Delivering cost containment and exceptional quality

With many Alberta employers considering ways to control operating costs through an economic slowdown, it’s understandable you want to ensure you are getting the best value for your benefit dollars.

Through uncertain economic times, the managed benefit approach provided by Alberta Blue Cross has renewed importance—helping you contain group benefit costs and protect your plan’s viability without sacrificing on quality. With our uniquely Albertan approach to group benefits, you get flexibility, choice and cost control in one innovative and affordable package.

Our best price agreements with all Alberta pharmacies; our fixed bases of payment for dental claims; our billing agreements with optical service providers, physiotherapists and ambulance operators; and our unparalleled focus on plan management all ensure you get the best value. Plus as we are a not-for-profit organization, the rate you pay goes solely toward claims and administration costs—not profit margins for shareholders of multinational life insurance companies.

Driven by increasing drug costs and an aging workforce with growing health needs, benefit plan costs are on the rise. However, with your Alberta Blue Cross group plan you get the affordability you need today while preserving the viability of your plan for tomorrow.

Your core benefit plan serves a valuable purpose protecting your company’s most valuable asset: your employees. Access to health and dental benefits helps your employees stay healthy—and productive. And with innovative plan options such as Alberta Blue Cross Health Spending Accounts, your plan can deliver the flexibility your employees want, while delivering the cost containment your business needs.

The 2008 sanofi-aventis Healthcare Survey states that 93 per cent of plan members say their health benefit plan is good to excellent and

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Alberta Blue Cross Health & Wellness Companion

Encourage your employees to register today for an opportunity to win!

Have your employees registered to use the Alberta Blue Cross Health & Wellness Companion yet? If they do so before Tuesday, March 31, they will be eligible to win one of thousands of dollars worth of prizes ranging from fitness equipment and mountain bikes to sporting goods gift cards and MP3 players!

Last fall Alberta Blue Cross unveiled the Health & Wellness Companion—a set of comprehensive online health risk assessment tools and health information resources for your plan members. The Health & Wellness Companion is provided by Alberta Blue Cross as a value-added benefit to your group plan at no cost to plan sponsors or employees. An online demo is available for viewing on our web site at www.ab.bluecross.ca.

Unparalleled credibility
Designed and maintained by Practice Solutions (a subsidiary of the Canadian Medical Association), the Health & Wellness Companion has unparalleled credibility and has been created specifically for Canadian audiences. Information stored on the web site is secure and user confidentiality is protected.

Your involvement
Your involvement as a plan sponsor or group administrator is essential to get your employees using this valuable benefit on a regular basis.

• Distribute the Introduction to the Alberta Blue Cross Health & Wellness Companion Orientation brochure. Copies of this brochure are available by contacting your Alberta Blue Cross group representative or printing from the plan administrators’ section of our web site.

• Make time for your employees to access the benefit at work.

• Promote the Health & Wellness Companion to your employees. Posters are available through your Alberta Blue Cross group representative or can be downloaded from the plan administrators’ section of our web site.

• Remind your employees about the benefit and follow up on a regular basis.

• Encourage a culture of wellness by supporting those employees who choose to make positive lifestyle changes in the interest of their health.

Register for a chance to win!
To encourage your employees to use the Health & Wellness Companion, Alberta Blue Cross is holding a draw for all plan members who sign up online and complete the initial health assessment by Tuesday, March 31. Those individuals will be eligible to win one of thousands of dollars worth of prizes.

So don’t delay, encourage your employees to start using the Health & Wellness Companion today!

Supporting the health of your business
Promoting wellness in your workplace helps keep your employees healthy, productive and on the job. The Health & Wellness Companion is a valuable and practical benefit, which helps your employees become more aware of their health—and helps them to identify personal health risk factors—as well as gives them convenient access to resources and information to encourage and support a healthy lifestyle. All your employees need to access this site is a computer with Internet access, and their valid Alberta Blue Cross identification card number. Once employees have completed an initial confidential self-assessment, they can use this benefit on an ongoing basis to help monitor their health as well as access resources to support them in maintaining or improving their health.

Register for a chance to win!
To encourage your employees to use the Health & Wellness Companion, Alberta Blue Cross is holding a draw for all plan members who sign up online and complete the initial health assessment by Tuesday, March 31. Those individuals will be eligible to win one of thousands of dollars worth of prizes.

So don’t delay, encourage your employees to start using the Health & Wellness Companion today!
Discover the flexibility of a Health Spending Account

If you don’t have an Alberta Blue Cross Health Spending Account (HSA) yet, the time is right to take another look at the value of adding an HSA to your group plan.

As more employers are looking to contain costs during an economic downturn, an HSA provides you with a means to manage your plan costs and protect your plan’s viability while still providing your employees with choice and flexibility in their group benefits.

