

For your ^{Winter 2010} Benefit

Information for plan members to help you make the most of your benefits



Enjoy the convenience of **direct deposit** of your claims payments

With the convenience of direct deposit, you can enjoy expedited payment of your eligible claims deposited directly to your bank account.

Direct deposit is a safe, fast and confidential way for you to receive your claim payments. Payments are made directly to your bank account—which means you no longer need to rely on the postal system, no longer have to wait for cheques to arrive and no longer need to make time-consuming trips to the bank or stand in line to make deposits. Direct deposit also provides an extra measure of security as it prevents the risk of cheques being lost or stolen.

Your banking information is safe with Alberta Blue Cross, and access to your account is limited solely to the depositing of claim payments.

All health, drug, vision, travel and dental claims can be reimbursed through direct deposit. Your bank statements will reflect that an electronic payment was made to your account and you will continue to receive an Explanation Of Benefits (EOB) statement for all claims processed by Alberta Blue Cross.

To enjoy the benefits of direct deposit, simply complete and return the direct deposit form found on the Alberta Blue Cross web site at www.ab.bluecross.ca, or contact Alberta Blue Cross Customer Services at **1-800-661-6995** to request a copy.



Are you using the **Health & Wellness Companion** yet?

As an Alberta Blue Cross employer group plan member, you have free access to the

Alberta Blue Cross Health & Wellness Companion. The Health & Wellness Companion is a secure, user-friendly web site that offers a variety of resources including a comprehensive health resource library, prescription drug information database, health assessments and a personal health record. New to the site is an interactive health symptom checker which you can use to access information related to a wide range of conditions from head to toe.



The site is designed and maintained on behalf of Alberta Blue Cross by Practice Solutions, a subsidiary of the Canadian Medical Association.

All you need to access this site is your valid Alberta Blue Cross identification card number, including your group, section and ID numbers. Make a difference in your health and wellness by registering today!



Protect **your health** this flu season

Did you know there have already been over 1,200 hospitalizations in Alberta due to the H1N1 flu epidemic—or that the average age of those requiring hospitalization is just 34 years old? Did you also know there have been more than 65 deaths from H1N1 in

Alberta alone—with an average age of 50 years old.

Even if you're young and healthy, you're at risk of contracting H1N1. That's why it's critical to take steps to protect yourself, your family and your co-workers by getting immunized as soon as possible.

H1N1 immunization is now available to all Albertans six months of age and older. "Our best chance of avoiding a significant third wave in early winter would be to get as many Albertans immunized as possible," says Dr. André Corriveau, Alberta's chief medical officer of health. For hours and locations of immunization clinics throughout the province, visit www.albertahealthservices.ca or www.healthlinkalberta.ca or call Health Link toll free at 1-800-408-5465.

In addition to getting immunized, you can protect yourself this flu season by washing your hands regularly; covering up when you cough or sneeze; taking special precautions when caring for ill family members; maintaining a strong immune system by eating nutritious foods, getting enough sleep and exercising regularly; staying home and keeping away from public areas if sick; and encouraging others to also take precautions against the flu. Together, we can minimize the spread of the flu this winter.

Access the Alberta Blue Cross **secure web site** today for quick answers to your **claim and benefit questions!**

Did you know you can access information about your claims and benefits anytime via the Alberta Blue Cross secure web site for plan members? To register for access to this site, you just need your Group number, ID number and birth date. Depending on your plan design, registering will give you access to the following features.

Find out if a claim has been processed

If you've sent in a claim during the past 24 months and you'd like to find out its current status, this section is where you can check to see if it's been received or processed.

If our assessment is complete, a statement will also be available online for you to view and print.

Tax tip: Claim statements available on the web site can be submitted as official tax receipts to Canada Revenue Agency.

Claim summary

To find breakdowns of the total amount of health and dental claims submitted by you and assessed by Alberta Blue Cross over the last year, check your claim summary.

The "Your benefits" section provides the benefit information most frequently requested by plan members:

What are my maximums and what is the percentage payable?

Dental		What is my coverage?	What have I used?	When can I go for my next check up?
What is my coverage?		Coverage	Payable at*	
		Basic	80%	
		Extensive	50%	
		Orthodontic	50%	

What coverage have I used so far?

Dental		What is my coverage?	What have I used?	When can I go for my next check up?	
What have I used?		Name	Coverage	Amount paid	Amount remaining
		Chase	Extensive	\$0.00	\$2,500.00
			Orthodontic	\$1,471.40	\$1,028.60
		Danielle	Extensive	\$0.00	\$2,500.00
			Orthodontic	\$0.00	\$2,500.00
		Delena	Extensive	\$0.00	\$2,500.00

When am I next eligible for service?

Vision		What is my coverage?	What have I used?	When am I eligible for the full maximum?
When am I eligible for the full maximum?		Name	Coverage	Next date eligible for full maximum*
		Chase	Prescription glasses/contacts	Dec 9, 2009
			Eye exam	Not eligible
		Danielle	Prescription glasses/contacts	Aug 31, 2011
			Eye exam	Not eligible
		Delena	Prescription glasses/contacts	Aug 31, 2010

New! Check your benefit details

Click on "Your benefits" for benefit booklets in PDF format and specific information about your dental and vision benefits.

This information includes:

- Vision (if applicable): how much coverage you and your dependents have, including details of maximums and percentage payable, how much each individual on your plan has used so far, and when you and your dependents will next be eligible for the full plan maximum.
- Dental (if applicable): when your benefit plan will next cover a dental check up, the total amounts your plan covers including details such as maximums and percentage payable and how much each individual on your plan has used so far.

Change your address - Order ID cards

Check online for the address, birth date and phone numbers we have on file for you and your dependents and, if plan design permits, update your address and phone numbers and order new ID cards.

Need a claim form? Have a question? Wondering where to send your claim? Visit the **plan member** section of our web site for the following resources and much more!

- Forms for health, dental, out of province/out of country or Health Spending Account claim forms or forms for other purposes such as providing consent, declaring a dependent or signing up for direct deposit of your claim payments.
- Information about how to submit your extended health, dental, optical or spending account claims
- Coordination Of Benefits: How two or more benefit plans can work together to provide you with maximum coverage, referred to as "Coordination Of Benefits (COB)."
- Answers to questions our Customer Services department receives most frequently.

Have a question about your coverage?



We're here to help!



Edmonton 780-498-8000

Calgary 403-234-9666

1-800-661-6995

www.ab.bluecross.ca

Please visit www.ab.bluecross.ca/online_services.html to get started using this convenient service today!

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