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Chapter 1: Introduction

Advantages of updating through the Alberta Blue Cross secure web site

The web site for plan administrators has been designed to balance your need for convenience and ease of use with the necessity of maintaining the security of your plan members’ information. Through the site, you have seven-day-a-week access for submitting employee eligibility information, checking the status of recent updates to employee files, ordering new Alberta Blue Cross ID cards, viewing your plan’s Statements of Account—and more. In addition, tracking updates and changes to plan member’s files has never been easier because each update submitted through the site receives a unique confirmation number.

The web site address

Go to www.ab.bluecross.ca—then click the orange Sign-in button in the top right-hand corner and choose Group plan administrators from the drop-down.

Balancing convenience and security

The Terms of Use outlined near the end of this document are intended to establish operating procedures that appropriately restrict access to confidential information and clearly explain the rights and responsibilities of all parties involved. The Terms of Use may be amended occasionally, so please refer to the web site for the most up-to-date version.

All information accessed through the web site is confidential and is intended for your use only as the group’s plan administrator.

Keep your file copies!

Although employee transfers, enrolments, terminations, reinstatements and information updates can be submitted through the web site, it is important to keep original signed and dated applications and change forms on file in case they are requested. Failure to provide necessary support documents when requested could affect coverage provided.

Please refer to the Terms of Use at the end of this document and on the web site for a description of document retention requirements.
Chapter 2: Summary of site features

At the top of each page, there is a menu with the following main headings:

**Home** - This is the first page of the web site. It contains links to most of the content in the site.

**Member** - View member information including the following:

- **View member** - Search for your plan member’s file by entering information such as ID number, employee number or last name and birth date.
- **Add member** - Use this function to add a new plan member to your group benefit plan.
- **Request ID cards** - If one of your plan members needs new ID cards you can use this feature to order them online, or to print them immediately. Two identification cards will be issued for each request.

**Group** - Most information in the Group area of the site is in Adobe Portable Document Format (PDF) or Excel spreadsheets. The Group content includes:

- **Section information** - View and update the address we have on file for your company. The name of the plan administrator for this section, and contact information for your sales and service representatives are also available here.
- **Contracts and booklets** - Your group’s contracts and benefit booklets are available in PDF format.
- **Forms** - Print the forms used most frequently by plan administrators.
- **Member listing** - Run a report listing plan members, their dependents and their benefits.
- **Spending account (if applicable)** - Information, including your claiming limitation and carry-forward rules, policy year, reimbursement choice, termination rules, payments and/or statements, dependent claims and method of allocating credits.
- **Statements of account** - are available in both PDF and Excel format for the last 12 months. If applicable, the pre-authorized debit banking information we have on file for you is also available on this page as well as a printable Guide to Your Statement of Account.

Tip: Ensure pop-ups are enabled.
• **Over-Age reports** - a listing of dependents approaching benefit age limits.

**Recent online updates** - Click on Recent online updates to view records for all updates submitted for your benefit plan through this web site. You may search a date range or by confirmation, ID, employee number, last name, or a quick search of the past 90 days.

**Reports**

• **Request reports** - Request reports that are available to you.
• **View reports** - View reports you have requested in the last 45 days.

**Your profile**

• **Change password** - Click on the Change password menu item to change your password at any time from within the web site.
• **Reminder questions and answers** - During web site registration you are asked to provide security questions and answers. This information is used to identify you when you phone our offices or online if you should ever happen to forget your password.

**Contact us** – Submit your questions here and we’ll reply by email or phone as soon as possible. If your information is of a confidential or personal nature, please contact us directly via phone at 780-498-5925 (Edmonton and area), toll-free in other areas of Canada and the U.S. at 1-866-498-5925. Our regular office hours are Monday to Friday, 8:30 a.m. - 5 p.m. Mountain Time.

**FAQs**

• Tips to help you use the web site effectively. These are based on site users’ questions and will be updated as needed.
• Answers to the most common questions group administrators ask about their Alberta Blue Cross plans:
  › Employee eligibility, waiting periods, changes in eligibility, terminations, making your payment, coordination of benefits and who can answer your questions.
Adding a new plan member

This function allows you to add a new member and their eligible dependents to your benefit plan. Two identification cards will be issued upon completion of processing by Alberta Blue Cross. (Note: to add a new dependent to an existing employee’s file, see the Viewing and updating information for a plan member section.)

