

FOR YOUR Benefit

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



Introducing paperless claim statements

Alberta Blue Cross is pleased to unveil yet another convenience to plan members. As of mid-October 2011, you will be able to access claim statements electronically from Alberta Blue Cross.

How will it work?

You can sign up for this convenient feature through our secure online services for plan members. Once registered, you will receive an e-mail notification advising you whenever you have a claim or treatment plan statement. You would then simply follow the link in the e-mail to the secure area of our web site to see the details of claim or treatment plans, as well as a wide range of information about your claims, benefits, coverage and eligibility.

Why go paperless?

In conjunction with the added convenience of having claim and treatment plans at your fingertips, you will receive statements faster than by mail—and won't have to worry about missing mail or potential postal service disruptions. You'll also be helping the environment by eliminating tens of thousands of pieces of mail, and be helping Alberta Blue Cross control plan costs. In the face of continually rising health care costs, reducing paper and postage expenses is just one more way we are working to ensure the value and long-term affordability of your benefit plan.

Win one of ten iPad 2s!

Between mid-October and the end of November, Alberta Blue Cross will be sending information by mail directly to all plan members to inform you about the availability of paperless claim statements. This mailing will include information about a special draw. Those plan members who sign up for paperless statements by December 31 will have their names automatically entered in a draw to win one of 10 16GB Apple iPad2s!

Sign up today!

Claims and benefit information 24/7

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!

Direct billing expanded to include massage therapy benefits

Alberta Blue Cross is pleased to announce that we are adding the convenience of direct billing for massage therapy claims for those plans that include this service as an eligible benefit.

Through online claim submission, massage therapists will be able to submit claims directly to Alberta Blue Cross at the time of service through an easy-to-use secure web site, created and maintained by Alberta Blue Cross. This service will be available at no cost to massage therapists across Alberta who have registered for it and to all Alberta Blue Cross plan members.

This means if you have massage therapy as a covered benefit, you will no longer need to pay out-of-pocket for the portion covered by your plan. You will still be responsible for payment of any co-pay or deductible amounts.

The names of providers participating in electronic claims submission will be listed on our web site and available through our Customer Services department.

Alberta Blue Cross already provides the convenience of electronic claim submission for ambulance services, dental services, prescriptions, optical claims, chiropractic claims and physiotherapy claims—and the vast majority of such claims are today submitted electronically.

We are excited to offer this convenience—which will be available later this year.

Alberta Blue Cross is going paperless!

Great news! You can now access your claim statements electronically from Alberta Blue Cross.

Why go paperless?

Join us in going paperless, and you'll not only be helping the environment by eliminating tens of thousands of pieces of mail, you'll also be helping Alberta Blue Cross control your plan costs. In the face of continually rising health care costs, reducing paper and postage expenses is just one more way we are working to ensure the value and long-term affordability of your benefit plan.

By going paperless, you'll also receive your statements faster than by mail—and you won't have to worry about missing mail or potential postal service disruptions.

How does it work?

Simply register for our secure online services for plan members on the Alberta Blue Cross web site. If you haven't already done so, login (email for instructions), sign in, then sign up for paperless statements by selecting "Go paperless!" in the box on the right-hand side of the page. Once you've signed up, you'll receive an e-mail notification directly from Alberta Blue Cross advising you whenever you are issued a claim or treatment plan statement. Then simply follow the link to the secure area of our web site to see the details of your claim or treatment plan, as well as a wide range of information about your claims, benefits, coverage and eligibility.

Sign up today—and you could win one of 10 iPad 2s!

Sign up for paperless statements by December 31, 2011, and you'll have your name entered in a draw to win one of 10 16GB Apple iPad 2s. The iPad 2 is a tablet-sized computer that is extremely user-friendly and can be used for anything from watching movies and accessing e-mail to taking photos and accessing your Alberta Blue Cross claims details online. For more details about this draw, please visit our web site.

Did you know that you can access your claims and benefit information anytime at your convenience on our secure web site? Just follow the link for more details!

Please join us in going paperless by registering at www.ab.bluecross.ca/online_services.html!

ALBERTA BLUE CROSS

The Blue Cross and Blue Shield of Canada Group is a member of the Canadian Association of Blue Cross Societies. For more information, please visit www.ab.bluecross.ca.

Your role in the battle against health care fraud

Despite the fact that the overwhelming majority of Alberta Blue Cross plan members, health service providers and suppliers are honest and ethical in their dealings with Alberta Blue Cross, health care fraud and benefit plan abuse does unfortunately sometimes occur. Every dollar of fraud or plan abuse must ultimately be paid by individual plan members and plan sponsors.

Alberta Blue Cross has a policy of zero tolerance towards any unethical activities



or fraudulent abuse of the benefit plans we administer on behalf of our customers. We actively investigate and pursue all suspected fraudulent activities and have extensive measures in place to detect and combat fraud. These measures include monitoring of claim patterns, auditing to ensure compliance with plan contracts and agreements, pursuing civil and criminal prosecution where evidence indicates fraudulent activity has occurred and restitution where warranted. Every year, Alberta Blue Cross recovers thousands of dollars through auditing and fraud control measures.

The first line of defense

Plan members and health care service providers are often the first line of defense in battling health care fraud. By being smart consumers of health care services, you can protect yourself against health care fraud, help reduce health care fraud and protect the sustainability of your Alberta Blue Cross benefit plans.

Educate yourself

To educate yourself about identifying health care fraud and plan abuse and to help avoid becoming victims of health care fraud, Alberta Blue Cross has a brochure entitled *Your role in the detection and prevention of health care fraud and benefit plan abuse*. A copy of the brochure is available as a PDF on our web site at

<https://www.ab.bluecross.ca/aboutus/fraud-prevention.html>.

Report it

Alberta Blue Cross has a confidential, toll-free fraud telephone hotline (1-866-441-8477) and e-mail contact address (fraudtips@ab.bluecross.ca) to facilitate the reporting of any suspected or potential health care fraud or plan abuse, or any improprieties which may include fraudulent activity. Suspicions of fraudulent activity may also be reported anonymously.

Have you checked out Blue Advantage yet?

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. 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 (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!



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Stay in the loop with tweets about Alberta Blue Cross products, services and events.



Have a question about your coverage?

We're here to help!

ALBERTA BLUE CROSS®

Edmonton 780-498-8000
Calgary 403-234-9666
Toll free 1-800-661-6995
www.ab.bluecross.ca

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