HSAs enable your employees to pay for medical and dental expenses not otherwise covered by your plan—with non-taxable dollars. Providing an HSA to your employees not only helps maintain a healthy, productive workforce, but also gives you an edge for attracting and retaining high-calibre employees in the continued tight Alberta labour market.

How does it work?

HSA credits (dollars) are allocated into a Health Spending Account that employees can use to pay for eligible medical and dental expenses not covered under your group or provincial medical plan. With an Alberta Blue Cross HSA, you deliver tax-effective compensation to your employees, using pretax dollars just as if expenses were covered through the health and dental plan. Employees can also be reimbursed for their portion of plan premiums through their HSA. Even laser eye surgery is eligible for reimbursement through an HSA. Employees can also use their HSAs to be reimbursed for services no longer covered by government programs and to cover claims for dependents and family members. Alberta Blue Cross offers a variety of simple options for employers to fund HSA accounts.

Enhanced claiming

With Alberta Blue Cross’s enhanced claiming processes, it’s easier than ever for employees to submit claims. Remaining balances from health and dental plan claims automatically flow into the HSA—meaning no additional claim forms.

Alberta Blue Cross Health Spending Accounts are hassle-free for you and your employees.

- Hands-on support in implementing Health Spending Accounts and educating your employees.
- Enhanced account administration processes and systems.
- Easy claiming and efficient coordination between the health and dental benefit plan and Health Spending Accounts to maximize employee benefits.
- Convenient access to Alberta Blue Cross Customer Services for prompt answers to questions your employees have about their accounts.
- Detailed account statements available online or mailed directly to your employees.
- Regular issuance of reimbursement cheques to your employees or direct deposit of payments directly into your employees’ bank accounts.

If you’d like to know more about how a Health Spending Account can benefit you and your employees, please contact your Alberta Blue Cross group representative today.

Delivering cost containment and exceptional quality

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93 per cent agree that employers who provide health benefit plans and health promotion programs care about their employees. Without a doubt, employees place a high value on their group benefits. At the same time, your benefit plan helps to attract and retain quality employees in our continued tight provincial labour market.

Today over 1.45 million Albertans, including more than 5,300 Alberta businesses, choose the practical benefits and affordable protection of Alberta Blue Cross coverage. They know that with Alberta Blue Cross, their money stays right here in Alberta supporting our provincial economy—a particularly important consideration in the midst of an economic downturn.

If you have any questions about your group benefit plan, please contact your Alberta Blue Cross group representative.
Balancing benefits and drug costs

Prescription drugs continue to be the most widely used—and costly—benefit provided through Alberta Blue Cross employer group benefit plans. Prescription drug coverage provides your employees with useful benefits and valuable protection against future medical conditions—which helps keep them healthy and at work.

While providing a value-added benefit plan aids your organization in recruitment and retention, it’s increasingly important for Alberta businesses to contain costs in the current economic environment.

The 2008 Canadian Health Care Trend survey conducted by Buck Consultants states that overall health care costs trends continue to increase—in part because the range of drugs and services is rapidly broadening to include the treatment of almost any condition. The survey also indicates that when employees share in the cost of medical services, they appreciate the actual cost and tend to be more judicious in their health care purchases. According to the survey, sharing the cost of claims (such as covering 80 per cent or 90 per cent rather than 100 per cent, or using a Health Spending Account) controls utilization because a cost is incurred by employees at the point of purchase.

Looking ahead

With drug costs continuing to rise, prescription drug coverage is a benefit that must be managed closely. Alberta Blue Cross is committed to working with you to control your plan costs, in the interest of ensuring the long-term viability of your Alberta Blue Cross group benefit plan. We encourage you to visit the plan administrators’ section of the Alberta Blue Cross web site at www.ab.bluecross.ca/gp_control_costs.html to learn more about what Alberta Blue Cross is doing to protect the viability of your drug benefits, and for tips and strategies to help you control your own plan costs.
Health and dental coverage for temporary foreign workers

Did you know that temporary foreign workers may qualify for health and dental benefits through your Alberta Blue Cross group benefit plan? Many Alberta businesses have hired foreign workers on a temporary contract basis to fill labour shortages and extending benefits to these employees can help them to stay healthy and productive.

As you may know, there are government requirements for both the employer and the foreign employee to satisfy before a temporary residency status and work visa is granted.

In order for Alberta Blue Cross group coverage to be provided, a temporary foreign worker must have been granted temporary residency status by the appropriate government authority and must be enrolled in the Alberta Health Care Insurance Plan with a valid AHC number. Dependents of temporary foreign workers may also be eligible for health and dental benefits as long as they are residents and also have active Alberta Health Care coverage.

Temporary foreign workers cannot be covered as a standalone plan and must be included as a section of the group.

If you have already included temporary foreign workers on your group plan, but some or all are now leaving your employement, please notify Alberta Blue Cross to have them removed from your plan.

