



inside:

- Choosing generic drugs
- Preventing fraud and plan abuse
- Living at home
- Word search

BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

Thank you for sharing your thoughts!

The readership survey sent out in the first issue of the *Seniors' BlueLine* newsletter had amazing results! Close to 1,000 responses were received with wonderful suggestions. Ten individuals were chosen at random from all respondents and each received an Alberta Blue Cross prize pack.

Congratulations to:

- Gloria Ross, Blackfalds
- W. Christensen, Calgary
- Helen Tomlinson, Edmonton
- Ronald Devolin, Didsbury
- Douglas Aston, Lloydminster
- Lorraine Feldberg, Wetaskiwin
- Beth Sheppard, Sherwood Park
- Lucyna Navratil, Water Valley

- Arnold Ewanyshyn, Edmonton
- Walter Huber, Leduc

The *Senior's BlueLine* will be mailed twice a year to all Alberta Blue Cross Seniors Plus customers. The goal of the *Seniors' BlueLine* newsletter is to provide articles of interest to our senior customers and allow us to communicate on a variety of topics related to your health benefit plan. To ensure this newsletter meets that goal, we rely on your feedback. The input we received was insightful and very useful!

In future issues we will focus on topics you, as customers, want to learn more about. Your feedback indicates that you want a value-

added newsletter with health and lifestyle articles that relate to the many stages of a senior's life. Future issues will try to offer balanced content for both the active senior and those with more age and health-related concerns.

Thank you to everyone who took the time to complete the survey and send it in. Your feedback will be used to plan future issues of *Seniors' BlueLine*.

If you have any further suggestions for articles or have a question you'd like answered in the *Seniors' BlueLine*, please contact us through the information available on the back page.



Did you know...

That Alberta Blue Cross provides coverage for 1.4 million Albertans, or 40.8 per cent of the Alberta population (as of Dec. 31, 2006)? We are the largest supplementary health benefit provider in the province and one of the largest in Western Canada.

Alberta based and Alberta grown, we have seven offices across the province and employ over 700 Albertans to ensure you receive the best products and most convenient services available.

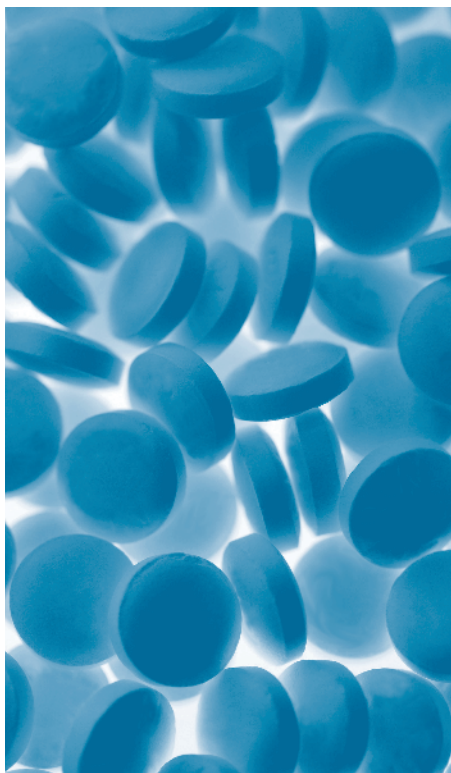
Right: Carol Wetherall (front) and Marisol Flores (back), Calgary office.

Choosing generic drugs

Did you know that in 2006, Alberta Blue Cross paid for over 18.3 million prescriptions with a total value exceeding \$1 billion? As new and more expensive drugs are introduced to the market, the cost of prescriptions is expected to grow even more.

In Alberta, the *Expert Committee on Drug Evaluation and Therapeutics*, a group of qualified pharmacists and physicians appointed by the Minister of Alberta Health and Wellness, make sure that Albertans have access to safe and effective drugs. Another responsibility of the Expert Committee is to ensure that Albertans' dollars are spent effectively. One area where the Expert Committee looks for savings are generic drugs; often called the Least Cost Alternative (LCA).

Generic drugs may be packaged differently but they are compared to brand-name drugs to make sure they are virtually identical. They are essentially copies of brand-name drugs that have exactly the same dosage, intended use, effects, side effects, route of administration, risks, safety, and strength as the original drug. In other words, their pharmacological effects are exactly



the same as those of their brand-name counterparts. However, generic drugs are often substantially cheaper than brand-name versions because the manufacturers have not had the expense of developing and marketing a new drug.

