid according to the Alberta Blue Cross Dental Schedule.

In 2007, **Alberta Blue Cross will pay your dentist 3.55 per cent more**, on average, than last year for dental services covered through your plan.

What does the handbook provide?

The 2007 edition of the Dental Schedule Handbook contains important tips to help you be an informed consumer of dental services and suggestions to help you make the most of your dental plan. It also contains updated rates for 2007 and examples of rates paid for common services by your dental plan.

Consult your handbook and 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

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Created especially for you

Alberta Blue Cross is pleased to present the first edition of the *Seniors' BlueLine* newsletter. With thousands of Alberta Blue Cross individual plan customers 65 years of age and older, it's time you received a newsletter created specifically for you.

The *Seniors' BlueLine* is similar

to the *BlueLine* newsletter you may have received in the past—offering tips on submitting claims, healthy living suggestions, clarification on coverage and question and answer sections. But the articles and topics in this newsletter are selected to be of interest to our senior customers.

To ensure this newsletter continues to offer you value, we will rely on your feedback. Included in this issue is a short survey. We would appreciate you taking the time to complete it and either fax or mail it to Alberta Blue Cross.



Halt the progression of respiratory diseases

Poor oral health has been identified as a risk factor contributing to respiratory system (lung) diseases: chronic bronchitis, emphysema, and pneumonia. The link between oral health and respiratory diseases is bacterial from periodontal disease.

Poor oral hygiene can lead to periodontal disease and, combined with other contributing factors such as smoking, environmental pollutants, allergies and genetics, this can make respiratory problems worse. People with existing lung conditions, those with weak immune systems and the elderly have the highest risk of getting a lung infection from breathing in bacteria from the mouth.

Periodontal disease is preventable. If you have already been diagnosed with periodontal disease, it can be controlled and, in some cases, reversed. Prevention begins with taking proper care of your teeth and gums, especially if you are susceptible to respiratory diseases. In fact, improving your oral health could halt the progression of respiratory system diseases.

Prevent periodontal disease

- Practice effective daily oral hygiene.
- Brush twice a day using a technique that cleans your teeth and gum line.
- Floss at least once a day to remove dental plaque in between teeth and under the gum line.
- Seek regular professional dental hygiene care.

Source: Alberta Dental Hygienists Association

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Presenting the 2007 updated Dental Schedule

dental services in Alberta. That means dental offices may charge widely varying prices for 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. To avoid surprises, consult your Dental Schedule Handbook before your next dental appointment. Then call your dental office to discuss prices and find out **in advance** what price you will be charged.

Still have questions?

If you have questions about your dental benefits, the handbook has a quick reference guide on the back cover with contact numbers for your convenience. Also, all Alberta dental offices have received copies of the 2007 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™.

In 2007, 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.

Has your address changed?

It's important to notify Alberta Blue Cross of any change in your name or address so that we can keep our files current and can avoid sending potentially sensitive health information to an incorrect address. If you've moved, changed your address or your name, please let us know.

For a simple and convenient option, Individual Health plan members can change their address online by completing the *Address Change Form*. Just visit the Alberta Blue Cross web site at www.ab.bluecross.ca and find the link under "individual health plans" then "cardholder services" and "forms and file updates."

If you don't have access to the Internet, you can quickly and easily change your address by phoning 1-800-661-6995, extension 8899; by fax at 1-780-498-8833; or by mail at 10009-108 Street, Edmonton, AB, T5J 3C5.

Because name changes require documentation that must be sent to our office, the best way to change your name on our files is to contact Alberta Blue Cross at 1-800-661-6995, extension 8899 and speak with an Individual Products Administration Representative.

Seniors Plus⁺

Understanding your accidental death benefit

Seniors Plus plans complement your government-sponsored benefits with extra coverage to help you maintain your health, and manage costs.

One of the benefits offered through *Seniors Plus* is the accidental death benefit. But what is it exactly?

Definition

Accidental death means a loss of life, which is not due to illness, but is due to external, violent, sudden, unexpected consequences beyond your control. A heart attack or

stroke, while tragic, is not considered accidental.