Although you will not be required to submit the paper application, it must be signed, dated and kept in your files to be produced if requested.

There are two ways to begin:

Click on Member in the top menu bar, then choose Add member from the sub-menu or choose Add member from the Members block.

Or, navigate to the Home page of the web site and choose Add member from the descriptions in the Members block.

The group number will be filled in for you so you only need to enter the section you’d like the member to be enrolled in. Class information will be provided automatically based on the Section indicated.
**Tip:** Names will be capitalized on ID cards and other Alberta Blue Cross communication pieces EXACTLY as you enter them on this page. For example, if you enter JoHn McDonald, that is the way it will appear on the ID card. If non-standard capitalization is used, you will receive a warning like the one to the right.

**Tip:** Use the radio buttons to indicate which file you'd like to copy, edit or view.

**View potential matches**

When you click Next on the Create member general information screen the web site may display possible matches to the information you've entered to help avoid the creation of duplicate records. If there are no possible matches, you will proceed to the Create screen.

**Show** – expands the table to show dependents associated with this plan member.

**Copy and continue** – base a new plan member’s information on the information available for an existing file.

**Edit** – modifies an existing file.

**View** – allows you to take a closer look at the file to determine if it is an exact match or just a similar file.

**Next** – continue and create a new file.
**Add a mailing address, phone numbers and an email address**

Enter the member’s postal code and click Go.
If you don’t know the postal code, click on Canada post lookup. Once you have the postal code, enter it in the field provided and click Go.

---

**Tip:** Postal codes are verified against Canada Post’s records.
Tip: Once you look up a postal code, please copy and paste it into the Postal code field.

Based on the postal code, the street, city, province and country will be populated. All you need to do is enter the number (for example, 10212).

If you cannot enter the postal code, you may leave the field blank and click Go.

You will see an information message like the one below. Click OK to continue.

Tip: What if there isn’t a valid Canadian postal code for the plan member? (This could happen if the plan member is living in a new district.)

If the address cannot be verified after entering the postal code and address, use the “Other” radio button to enter it manually.

Click OK and enter the address without the postal code.
Click on Non-Canadian address to enter addresses for plan members outside Canada.

**Tip:** If you leave the effective date blank on any screen, the web site will display it as 1800-01-01 or Jan 01, 1800.

**Tip:** If your group administers its own waiting periods, there will not be an automatically-calculated effective date and instead there will be a field where you can enter the appropriate effective date.

**Single/family, date hired and employee information**

- Enter the requested information about the type of coverage (for example, single or family), date of hire and signature date.
- Effective dates will be calculated for you based on your plan's rules.
- Date of receipt will always be today's date.
Once the employee signature date and date of hire are entered, and if the member qualifies the Waive waiting period check box will appear.

If you check the box, a warning message will appear.

Once you click ok, the dates will change accordingly.
Add dependents, if applicable

**Tip:** Depending on the type of dependent you're adding, additional information may be required.

**Over-age dependents**

If you add a dependent who is 21 or older, you will need to check either the Disability or Student indicator. If an over-age student finishes school before reaching the age of 25, you must enter a termination date. **Unchecking the Student indicator will not terminate their coverage.**
**Waiving coverage and coordination of benefits**

Indicate which benefits the plan member wishes to waive (if any) due to spousal coverage, and add coordination of benefits details, if applicable.

**Create Waiver or Coordination of Benefits**

<table>
<thead>
<tr>
<th>General information</th>
<th>Waiver Information</th>
<th>Other coverage information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group information</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Company XYZ</td>
<td>Name</td>
<td>Group # 123</td>
</tr>
<tr>
<td>Enrolment status</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Incomplete</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Waiver Information**
The member chooses to waive the following benefits due to spousal coverage.

**HEALTH**

<table>
<thead>
<tr>
<th>Participant</th>
<th>Effective</th>
<th>Termination</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doe, John</td>
<td>Jul 01, 20XX</td>
<td></td>
</tr>
<tr>
<td>Doe, Jane</td>
<td>Jul 01, 20XX</td>
<td></td>
</tr>
</tbody>
</table>

**Other coverage information**

- Name: [ ]
- Policy number: [ ]

**Notes:** Please ensure employees understand that if benefits have been waived, they will not be able to re-enroll for these benefits at a later date unless their application occurs within 31 days of termination of spousal coverage.

**DENTAL**

**LIFE/DISABILITY**

(Note: Subject to group contract participation requirements)

**Coordination of Benefits**

Does the member wish to coordinate health and/or dental benefit with another insurance company?