When a company brings a new drug onto the market, a substantial amount of money is spent on research, development, marketing

and promotion of the drug. A patent is granted that gives the company that developed the drug an exclusive right to sell the drug as long as the patent is in effect. However, as the patent nears expiration, manufacturers can apply for permission to make and sell generic versions of the drug. Without the startup costs for development of the drug, other companies can afford to make and sell it more cheaply. And, when multiple companies begin producing and selling a drug, the competition among them can also drive the price of the drug down even further.

Dr. Micheal Guirguis, a pharmacokineticist at Alberta Blue Cross, reviews submissions from generic drug manufacturers. "Generic drugs are rigorously tested to make sure the body treats them exactly the same as the brand drugs", he explains. Generic manufacturers must provide data to the Expert Committee to show that their drug is interchangeable with the brand name product.

Prescription drug coverage for seniors is through the Alberta Health and Wellness sponsored Coverage for Seniors program.



Looking for tax savings?

Alberta Blue Cross premiums for health and dental coverage can be added to your other medical expenses when calculating tax credits. All 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, include them in your total medical expenses on your tax return. Call your accountant or Canada Revenue Agency (formerly Revenue Canada) for more details about how Alberta Blue Cross health and dental premiums can save you tax dollars.

Living at home

It's natural that people prefer to live in their own home for as long as they possibly can. However, if you or a family member are debating whether to stay at home or move into an assisted living facility, there are some important factors to consider regarding each environment.

Staying on in your home

Familiar surroundings can help orient older adults to time, place and reality, which can help immensely if someone is dealing with dementia or early-stage Alzheimer's. However the physical safety of the person should be kept in mind. Can he or she climb stairs, do minor housework and get in and out of the tub safely?

HealthLink Alberta reports that accidents are the leading cause of death of older adults and most of those accidents occur in the home. Preventative measures can be made such as installing proper lighting, handrails, and safe floor coverings, but the cost of such upgrades should be considered. Also, the administration of medication should be closely monitored to avoid the senior forgetting to take medication or an accidental overdose.

However, if the choice is made to

stay in the home, there are many services available which can lessen the concerns of family members and reduce the workload for the senior. Chore services, home-delivered meals and visiting nurse services can all help.

Assisted living

There are many advantages to assisted living environments, which may include provision of meals and housekeeping, access to medical services, and expanded social and recreational opportunities.

If you or your family member choose assisted living, senior centres can provide a place to meet and may also offer legal, financial and personal counselling services. On the negative side, the senior is now in an unfamiliar environment, away from family pets and many belongings.

Regardless of where you or your loved one choose to live, make sure all pros and cons are considered and you consult a health care professional. Most of all, ensure you respect and support the choice of the person involved.

For more information, contact HealthLink Alberta at www.healthlinkalberta.ca or call 1-866-408-LINK (5465), 24-hours a day, seven-days a week.



Your role

The overwhelming majority of Alberta Blue Cross customers, health service providers and suppliers are honest and ethical in their dealings with Alberta Blue Cross. As a result, health care fraud and benefit plan abuse is rare. Unfortunately, however, it sometimes does occur.

Fraud and plan abuse causes benefit plan costs to rise, which means higher plan premiums—for Albertans like you. Every dollar of fraud or plan abuse must ultimately be paid by individual plan participants and plan sponsors. Every dollar of health care fraud and plan abuse is a dollar too much.

Alberta Blue Cross has a policy of zero tolerance towards any fraudulent abuse of the benefit plans we administer on behalf of you, our customers. We actively investigate and pursue all suspected fraudulent activities, and have extensive measures in place to detect and combat fraud. These measures include monitoring

What is health care fraud

Types of health care fraud and plan abuse include:

- **Identity theft** – Using another person's health benefits card or identification to obtain products or services or to impersonate that individual
- **False billing** – Claiming for products or services not provided, performed or received
- **Forgery or alteration of documentation** – including,

e in preventing health care fraud and benefit plan abuse

claim patterns, auditing to ensure compliance with plan contracts and agreements, pursuing civil and criminal prosecution where evidence indicates fraudulent activity has occurred, and restitution where warranted. Every year, Alberta Blue Cross recovers thousands of dollars through auditing and fraud control measures.

