

For your **Benefit**

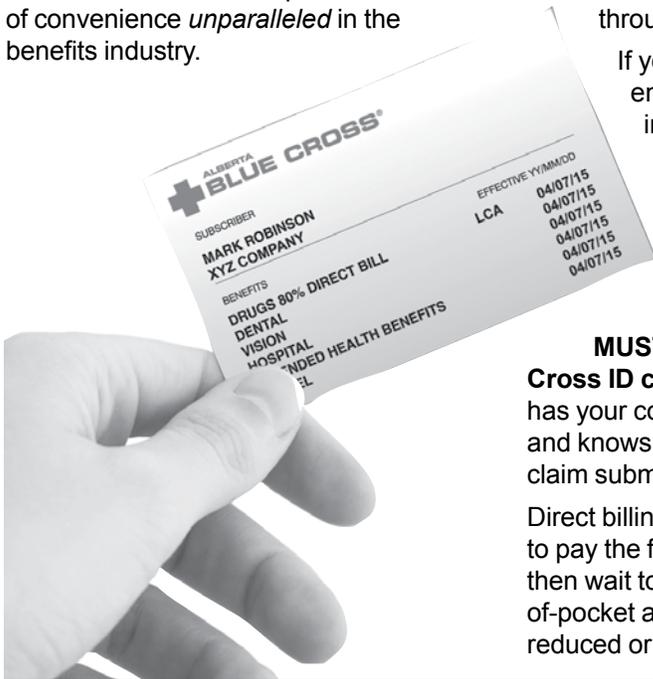
Summer 2011

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



Show your card and enjoy the convenience of **direct billing**

Today, nearly 90 per cent of claims processed by Alberta Blue Cross are submitted electronically by providers at the time of service. This provides a level of convenience *unparalleled* in the benefits industry.



The next time you visit your optical provider, physiotherapist or chiropractor, show your Alberta Blue Cross ID card and benefit from direct billing of claims through online claim submission.

If your Alberta Blue Cross employer-sponsored benefit plan includes vision care coverage, physiotherapy coverage or chiropractic coverage 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 your correct coverage information and knows he or she can use the online claim submission service.

Direct billing will reduce 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. Online

claim submission allows providers to submit your benefit claims online at the time of service through an easy-to-use secure web site created and maintained by Alberta Blue Cross. The secure web site allows providers to check patient coverage and determine the amount Alberta Blue Cross will pay to their office on your behalf, as well as the amount—if any—they need to collect from you. Processing is completed and results are displayed immediately.

After Coordination of Benefits, if you have a Health Spending Account (HSA), any eligible amount remaining will automatically flow to the HSA.

Alberta Blue Cross also provides direct billing capabilities to pharmacies, dental offices and ambulance service providers.

Ensure you show your Alberta Blue Cross ID card at your next appointment and ask if your provider offers online claim submission.

Travel plans updated

Alberta Blue Cross group benefit plans are constantly evolving along with the needs of Alberta businesses. Based on member feedback, Alberta Blue Cross standard group travel plans have been updated.

Later this summer the new updates will automatically be applied to all standard group travel plans.

Information regarding the changes will be sent to all group plan sponsors in June. Please contact your group plan administrator for more details.



Access the Alberta Blue Cross **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? 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 a variety of features. Please visit www.ab.bluecross.ca/online_services.html to get started using this convenient service today!

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Direct billing opportunities for out-of-province employees

To ensure efficient service to **plan members who reside outside of the province**, Alberta Blue Cross has arrangements with pharmacies and dental offices across Canada to enable them to submit claims directly to Alberta Blue Cross at the time of service through our pay-direct electronic claim adjudication network. If your benefit plan provides direct bill prescription drug benefits and/or dental coverage, these providers can bill Alberta Blue Cross directly for out-of-province employees' eligible claims. The service provider is then paid directly for the claim and the plan member only needs to pay for any portion of the claim not covered by the plan.

To support plan members who reside outside of Alberta whose benefit plans provide direct-bill prescription drug benefits and/or dental coverage, Alberta Blue Cross has developed a



If you are an Alberta Blue Cross plan member who resides outside Alberta, you are encouraged to make the pharmacy or dental office aware of the pay-direct billing features of your plan by presenting the provider card along with your Alberta Blue Cross identification card. You are encouraged to **present both cards whenever you visit a pharmacy or dental office.**

If the pharmacy or dental office is not already connected to Alberta Blue Cross, it's easy for them to connect to us. To accommodate the pay-direct billing of claims to

notice along with an out-of-province provider direct-bill reference card for plan members to present to providers when they have a prescription filled or when receiving dental services. **Alberta Blue Cross is sending this reminder notice and provider reference card to all plan members located outside of the province. The information will explain how to work with providers to ensure a smooth direct bill claim process.**

Alberta Blue Cross, pharmacies or dental offices simply contact Alberta Blue Cross to activate an electronic billing connection. **Presentation of the provider reference card provides the pharmacy or dental office with the information they need to facilitate pay-direct billing of eligible claims.**

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

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New cards for new adults

When dependents approach the age of 18, new Alberta Blue Cross ID cards are sent out. This is an automatic process that occurs as the dependent reaches the age of majority. It does not mean there are any changes in benefits or alterations to family coverage.