- No  Yes

If yes, please indicate:

- Name of insured: [ ]
- Name of insurance company: [ ]
- Policy number: [ ]

**Benefits covered**

- Health
- Dental
- Drugs
- Vision

**Tip:** If a dependent coordinates benefits, but the member doesn’t, please contact Group Administration and we will enter the coordination information.

**Tip:** To add coordination of benefits or a waiver after initial enrolment, contact group administration.

**Tip:** Choose the Save button instead of Save and continue if you would like to partially-complete the enrolment and come back later to finish it.
Create health and/or dental benefits

Add life and/or disability benefit information (if applicable)

Tip: Salary is only required if it is needed to calculate the volume of coverage for your employee. For example, if your basic life benefit is based on two times the annual salary, we would need to know the salary in order to calculate the appropriate coverage.

Tip: Choose the occupation category from the drop-down list that most closely matches the occupation of the member then enter the exact occupation in the field below.
## Create spending account benefits

### General information

<table>
<thead>
<tr>
<th>Group information</th>
<th>Name</th>
<th>Group #</th>
<th>Section</th>
<th>Class</th>
<th>Life group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company XYZ</td>
<td></td>
<td>123</td>
<td>A</td>
<td>A</td>
<td>456</td>
</tr>
<tr>
<td>Enrolment status</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Incomplete</td>
</tr>
</tbody>
</table>

### Spending account benefits

No information to display.

### Optional spending account benefits

<table>
<thead>
<tr>
<th>Selection</th>
<th>Benefit</th>
<th>Participant package coverage</th>
<th>Effective (YYYY-MM-DD)</th>
<th>Termination</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HEALTH SPENDING ACCOUNT</td>
<td>Family</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>TAXABLE SPENDING ACCOUNT</td>
<td>Single</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Buttons

- Back
- Delete
- Save
- Save and continue
Review the information you are about to submit

- If any changes are needed, click on an Edit button to make changes before you submit the enrolment.

**Tip:** Be very careful about clicking the **Delete** button. A warning message will appear, but if you disregard this, you will lose all the information you enter for this plan member.
Confirmation and ID card

- In most cases you will receive an ID number for the plan member and be able to print an ID card for them immediately. You will also be able to view and save a PDF containing details for your records.

**Confirmation**

<table>
<thead>
<tr>
<th>General information</th>
<th>Name</th>
<th>Group #</th>
<th>Section</th>
<th>Class</th>
<th>Life group</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group information</td>
<td></td>
<td>123</td>
<td>A</td>
<td>A</td>
<td>45%</td>
</tr>
<tr>
<td>Enrolment status</td>
<td>Company XYZ</td>
<td>Complete</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Member information**

- Name: Doe, John
- ID number: 20001983

**Details**

- Benefit information has been successfully submitted, and D cards will be automatically issued for this participant.
- We recommend printing a copy of the information you have submitted by clicking on the confirmation number.

Click on the confirmation number to print a copy of the transaction for your records.

**Employee Benefits Application**

**Printable ID Cards**
Viewing and updating information for an existing member

The processes for updating, transferring and terminating plan members are very similar. For all of those processes, you begin with Step 1, searching for the member’s file.

Use a benefit change form (ABC 20058 for Life and/or Disability Benefits groups or ABC 20065 for Health and Dental groups), as a guide for gathering the information you will need to submit through the site. Forms are available under Group > Forms on the top menu on all web pages.

Updating information such as addresses, benefits or dependent information

Step 1:

- Click on the Member link at the top of the page, and then click on View member.
- Enter information you know about the member in the fields provided. Specific information, such as an ID number will take you directly to the member’s file. If you enter general information, such as a last name only, you may be presented with several search results to choose from.
- Alberta Blue Cross ID number: This must be the plan member’s Alberta Blue Cross ID number. You may include the dash and the two numbers after the dash, for example, 1234567-89, if available.
- Employee number: This number would be issued by your organization and may be used as the Alberta Blue Cross ID number (the number printed on the Alberta Blue Cross ID cards) as well.
- Birth date: This field can help narrow your search for an individual member’s record, but may only be used if you have also entered a last name. The format for dates throughout the web site is YYYY-MM-DD.