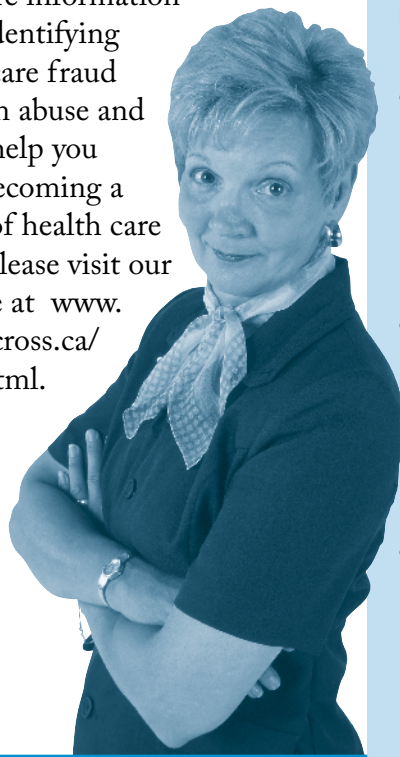
Consumers and health care service providers are often the first line of defense in battling health care fraud. As an Alberta Blue Cross individual health plan customer, **you** play an important role in helping combat suspected fraud and plan abuse.

Protect yourself against health care fraud by being a smart consumer of health care services. Do your part to help reduce health care fraud and help protect the viability of your Alberta Blue Cross benefit plan.

If you suspect any potential fraud or plan abuse, or any improprieties

which may include fraudulent activity, please contact the Alberta Blue Cross fraud hotline toll-free at 1-866-441-8477 or by e-mail to fraudtips@ab.bluecross.ca. All information will be kept strictly confidential, including your identity. Suspicions of fraudulent activity may also be reported anonymously.

For more information about identifying health care fraud and plan abuse and tips to help you avoid becoming a victim of health care fraud, please visit our web site at www.ab.bluecross.ca/fraud.html.



Protect yourself against health care fraud and plan abuse

Preventing health care fraud and plan abuse starts with *you*. Protect yourself against health care fraud by being a smart consumer of health care services. Do your part to help reduce health care fraud—and you'll be doing your part to help protect the viability of your Alberta Blue Cross benefit plan.

- Be on the lookout for potential plan abuse or improprieties which may include fraud, and if you suspect or observe *any* potential fraudulent activity report it to us immediately.
- Be cautious of co-payment waivers, advertisements stating "covered by insurance," or proposing services because they are covered by insurance rather than based on need.
- Think of your health benefits card as being as valuable as a credit card. If lost or stolen, a health care card could be used for identity theft or to gain access to drugs and services that may permanently appear on your medical history or count toward your annual or lifetime benefit maximums.
- Closely examine your "Explanation Of Benefits" or EOB to ensure all products or services billed to you were the services received when you, or a member of your family, visited a health care provider. If there is any question or discrepancy, contact Alberta Blue Cross immediately.

or plan abuse?

- but not limited to, enrolment information or claims information
- Claiming for a more expensive service than the service that was actually provided
- Double doctoring – Going from one prescriber to another in order to obtain multiple prescriptions for the same product
- Misrepresenting services – Performing uncovered services but claiming for different services that are covered
- Unbundling – Claiming separately for procedures that are actually part of a single procedure
- Masquerading as healthcare professionals – Delivering health care services without proper licenses.

Are you aware?

Prostate cancer is not a topic many men like to talk about, but it's the most common cancer among Canadian men. On average, 398 men are diagnosed with it every week across Canada. The Canadian Cancer Society states that one in seven men will develop prostate cancer during his lifetime, mostly after the age of 60. With statistics like these, control and prevention of the disease is critical.

Although there is no single cause of prostate cancer, there are some factors that appear to increase the risk of it developing:

- Age (particularly after 65)
- Family history of prostate cancer
- A diet high in fat
- African ancestry

It's important to keep in mind that some men develop prostate cancer without any of these risk factors. So regardless of whether a risk factor applies to you, if you are over the age of 50, it is important you know the symptoms of prostate cancer and discuss with your doctor the benefits of early detection and treatment of prostate cancer.

Signs and symptoms may include:

- the need to urinate often
- burning or pain during urination
- blood in the urine
- an inability to urinate at all

For more information on prostate cancer, visit the Canadian Cancer Society's website at www.cancer.ca or call toll-free 1-800-661-2262.

Going on a trip?

Emergency medical travel coverage is something every Albertan should have when they travel out of the country. But you may also want to consider it even if you are simply travelling to a family reunion in Manitoba or for a holiday in the Maritimes.

If your travels are within Canada but outside of Alberta, you could still end up with large medical bills not covered by provincial health care. In the past, Alberta Blue Cross paid over \$15,000 just to transport one patient back to Alberta by air ambulance.

Before you travel, get emergency medical travel coverage from Alberta Blue Cross. Enjoy your vacation knowing that you have affordable protection against the high cost of surprise illness, accident or injury. As a Seniors Plus customer, you qualify for a 10 per cent discount.

More Albertans trust Alberta Blue Cross for travel coverage than anyone else, because your health is our *only* business.