Please contact your Alberta Blue Cross group representative if you would like more information regarding this topic.

Alberta Blue Cross recognized for continued commitment to workplace health and wellness

For the third year in a row, Alberta Blue Cross was selected to receive the Premier’s Award of Distinction for Healthy Workplaces and selected as one of Alberta’s Top 40 Employers.

The Premier’s Award of Distinction for Healthy Workplaces is a significant acknowledgement of Alberta Blue Cross as a best-practices organization in the area of encouraging employee health and wellness. Alberta Premier Ed Stelmach presented the awards at a ceremony last fall.

The Alberta’s Top Employers program is in its fourth year and is associated with the annual Canada’s Top 100 Employers competition, which is announced each fall by Maclean’s Magazine and the Globe and Mail. It is a special designation that recognizes those Alberta employers that lead their industries in offering exceptional places to work.

Alberta Blue Cross is proud to be recognized as the recipient of two such esteemed awards.

Top drugs for 2008

For your information, here is a list of the products most prescribed in 2008 and a list of those products that carried the highest cost to group benefit plans. These lists are based on a representative sample of our group book of business, profiling the claims experience of the largest employer groups with direct-bill drug benefit plans across the province.

Top 12 drugs (based on amount paid) for 2008
1. REMICADE 100 MG/VIAL INJECTION
2. BLOOD GLUCOSE TEST STRIPS
3. PREVACID 30 MG SUSTAINED RELEASE CAPSULE
4. LIPTOR 10 MG TABLET
5. LIPTOR 20 MG TABLET
6. ENBREL 50 MG/ML INJECTION SYRINGE
7. NEXIUM 40 MG SUSTAINED RELEASE TABLET
8. PANTOLOC 40 MG ENTERIC-COATED TABLET
9. COPAXONE 20 MG/ML INJECTION SYRINGE
10. CREATOR 10 MG TABLET
11. SYMBICORT 200 TURBUHALER METERED INH POWDER
12. NOVO-VENLAFAXINE XR 75 MG EXTENDED-RELEASE CAPSULE

Top 12 drugs (based on number of scripts) for 2008
1. COMPOUND PRESCRIPTION
2. RATIO-SALBUTAMOL HFA 100 MCG/DOSE METERED DOSE AEROSOL
3. TYLENOL NO. 3 WITH CODEINE TABLET
4. BLOOD GLUCOSE TEST STRIPS
5. APO-AMOXI 500 MG CAPSULE
6. PREVACID 30 MG SUSTAINED RELEASE CAPSULE
7. LIPTOR 10 MG TABLET
8. NASONEX 50 MCG/DOSE AQUEOUS NASAL SPRAY
9. CREATOR 10 MG TABLET
10. PANTOLOC 40 MG ENTERIC-COATED TABLET
11. LIPTOR 20 MG TABLET
12. NOVO-VENLAFAXINE XR 75 MG EXTENDED-RELEASE CAPSULE
Thank you for sharing your thoughts!

The readership survey sent out in the Fall 2008 issue of the Connection Bulletin provided very informative feedback. Five individuals were chosen at random from all respondents and each received an Alberta Blue Cross prize pack.

Congratulations to:

• Rhea Lynne Anderson, Cecil Fritz Corporation, Brooks
• Pat Aldi, Alpine Drywall Plastering and Interiors Company Ltd., Red Deer
• Jerry Holton, Cambium Woodwork Ltd., Calgary
• Marcia Huston, The Workun Garrick Partnership, Edmonton
• Allison Pardy, Fort McMurray Association for Community Living, Fort McMurray

Some of the comments we received included:

• “The statistics and trend information you provide is most interesting.”
• “Please provide more information on healthy lifestyle choices for employees.”
• “I copy some of your articles and include them in our company newsletter.”
• “Always informative, no matter the subject.”

Thank you to everyone who took the time to complete the survey and send it in. The goal of the Connection Bulletin is to provide articles of interest to group plan administrators and allow us to communicate on a variety of topics related to group health benefit plans. 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 highlight some topics you identified you’d like to learn more about.

If you have any further suggestions for articles or would like more information about topics you’ve seen in the Connection Bulletin, please call your Alberta Blue Cross group sales or service representative.

We value your feedback

The Connection Bulletin is published semi-annually to communicate with Alberta Blue Cross employer group plan sponsors on a variety of topics relating to your plan. We appreciate your feedback regarding the Connection Bulletin and welcome any comments you may have about the newsletter or suggestions of topics for upcoming issues. Please send your feedback via e-mail to connection@ab.bluecross.ca, by fax to 780-498-8096, or via mail to Corporate Communications, Alberta Blue Cross, 10009-108 Street, Edmonton, AB T5J 3C5.


For more information about topics in Connection Bulletin, please call your Alberta Blue Cross group sales or service representative.

www.ab.bluecross.ca