After clicking the Search button, you will either go straight to the member’s record, or see records for one or more plan member information if there are potential matches.
Step 2:
Once you find the file you need, you will be taken to the View participant enrolment screen. Buttons at the bottom of the page allow you to terminate or transfer the plan member or reinstate a terminated plan member. Quick links provide opportunities to edit the member’s address, phone or change their benefit status from family or single coverage.

<table>
<thead>
<tr>
<th>Health</th>
<th>Effective Jan 01,2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental</td>
<td>Effective Jan 01,2015</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Eligibility periods</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group</td>
</tr>
<tr>
<td>--------</td>
</tr>
<tr>
<td>70222</td>
</tr>
</tbody>
</table>

Cancel    Close    Terminate member    Transfer member

Step 3:
To edit member information, you may either:

- Use the quick links in the General information section of the View participant enrolment screen, or
- Select the Member tab and click the grey edit member button near the bottom of the page.

View participant enrolment

Member: Doe, John
ID: 20001480-01
Birth date: Nov 24, 1991
Participant coverage: Family

Group information
Group: XYZ
Section: A
Class: A
Life group number: 456

Follow the instructions to make changes to member information such as name, birth date, participant coverage (for example single or family), address and contact information.
Step 4:
Review the changes you’ve made and if necessary, make revisions. Click on the Submit button to confirm your changes.

Step 5:
Record the update’s confirmation number for your files. Click the confirmation number to save the PDF for your files, with the option to print.
**Terminating a plan member**

- Click on *Member > View* member then search for the plan member you need to terminate.
- Click the *Terminate member* button at the bottom of the member’s file.
- Enter the requested information and click *Next*.
- **Date of receipt** – field will be auto-populated with today’s date in a non-editable format.
- **Termination reasons** should be chosen from the drop-down list which includes the following: Casual status, laid off, leave of absence, left employment, lock out, maternity leave, member deceased, parental leave, other coverage, over age, part time employment, retired, sabbatical and strike.
- **Date employment terminated** – enter the date the employee will cease, or has ceased, working for your organization.
- **System calculated termination date** – in most cases, this will be calculated for you based on the termination date you enter.
After you click the Next button, you will see a review screen which allows you to make sure you’ve entered the termination correctly. Edit the information, if necessary, then click Submit.

You will see a confirmation page telling you that the information has been successfully submitted. Click on the confirmation number to print a copy of the termination for your records.
Reinstating a terminated plan member

Use Member > View member to find the member’s file. The Overview tab will contain information about the termination and at the bottom of the page, you will find buttons for reinstating the member.

Tip: When an employee is reinstated, we will send ID cards automatically, so there is no need to order them.
Reinstating a plan member without a lapse will result in a warning message being displayed. If you click OK, the member will be reinstated without a gap in their benefits.
**Health/dental tab**

**View participant enrolment**

| General information | | | | | |
|---------------------|-------------------------------|-----------------|-----------------|-----------------|
| Member              | Name (Joe John)              | ID (20001400-01) | Birth date (Nov 24, 1991) | Over-age class |
| Group information   | Company XYZ                  | Group 123       | Section A          | Class A         |
|                      | Life group number 456        |                 |                  |                 |

**Effective** Jan 01, 20XX

**Participant coverage** Single

**Eligibility period** 456 (Jan 01 20XX - Jan 31 20XX)

**Include history** [x]

**Enrolled benefits**

<table>
<thead>
<tr>
<th>Details</th>
<th>Benefit</th>
<th>Effective</th>
<th>Termination</th>
<th>Billing waiver</th>
<th>Individual waived</th>
<th>Benefit restricted</th>
</tr>
</thead>
<tbody>
<tr>
<td>Show</td>
<td>Health</td>
<td>Aug 09, 2016</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Show</td>
<td>Dental</td>
<td>Aug 09, 2016</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Tip:** Contact us for additional information on processing over-age dependents

---

**Life/disability tab**

- Benefit
- Beneficiary
- Member salary and occupation
- Coverage

**View participant enrolment**

| General information | | | | | |
|---------------------|-------------------------------|-----------------|-----------------|-----------------|
| Member              | Name (Joe John)              | ID (20001480-01) | Birth date (Nov 24, 1991) | Over-age class |
| Group information   | Company XYZ                  | Group 123       | Section A          | Class A         |
|                      | Life group number 456        |                 |                  |                 |

