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Win an iPad!

Alberta Blue Cross continues to move more services online to provide greater convenience to our customers and reduce paper consumption. To take advantage of our paperless options, register on our member services web site today. Seniors Plus plan members who **sign up for paperless statements** will be entered in a draw to win an iPad.

Managing your benefit plan online is not only more convenient, but also helps Alberta Blue Cross reduce mailing costs, which allows us to keep plan costs more affordable.

To register, visit our member services web site at www.ab.bluecross.ca and follow the links. You must sign up by **September 15, 2014**, in order to qualify for the draw. The winner will be contacted directly and announced in the next issue of *Seniors' BlueLine*.



If you are already signed up for paperless statements, your name will be entered in a separate draw for an iPad.

Take Alberta Blue Cross everywhere you go!

Alberta Blue Cross's member services web site is now mobile-friendly. You can now manage your benefit plan anytime, anywhere, from your phone or your tablet. There are many self-serve functions you can access, including

- submitting claims online,
- checking the status of a claim,
- changing your address,
- finding out when you're eligible for your next dental checkup,
- finding out when you're eligible for your next pair of eyeglasses,
- signing up for paperless claim statements, and
- setting up direct deposit.

To start using our mobile-friendly web site, enter www.ab.bluecross.ca in your mobile browser.

Return undeliverable addresses to:

Alberta Blue Cross
10009 108 Street
Edmonton, AB T5J 3C5

Publication mail agreement: 40062397

Help is just a phone call away



Each year, William and Ellen Myhovich of Edmonton spend Canadian Thanksgiving with family south of the border. Their son, daughter-in-law and five-year-old grandson live in San Diego, California. During their trip in October 2012, an unexpected medical emergency landed William in the hospital.

Ellen was preparing a turkey dinner when William stated he was not feeling well. He asked his wife for some antacid tablets, which caught her off guard. "He's been a trucker all of his life and has a stomach of steel because of it. He doesn't normally suffer from heartburn," says Ellen. "When things weren't getting better, I tried to convince him to go to the hospital but he wouldn't. It took some convincing from our daughter-in-law before he finally went."

After arriving at the hospital, doctors took some X-rays and did some blood tests to see what was causing William's pain. It turned out that he had a stone in his gallbladder. William spent four days in hospital while he underwent surgery to remove the gallstone. "The doctor said had he waited any longer to come in to the hospital, he would have gone home in a box," says Ellen

Reflecting on the ordeal, William and Ellen are very grateful for their Alberta Blue Cross travel coverage. "If we had to pay those hospital bills out-of-pocket, I would have to work longer just to pay them off," says William. Without coverage, Ellen thinks they may have had to sell their house just to cover the medical bills. William

found it very easy to deal with Alberta Blue Cross. He turned over the medical bills to Alberta Blue Cross staff, and they did the rest. His family also helped by relaying information to Alberta Blue Cross so his wife could be with him in the hospital.

"We recommend Alberta Blue Cross travel coverage to everyone," says William. "Some of our friends who have been getting travel coverage from other companies for years are now looking at Alberta Blue Cross because of the experience we had."

Ellen and William Myhovich of Edmonton



For protection you can count on, call 1-800-661-6995 or visit any Alberta Blue Cross office to purchase emergency medical travel coverage. As a Seniors Plus customer, you qualify for a 10 per cent discount on Alberta Blue Cross travel coverage.

Alberta Blue Cross ranks among top Alberta brands

Thank you for making us one of your most loved Alberta brands!

Alberta Blue Cross was recently ranked among Alberta's Top 10 Most Loved Brands in a study conducted by Ipsos and *Alberta Venture* magazine. Over 1,000 consumers across the province were asked to rank 55 Alberta-based brands based on personal relevance, "brand closeness" and how they love and interact with these brands.

We work hard every day to earn and maintain the trust and confidence of Albertans, to provide our customers with unparalleled products, service and value and to make a genuine contribution to the communities we serve—so we are honoured to be recognized as one of Alberta's most loved brands.



Plan ahead: travelling with medications

Before you hit the road or hop on a plane, take a few moments to plan ahead so you don't run into problems with your prescription medications.

The travel section of the Government of Canada web site offers these simple tips:



- Pack an extra few days worth of medication in the event that your trip is unexpectedly delayed.
- If you're flying, keep your medications in your carry-on luggage. You will be able to access them during your flight and you will not lose them if your luggage is lost.
- If you're leaving the country, keep your medications in their original, labeled containers to avoid problems with customs officials.
- Always carry a copy of your prescription in case of loss or theft. A doctor's note describing why you are taking the medication is recommended, especially if you require needles or syringes.
- Talk to your doctor to work out a plan for adjusting the timing of your medication if you are travelling through several time zones. This will ensure you do not take too much or too little medication.