What is the value?

The accidental death benefit offers reassurance to your spouse or other beneficiary that should your death come unexpectedly, such as in a car accident, there may be coverage to help with other expenses. Blue Cross Life Insurance Company of Canada underwrites the benefit and payment of insurance would be subject to the receipt of satisfactory evidence of Accidental Death.

Death is never a pleasant topic and often any discussion of it is avoided. But if a tragic accident results in your death and you qualify, your survivors can be reassured they will receive this valuable benefit in their time of need.

Disclaimer

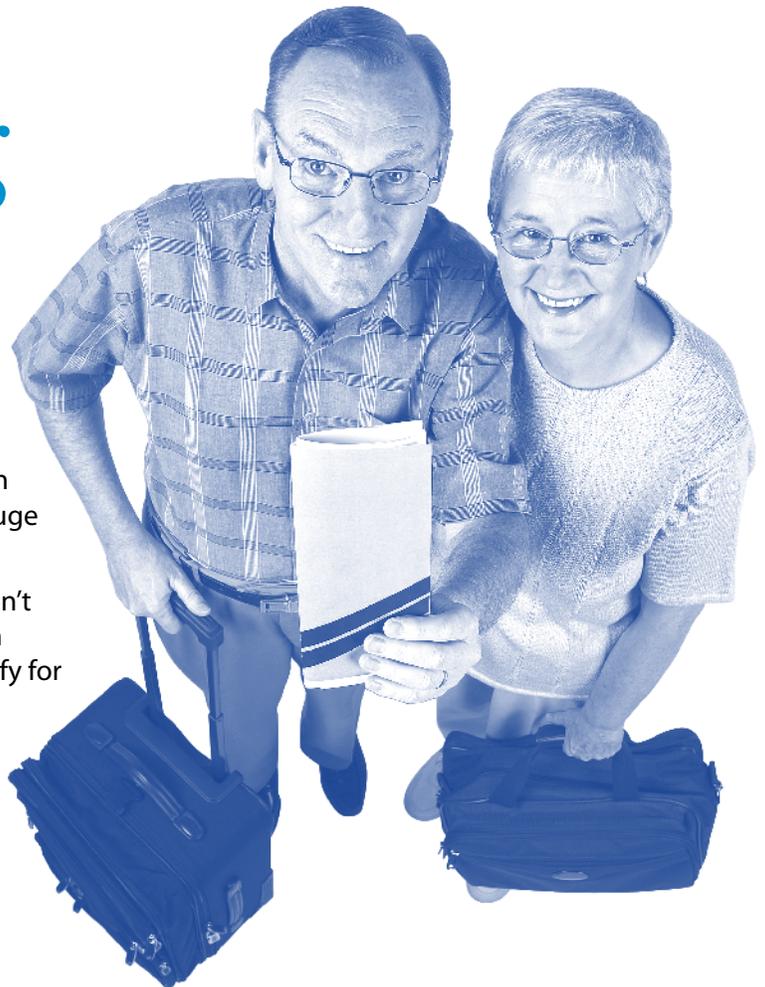
The information provided in this newsletter is for information purposes only. Please consult your contract for specific details of your plan.

Travelling this winter?

Of course you don't expect to be in an accident or struck by illness while on vacation this winter. But in an instant, an unexpected medical emergency can happen and if you are without coverage, you could be facing huge medical bills.

If you are travelling outside the province this winter, don't leave without emergency medical travel coverage from Alberta Blue Cross. As a *Seniors Plus* customer you qualify for a 10 per cent discount.

For the protection you need, purchase travel coverage by phoning Alberta Blue Cross at 1-800-661-6995 or visiting any Alberta Blue Cross office.



Readership survey

We would like to know what you think of the new *Seniors' BlueLine* newsletter.

An issue of *Seniors' BlueLine* will be mailed twice a year to all Alberta Blue Cross Individual Health Plan customers 65 years of age and older. The newsletter will allow us to communicate a variety of topics related to your health and your benefit plan. *Seniors' BlueLine* has been created with you in mind so we want to make sure it's delivering what you are interested in and meeting your needs.