**Effective** Jan 01, 20XX

**Participant coverage** Single

**Eligibility period** 456 (Jan 01 20XX - Jan 31 20XX)

**Enrolled benefits**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Plan code</th>
<th>Eligible coverage ($)</th>
<th>Approved coverage ($)</th>
<th>Billing waiver</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Life</td>
<td>1</td>
<td>100,000</td>
<td>100,000</td>
<td></td>
</tr>
<tr>
<td>AD&amp;D</td>
<td>2</td>
<td>100,000</td>
<td>100,000</td>
<td></td>
</tr>
<tr>
<td>Dep Life</td>
<td>4</td>
<td>750</td>
<td>437</td>
<td></td>
</tr>
<tr>
<td>WI</td>
<td>32 – Two year over age</td>
<td>8,000</td>
<td>1,280</td>
<td></td>
</tr>
<tr>
<td>LTD</td>
<td>3</td>
<td>100,000</td>
<td>100,000</td>
<td></td>
</tr>
</tbody>
</table>
**Edit salary**

When a plan member has a change in salary, it is updated by going to the member salary and occupation tab. Click “edit”, Click “add”, enter the new salary amount, frequency, and hours worked per week. Member occupation can be updated if applicable. Click “Next” and review the changes made. Click submit to complete the edit.

---

**Request ID cards**

You can request ID cards after adding or updating a member’s information, or without making changes to the file.

On the Home page click on Request ID cards, or at the top of the page, click on Member > Request ID cards. Enter the individual’s ID number and then click Look up to find the individual.
If you don’t know the member’s ID number, leave the ID number field blank and click on the Look up button. Then use the search feature to find the individual.

Depending on how general your search was, you may receive several search results. Click the round (radio) button to the left of the individual you want, and then click OK.

Choose Print now to see a PDF ID card that you may print immediately, or choose Submit to have Alberta Blue Cross mail cards to the individual.
Section information

This is where you can find and change address information for each section of your group. You will also be able to check the names of administrators assigned to each section as well as the contact information for your sales and service representatives.
Contracts and booklets

Available in PDF format here.

Forms

All of the downloadable forms can be found in PDF format here.

Tip: Use the drop down menu to choose the section needed.
**Tip:** Member listings are only available for the sections you have access to.

Member listings can be obtained in either PDF or Excel formats. These listings include employee ID information and, by selecting the appropriate checkbox, the report can also include dependant and benefit information.
Tip: Use the drop down to choose from your available sections.

Contact us to turn off paper bills or to sign up for preauthorized debit.

Spending account information (if applicable)

Contains rules and information about spending accounts.

Statements of account

Statements of account are available in both PDF and Excel formats and will display data from the last 12 months.
Over-Age dependent validation reports

A listing of dependents approaching benefit age limits.

Over-age dependent validation reports list dependents who are approaching benefit age limits. These monthly and annual reports are available in both PDF and Excel format. Note: Reports are only available for months in which there are overage dependents.

Finding recently submitted updates

Choose Recent online updates from the menu at the top of any page.

There are six ways to find the record for a submitted update. You may choose to search for:

- A specific date range or updates submitted during the past 90 days
- A particular confirmation number
- The Alberta Blue Cross ID number for the plan member whose file has been updated
- The employee number for the plan member whose file has been updated, or
- The plan member’s last name
- Birth date (must be entered with a last name)
Chapter 5: Recent online updates

Click the **Search** button to go to the next page.

Depending on the search method you’ve used, and the number of updates on file for your group, your search could result in several entries (see screen below).
Common questions about updates

How can I find out if my update has been processed?

Click on the Recent online updates link in the top menu to run a search to find your update. Click on the name of the individual and look at the status column for a status of either “in progress” or “complete”.

I know I submitted an update through the web site. Why doesn’t it appear on the list of recent transactions?

All updates that were successfully submitted through the plan administrator web site will have a confirmation number assigned to them and will appear on the list of recent transactions. If you do not have a confirmation number for your update, it is possible the update was not submitted successfully. Please call Alberta Blue Cross for assistance.

Why do I see old information for a plan member when I know an update has been completed?

Try clicking the Refresh button on your browser. Sometimes when you return to a page you’ve looked at previously, your browser displays a page it has saved in a temporary file on your computer rather than obtaining a new page from the web site. This is intended to save you time and to save the network the burden of some additional traffic. Refreshing your screen allows you to view the most recent information on online services and discard any “cached,” or temporarily saved files.

How do I find out about a plan member update that was not submitted through the web site?

