

# Make the most of *your* benefit plan

With rising prescription drug costs and increasing utilization of drugs and other health services, group benefit plans have become something that many employees today literally can't afford to live without.

But with rising costs affecting the continued affordability of group benefit plans, many group plan sponsors have concerns about the continued viability of these plans.

Your Alberta Blue Cross group benefit plan is designed to provide you with practical coverage to help you maintain your health while at the same time providing solid value to both you and your employer.

By doing your part to help contain benefit plan costs, you not only save yourself money through lower co-pays and deductibles but help to keep your group benefit plan expenses under control—protecting the viability of your plan for the future.



## Choose Least Cost Alternatives

Most Alberta Blue Cross employer group benefit plans that provide prescription drug coverage pay according to the Least Cost Alternative (LCA) price where interchangeable products can be used. You receive the appropriate LCA automatically when you present your Alberta Blue Cross ID card to your pharmacist. LCAs mean you pay less out-of-pocket, while helping to keep plan costs down.

Be sure to show your Alberta Blue Cross ID card at pharmacies to take advantage of direct billing for prescriptions (if available on your specific plan), to receive LCAs and to ensure you are billed according to the terms of the Alberta Blue Cross Pharmacy Agreement.

Even if your plan does not include prescription drug coverage, you can still save money by requesting LCAs whenever you purchase a prescription.

## Shop around

As you may know, pharmacies charge a “dispensing fee” for every prescription filled. By comparing dispensing fees, you can get the best price on your prescription drug purchases—and pay less out-of-pocket. Pharmacies are free to charge whatever they wish for this service. For Alberta Blue Cross drug plan participants, Alberta pharmacies agree to certain maximums. Within these maximums dispensing fees can vary greatly depending on the cost of the drug product and at which pharmacy you shop.

## Lengthen supply

In some circumstances, having a prescription filled for a 100 days' supply can also save on cost by reducing the number of times a dispensing fee is charged. If you or a family member are stabilized on a maintenance drug for long-term therapy, you may wish to request a 100 days' supply from your doctor and pharmacist.

## Consider whether a prescription is necessary

It's important to visit your doctor if you're not feeling well, but it's also important to know when **not** to ask for a prescription. If you've ever heard the saying “not all bugs need drugs”, you know that antibiotics don't need to be prescribed every time you get sick.

Both viruses and bacteria cause infections, but antibiotics only work against bacteria. Most common respiratory infections—including the common cold—are due to viruses, which must run their course and are not combatted by prescription drugs.

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### Consider other treatment options

Not all illnesses are best treated with prescription medication. For conditions such as depression, for example, it is important to consult a physician and discuss your options. If your group benefit plan provides an Employee and Family Assistance Program, you may have access to confidential counselling that in some cases might provide more effective long-term treatment than drug therapy.

### Make healthy choices

By eating more nutritionally balanced meals, exercising regularly and giving up smoking, you'll do your health a big favour.

Choose a healthy snack, go for a brisk walk, or pack a lunch instead of opting for fast food, and you're making the kind of positive changes that will make you healthier—and likely help you live longer. At the same time, you'll be helping to ensure the continued viability of your group benefit plan and relieve some of the growing pressure on our provincial health care system.

### Be a smart dental consumer

If your group plan includes dental benefits, you need to find out before dental appointments what price you will be charged the next time you visit a dental office. That's because dental offices across Alberta today charge widely varying prices for dental services.

Whether your plan pays for your dental claims according to the Alberta Blue Cross Dental Schedule, Alberta Blue Cross Usual and Customary Dental Fees or a different basis of payment, you could be billed more than your plan pays regardless of the basis of payment for your dental plan.

If you are asked to pay more than your plan allows, you will be responsible for the difference. In such cases, it is your choice whether to

- negotiate a better price with the dental provider,
- agree to pay the extra portion, or
- access services from one of the many dental providers who may not charge more than your plan covers.

All Alberta dental offices have quick and easy access to information about your dental coverage, including your basis of payment. Dental offices can verify your coverage and payment levels electronically before you take a seat in



the dentist's chair. As well, most dental offices now submit claims electronically in real-time to Alberta Blue Cross right at the time of your appointment. Dental offices still collect usual co-pay or deductible amounts.

### Secure additional savings

As an Alberta Blue Cross plan member, you can save on a wide range of medical, vision care and many other products and services through our Blue Advantage program—regardless of whether the item is covered under your benefit plan or not. Blue Advantage offers savings on everything from hearing aids, contact lenses and eyeglasses to laser surgery, medical devices, mobility equipment and fitness programs.

To find Blue Advantage savings, just visit the web site at [www.blueadvantage.ca](http://www.blueadvantage.ca). To receive savings, simply present your Alberta Blue Cross identification card to the participating provider and mention the Blue Advantage program.

## We're here to help!

*If you have any questions about your benefits, please call Alberta Blue Cross customer services at*

**780-498-8000** (Edmonton and area),

**403-234-9666** (Calgary and area), or

**1-800-661-6995** Toll free