Please take a few moments to complete this survey and return it to Alberta Blue Cross by March 30, 2007.

Everyone who responds will be entered in a draw for one of 10 Alberta Blue Cross prize packs. Winners will be contacted by mail, and their names will be published in the Summer 2007 *Seniors' BlueLine* issue.

Please select the appropriate answer.

- How would you rate the value of the information provided in the newsletter?
 essential somewhat useful irrelevant
- How would you rate how the information is presented?
 great acceptable needs improvement
- How would you rate the length of the articles provided?
 too short just right too long
- Are the articles written in a clear, concise manner that is easy to understand?
 yes no
- How would you rate the font (text) size?
 appropriate too large too small
- How would you rate the pictures?
 appropriate distracting
- Do you have any comments regarding the font style, size, paper weight or colour?
- What topics would you like to see addressed in future issues of *Seniors' BlueLine*?
- Please provide us with your suggestions on how we can improve *Seniors' BlueLine* to better meet your needs. (attach another page if more space is needed.)

Your name: _____

Mailing address: _____

Phone number: _____

*Thank you for
your feedback!*

Please return

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

Preventing falls

The Government of Canada reports that one third of Canadian seniors experience a fall each year, and half of those more than once. In Alberta, Capital Health states that falls are the leading cause of injury for people over 65 years of age, and many of the injuries result in decreased mobility, loss of independence, reduced quality of life or even death.

But falls can be prevented! By paying a bit more attention to possible hazards, understanding your physical limitations and knowing your level of fitness, you can reduce your risk of falling.

The risk of falling increases for people who have health problems which cause symptoms such as dizziness, loss of balance, sudden weakness, confusion or loss of coordination. If you have a health problem with such symptoms, it's important to understand when and why the symptoms occur so you can prevent or be prepared for them. Many medications also have side effects that may increase your risk for a fall. Always discuss any possible side effects of medication with your pharmacist.

If you would like find out more about how your can reduce your risk of falling and stay safe, contact HealthLink Alberta. HealthLink can also help you find appropriate services and health information. It is a 24 hours a day, 7 days a week nurse telephone advice and health information service.

You can call from anywhere in the province by dialing:
Calgary Health Region (403) 943-5465
Capital Health Region (780) 408-5465
Toll-free 1-866-408-5465.

Here are some tips to improve your chances of keeping safe and not falling:

- **Be physically active every day — exercise for strength and balance.**
- **Eat regular, well-balanced meals.**
- **Keep your home and garden free of hazards.**
- **Install aids around your home such as grab bars, railings and non-slip surfaces.**
- **Keep your pathways and steps free of ice, snow, newspapers and leaves.**
- **Plan your outings to allow plenty of time — never rush.**
- **Use walking/balancing/hearing/seeing aids, if needed.**
- **Ask for assistance with heavy work.**
- **Keep an eye out for dangers and hazards; inform the proper officials of any unsafe condition.**
- **Manage and monitor your medications properly (check with your doctor or pharmacist).**

Thank you!

Another year has come and gone and, as we look back on the last 12 months and all the changes that have happened within our company, across the province, the country and indeed the world, there is one thing that remains consistent—you, our customers.

Alberta Blue Cross would like to take this opportunity to thank you for choosing us to take care of your health benefit needs. We appreciate your business and look forward to continuing to be a part of your healthy future through 2007 and beyond!

Word search

Keep your mind active by attempting this word-search puzzle with a winter theme. Find the words that have been hidden in the grid, then read a line from a poem by Robert Louis Stevenson!



- | | | |
|-----------|-----------------|--------------|
| Blizzard | Freeze | Shovel |
| Boots | Frost | Skates |
| Candle | Hat | Sled |
| Chill | Ice | Sleigh bells |
| Coat | Merry Christmas | Snowflake |
| Cold | Mittens | Snowman |
| December | Scarf | Snowstorm |
| Fireplace | Season | Winter |

Source: Free Online Word Search Puzzles (www.free-online-word-search-puzzles.com)



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