If you have submitted a paper form with a plan member update, find its status by calling your Alberta Blue Cross administrator at 780-498-5925 (Edmonton and area) or toll-free at 1-866-498-5925 (all other areas) Monday to Friday from 8:30 a.m. to 5 p.m. Mountain Time.

Please note: Updates will be processed and your records changed as quickly as possible, but some updates, because of their complexity, may take longer than others to process.
Chapter 6:
Reports

Request report

In the reports section of the site you can request and view health, dental and life reports based on group or section.

To request a report, you’ll select Request report from the Reports menu.

Then you will choose whether you’d like to view the reports by group or by section.

After clicking Next you’ll see a list of all the available reports. You can select as many as you’d like and adjust the time frames as necessary.
After clicking Next you will see a review page listing the reports you’ve requested and if you approve, you will then click Submit, which will take you to the confirmation page.

Clicking View report will take you to the view report page where you can view the reports you’ve requested and their status:

View report
Chapter 7: 
Your Profile 
Information

Passwords/Security Questions

Changing your password

Choose *Your profile > Change password* in the menu bar at the top of the page.

Changing your security questions and answers

Choose *Your profile > Reminder questions and answers* in the menu bar at the top of the page.

Answer the questions provided and enter current password Depending what you want to do, online questions, telephone or password change, you will need to fill out different information.

Submit the change to Alberta Blue Cross by clicking the Submit button. If you have correctly entered the information, you will see a page confirming that the change has been submitted.

*Please note: For security reasons, your reminder/security answers cannot contain your password, and your questions and answers must all be different. There is no time limit for how long a security question can be active.*
Chapter 9:
Contact us

The Contact us page is linked from all menus on the site and provides you with an email form to fill out for your Alberta Blue Cross inquiries. Your first name, last name, login ID and group number will be automatically populated for your convenience. You can reset the information if you make a mistake prior to submitting it.
Your responsibilities

Your role in ensuring security

The Terms and Conditions outlined here are intended to establish operating procedures that appropriately restrict access to confidential information and clearly explain the rights and responsibilities of all parties involved.

Since the Terms and Conditions could be amended, we recommend reviewing them regularly.

Document retention

Plan Administrators must retain original application and change forms for employees either for the entire course of their employment or the date the employee is no longer eligible to make application for a claim under their policy, whichever is later. Application and change forms must be duly signed, dated and stored in a secure place.

Failure to provide necessary support documents when requested to do so could severely impact coverage provided. Should the original form be required for examination, and it is found to be unsigned and undated, the application will be considered void.

Alberta Blue Cross reserves the right to conduct on-site audits in order to verify the existence and integrity of any application or change form submitted through secure online services for plan administrators, and may request that the original application or change form be forwarded to them at any time.

Requirements for claim applications for life insurance benefits (if applicable):

When a claim for life insurance benefits for an employee or their dependents is made, the Plan Administrator must forward all original applications and change forms on file for that employee or dependent with the claim submission. Beneficiary information, including the latest beneficiary change, must be retained for two years following submission of the claim.

Beneficiary changes are permitted. In the case of irrevocable beneficiary designations, a signed letter from the irrevocable beneficiary is required.

Disclaimer against loss or damages

Plan Administrators use the secure online services web site solely at their own risk. The web site and its contents are provided “as is” and “as available” and Alberta Blue Cross, to the fullest extent permitted by law, disclaims all warranties of every kind, whether express or implied, statutory or otherwise. Alberta Blue Cross explicitly disclaims any representation, warranty or condition of merchantability, fitness for particular uninterrupted or error-free services, or inter-operability of products and services, whether arising by usage or trade, course of dealing, course of performance, statute, or otherwise.
Alberta Blue Cross, its affiliates, and their respective officers, directors, agents, employees and suppliers are not responsible for any loss or damage the Policyholder and its representative(s), or any other party claiming through the Policyholder, may suffer in connection with use, misuse or inability to use the secure online services for plan administrators web site as well as any links from this site and the information obtained from them. This limitation applies regardless of the form of action, whether based on warranty, contract, tort or other legal theory.

Alberta Blue Cross assumes no responsibility or liability for any damage to the Plan Administrator’s computer equipment or property, or any business losses resulting from viruses in connection with the Plan Administrator’s access to or use of the secure online services web site as a result of receiving or using data, text, images, files or other site materials.