For the protection you need this summer, call Alberta Blue Cross today at 1-800-661-6995.



If you are planning to travel out-of-country, the Public Health Agency of Canada recommends you consult a physician or travel medicine clinic for advice related to where you are travelling. A health professional will be able to assess your individual need for immunization depending on your health situation, previous immunization history and your travel itinerary.

Share your opinion

Do you have comments or suggestions about your Seniors Plus plan or about the *Seniors' BlueLine* newsletter? Then we want to hear from you.

Alberta Blue Cross relies on feedback from our customers—from you—to help us meet your needs and help shape the products and services we offer to Albertans.

Many of the topics and articles in the *Seniors' BlueLine* newsletter are included in direct response to suggestions and questions we receive from you. This is *your* newsletter.

Please send your comments and feedback to us by e-mail to blueline@ab.bluecross.ca, by fax to (780) 498-8096, or by mail to:

Corporate Communications,
Alberta Blue Cross,
10009-108 Street,
Edmonton, AB T5J 3C5

Alberta Blue Cross thanks you for your business and ongoing support.

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.

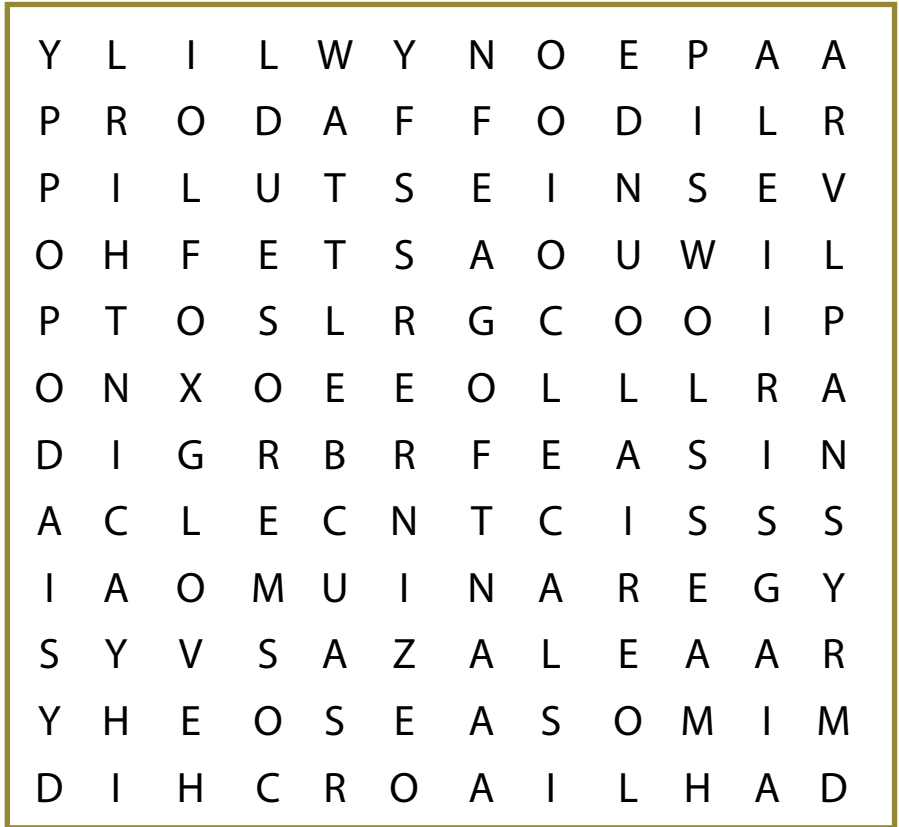
For a simple and convenient option, Seniors Plus plan members can change their address online by completing the *Address Change Form*. Just visit the Alberta Blue Cross web site at www.ab.bluecross.ca and find the link under "individual health plans" then "cardholder services" and "forms and file updates."

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.

Word search

Find the flowers that have been hidden in the grid, then read a famous quote by Gertrude Stein! The answer is provided upside down at the bottom of this puzzle.



Azalea
Begonia
Crocus
Daffodil
Dahlia
Daisy
Foxglove
Geranium

Hyacinth
Iris
Lilac
Lily
Mimosa
Orchid
Pansy
Peony

Poppy
Rose
Sunflower
Tulip
Violet
Wattle

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

Answer: A rose is a rose is a rose.



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 | 1-800-661-6995 | |
| Medicine Hat | 529-5553 | | |

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

To minimize the environmental impact, *Seniors' BlueLine* is printed on paper made with post-consumer waste fiber. As corporate citizens, we continue to look for ways to reduce our environmental impact.