

# For your **Benefit**

Winter 2011

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



## Show your card and enjoy the **convenience of direct billing** for optical, chiropractic and physiotherapy claims

The next time you visit your optical, chiropractic or physiotherapy provider, show your Alberta Blue Cross ID card and enjoy the convenience of direct billing of your claims through online claims submission.

If your Alberta Blue Cross benefit plan includes vision care, chiropractic or physiotherapy benefits, you can enjoy the convenience of direct billing up to your contractual benefit maximum. However, you **must** show your Alberta Blue Cross ID card to ensure your provider has the correct coverage information and knows

to use the online claim submission service for your claims.

Direct billing reduces the need for you to pay the full cost for eligible claims and then wait to be reimbursed. Your out-of-pocket amount may be significantly reduced or completely eliminated.

With online claims submission providers can submit claims online at the time of service through an easy-to-use secure web site created and maintained by Alberta Blue Cross. The site allows providers to check patient coverage and determine the amount Alberta Blue Cross

ALBERTA BLUE CROSS	
SUBSCRIBER	
MARK ROBINSON XYZ COMPANY	
BENEFITS	
DRUGS 80% DIRECT BILL	EFFECTIVE YY/MM/DD
DENTAL	LCA 04/07/15
VISION	04/07/15
HOSPITAL	04/07/15
EXTENDED HEALTH BENEFITS	04/07/15
TRAVEL	04/07/15

will pay to their office on your behalf, as well as the amount—if any—their office needs to collect from you. Processing is completed and results are displayed immediately. You are still responsible for payment of any co-pay or deductible amounts.

The names of optical, chiropractic and physiotherapy providers participating in online claims submission are listed on our web site at [www.ab.bluecross.ca](http://www.ab.bluecross.ca), and are also available through our Customer Services department.

## Blue Advantage brings added value to your plan

Even with Alberta Blue Cross coverage on your side, sometimes it can be a challenge to pay for health-related products and services. Prices vary widely and can exceed the level of coverage provided through your benefit plan. At the same time, it's not feasible for plans to cover every possible product or service that an individual may want to purchase.

Fortunately through your Alberta Blue Cross group benefit plan, you have an extra advantage—Blue Advantage.

Blue Advantage is a program that allows Alberta Blue Cross plan members to save on medical, vision care and many other health-related products and services offered by participating providers across Canada. Blue Advantage lists many providers across Alberta that offer savings on everything from hearing aids, contact lenses and eyeglasses to laser surgery,

medical devices, mobility equipment and fitness programs.

The Blue Advantage program is unique because it provides you with savings at the point of sale on the total cost of products and services from participating providers, regardless whether the item is covered under your health plan or not. To find savings, just visit the Blue Advantage web site at [www.blueadvantage.ca](http://www.blueadvantage.ca) (also available as a link through the Alberta Blue Cross web site). Then to receive savings, simply present your Alberta Blue Cross ID card to the participating provider and mention the Blue Advantage program.

You can also sign up on the Blue Advantage web site to receive an e-mail newsletter featuring savings and notifications of new providers joining the program.

Enjoy the Blue Advantage today!

**BLUE ADVANTAGE**  
Your membership offers you special advantages.  
» Learn More...  
ALBERTA BLUE CROSS

**BLUE ADVANTAGE SAVINGS PROGRAM**

The Blue Advantage program allows Blue Cross members to save on medical, vision care and many other products and services offered by participating providers across Canada. Simply present your Blue Cross identification card to the participating provider and mention the Blue Advantage program. [Learn More...](#)

Find Savings

Search by Type  
--- by Type ---  
and/or by Province  
--- by Province ---  
Find Savings

## Want a **secure personal electronic health record** for you and your family?

With all the talk in the media lately about electronic health records, did you know that as an Alberta Blue Cross customer you already have access to a secure online electronic Personal Health Record? This is just one of the many features available through the Alberta Blue Cross Health & Wellness Companion area of our web site.

The record is user managed, and you decide how much or how little information you want your record to contain. You can access or update your record anytime. It can be printed out and taken along to doctor's visits, or shared in part or in whole online with your physician.

Keep track of your health by starting your Personal Health Record today! For more information, just visit the Health & Wellness Companion section of the Alberta Blue Cross web site at [www.ab.bluecross.ca](http://www.ab.bluecross.ca).



## Travelling to **Cuba?**

If you're planning vacation travels to Cuba this winter, ensure you take appropriate travel insurance documentation with you when you go. As of May 1, 2010, Cuba made it mandatory for all visitors to hold either travel health insurance from providers approved by the Cuban government, or health insurance purchased from Cuban vendors at its port of entry. Alberta Blue Cross travel coverage is deemed by Cuba as acceptable insurance. Remember to pack your passport, provincial health care card, Alberta Blue Cross ID card, and benefit booklet in your carry-on luggage.

## Understanding your **dental benefits**

In Alberta, individual dental providers are able to set their own prices. This differs from many other provinces where dentists follow a fee guide established by provincial dental associations. As a result, dental offices across Alberta charge widely varying prices for dental services.

Despite the fact that each year Alberta Blue Cross adjusts the rates paid to dental providers through your plan to ensure fair and reasonable rates, your dentist may still charge more than your plan covers. This means you could face out-of-pocket costs regardless of the basis of payment or the level of coverage provided through your plan.

All Alberta dental offices have quick and easy access to information about your dental coverage through our convenient telephone information system or online. Most dental offices submit claims online to Alberta Blue Cross right at the time of your appointment, which means you can know instantly if you have any outstanding balance such as a co-pay or a deductible (where applicable). In fact, your dentist can quickly check how much your plan

pays for dental procedures and how much, if anything, you will have to pay by submitting a predetermination to Alberta Blue Cross prior to your appointment. Be sure to ask your dentist about this convenient service.

In today's market of rising dental fees, we encourage you to take an active role in ensuring you are getting the best value for your dental services and making the most of your dental benefits.

Learn more about your benefits by visiting the Alberta Blue Cross secure web site for plan members at [www.ab.bluecross.ca/online\\_services](http://www.ab.bluecross.ca/online_services). Once inside, click on Your benefits to view your Standard Terms and Benefit Schedule to find specific information about your benefits—including when your benefit plan will next cover a dental checkup, the total amounts your plan covers, maximums and percentages payable and how much you or your dependents have used so far. You may also wish to discuss rates with the dental office prior to your appointment, to confirm the price you will be charged for services.

## Access our **secure web site** today

Did you know you can access information about your claims and benefits anytime via the Alberta Blue Cross secure web site for plan members?

On our secure web site, not only can you find answers to your questions about benefits, you can also view a claim summary of completed claims. You can check claim reimbursement status and view claim statements for the past 24 months. You can check coverage levels and when you are next eligible for vision and dental services. You can arrange to have your claim payments deposited directly into your bank account. You can print or order additional ID cards. **You can even print a claims summary if required for income tax purposes.**

Please visit [www.ab.bluecross.ca/online\\_services](http://www.ab.bluecross.ca/online_services) to get started using this convenient service!



Have a question about your coverage?

We're here to help!

**ALBERTA BLUE CROSS®**

**Edmonton 780-498-8000**  
**Calgary 403-234-9666**  
**1-800-661-6995**  
**[www.ab.bluecross.ca](http://www.ab.bluecross.ca)**

© The Blue Cross symbol and name are registered marks of the Canadian Association of Blue Cross Plans, an association of independent Blue Cross plans. Licensed to ABC Benefits Corporation for use in operating the Alberta Blue Cross Plan. ABC 82807 (12/2010)