Alberta Blue Cross is not responsible for, and will not be liable to the Plan Administrator or anyone else, for any damages in connection with an e-mail sent to Alberta Blue Cross or an e-mail Alberta Blue Cross sends to the Plan Administrator at their request.

**Site content**

Any use of the content of the secure online services for plan administrators web site not expressly permitted by these terms of use is a breach of this Agreement and may violate copyright, trademark or other laws. All rights not expressly granted herein are reserved.

All rights of ownership associated with secure online services for plan administrators are retained entirely by Alberta Blue Cross and will not be transferred, assigned, loaned, leased, rented, licensed, sold, distributed or otherwise disposed of in any way whatsoever without prior written consent of Alberta Blue Cross.

All of the contents of the secure online services for plan administrators web site, including links and the Terms and Conditions, may at any time be revised with or without notice. The Policyholder’s representative is bound by revisions to the Terms and Conditions and should therefore review them regularly. (Please refer to the Terms and Conditions posted here for the most recent version.)

Alberta Blue Cross may, for the Plan Administrator’s convenience, provide links throughout the secure online services to other web sites, or may reference other products, services, processes, trade names, trademarks, manufacturers or suppliers. Such links or references do not necessarily constitute or imply endorsement, sponsorship or recommendation by Alberta Blue Cross. It is the Plan Administrator’s responsibility to verify any information contained within linked sites before relying on it.

All information and software on the secure online services for plan administrators web site is protected by copyright laws and cannot be sold, published, distributed or used by the Policyholder or its representative(s) for commercial purposes. The Plan Administrator is free to use the content for administering the Policyholder’s benefit plan provided they
acknowledge all copyright notices and other proprietary notices. They may in no way modify, reformulate, disassemble, reverse engineer or decrypt any of the secure online services for plan administrators contents.

The secure online services for plan administrators web site may contain registered and unregistered trademarks, trade names and service marks belonging to, or used under license by, Alberta Blue Cross. The appearance of such marks and names does not convey any rights to the Plan Administrator to use them.

**Agreement and consent**

The Policyholder irrevocably consents to the exclusive jurisdiction of the courts of Alberta (and federal courts situated in Alberta) in connection with any matter arising under the secure online services for plan administrators Terms and Conditions and agrees to be bound by these laws. The secure online services for plan administrators Terms and Conditions will be governed by and construed in accordance with Alberta law (and Canadian laws applicable in Alberta), without regard to conflict of law principles or provisions.

In using secure online services for plan administrators, the Policyholder representative(s) agrees to comply with appropriate and legally required standards of privacy, confidentiality and security, including those specified in the secure online services for plan administrators Terms and Conditions.

By accessing and using the web site, the Plan Administrator, on behalf of the Policyholder, consents to the Terms and Conditions and to Alberta Blue Cross collecting, using, storing and disclosing personal information for the purposes of verifying and assessing claims and managing your benefit plan.
Chapter 11: Glossary

**Confirmation number:** Each update submitted through the site is assigned a “confirmation number,” to facilitate tracking inquiries and to verify submission.

**ID number:** The plan member’s number on his/her Alberta Blue Cross identification card. This could be an identification number issued by Alberta Blue Cross or an employee number.

**Member:** The primary plan member, in most cases the employee in a group plan.

**Participant:** Any individual with coverage under the plan. This could be the primary plan member or dependents.

**Participant coverage:** Single, family or couple. Called “benefit status” on our forms.

**Participant type:** Member, Spouse, Child, Other.

**Plan administrators agreement number:** Each “Policyholder Agreement” form includes an agreement number in the top right-hand corner. The agreement number, a group number, first and last name must be used to verify your identity the first time you enter the site, and subsequently if you need to reset your password.

**PDF (Adobe Portable Document format):** Files in this format can be read with a free, downloadable software package called Adobe Reader. The software is available from the Adobe web site at the following address: http://www.adobe.com/prodindex/acrobat/readstep.html

**Radio buttons:** Named after the buttons on old-fashioned, console radios, these buttons always come in groups of two or more. They allow you to choose only one of a set of options. When you push in one button on the radio, the other buttons pop out.

**Review page:** After you have changed the information on a plan member’s file through the update, transfer, reinstate or terminate functions, you will see a “review page” where you can review and revise information before finally submitting it to Alberta Blue Cross.

**Security question:** When you registered for site access, you would have chosen four security questions to answer. Two of these are used to verify your identity when calling our offices, and two can be used to verify your identity should you need to reset your password.