Source: www.travel.gc.ca

Changes to prescription drug pricing in Alberta

Due to recent changes to the pricing structure for prescription drugs in Alberta, you may notice some changes in drug pricing when purchasing a prescription.

These changes are the result of a new agreement between the Alberta Pharmacists' Association (RxA), Alberta Blue Cross and the Government of Alberta that took effect April 1, 2014. The agreement establishes four years of stable funding to support pharmacists in working to their full scope of practice and provides updated fees for the services pharmacists provide to Albertans.

What is changing?

One of the key changes is a consolidation of dispensing fees—the fee a pharmacy charges for filling your prescription—from the former three-tiered structure to a single maximum dispensing fee of \$12.30 per prescription. Dispensing fees can vary widely from pharmacy to pharmacy, so finding lower fees can save you money every time you fill a prescription. At the same time, there are also changes to the pricing structure of drug products.

While Seniors Plus plans do not include drug coverage, all Albertans ages 65 and over receive coverage for

prescription drugs through the government-sponsored Coverage For Seniors program. As a result of these changes, the co-pay amount you are required to pay may be more or less—this is dependent on the cost of your medications. The level of coverage you receive remains unchanged.

Also effective April 1, the Government of Alberta now provides payment to pharmacists for conducting a number of specific patient assessment services for Albertans including counselling for smoking cessation and medication management tools for Albertans with diabetes. This is in addition to a number of services already covered including

- care plan assessments,
- administration of injections,
- assessment and modifying prescriptions based upon individual patient needs,
- prescription renewals,
- assessment of prescriptions for emergency needs, and
- assessment for initiating medication therapy.

More information about these services is available on the Alberta Health web site at www.health.alberta.ca/services/pharmacy-services.html.



you ask... we answer

I keep hearing about your member services web site. What are the benefits of signing up?

Bonnie, Brooks

Alberta Blue Cross's member services web site provides convenient access to many self-serve functions. These include submitting claims online, changing your address, setting up direct deposit and finding out when you're next eligible for a dental checkup, eye exam or a new pair of eyeglasses. To register, visit www.ab.bluecross.ca.

Claim submission can be confusing for me at times. Can you tell me which health providers offer direct billing in my community?

Hector, Red Deer

Alberta Blue Cross has an online directory of all medical providers that offer direct billing. You can find the directory on our web site at www.ab.bluecross.ca. Simply select the type of provider you are looking for, the community closest to you and your preferred location (such as "southeast Red Deer"). You can also call your existing health provider to see if they offer direct billing.



If you have a question you'd like to see answered in a future issue of *Seniors' BlueLine*, email us at blueline@ab.bluecross.ca.

Involved in your community

In conjunction with Seniors Week (June 2-8), Alberta Blue Cross was a proud sponsor of the Alberta Council on Aging's (ACA) 47th Annual General Meeting in St. Paul on June 13. The ACA is an independent, non-profit charitable organization that advocates on behalf of seniors to improve their quality of life, encourage participation in all aspects of community and letting all Albertans know about the issues they face. To learn more about the ACA, visit www.acaging.ca.



You can help prevent health care fraud

Most Alberta Blue Cross customers, health service providers and suppliers are honest, but we need your help weeding out the few bad apples. Fraud and plan abuse cause benefit plan costs to rise, which means you pay higher premiums. We take this issue seriously and have zero tolerance towards any kind of fraudulent abuse. We actively investigate and pursue all suspected fraudulent activities and have extensive measures in place to detect and combat fraud.

Alberta Blue Cross has a confidential, toll free fraud hotline and email address to make it easy for you to report any suspected or potential health care fraud or plan abuse.

To report any suspected fraudulent activity related to your coverage, please email fraudtips@ab.bluecross.ca or call **1-866-441-8477**. Remember, you can report any suspicious or fraudulent activity anonymously.

Promoting healthy communities

Creating active communities encourages healthy lifestyles. That's why Alberta Blue Cross is committed to investing \$1 million over a five-year period to support and promote active living in communities across Alberta through our Healthy Communities Grant Program.

The second year of the grant program is currently underway. This year, four \$50,000 grants will be awarded across the province to specific infrastructure projects that promote community health, ranging from children's playgrounds and outdoor adult gyms to cycling paths and walking trails.

As an Alberta-based and community-minded organization, Alberta Blue Cross is passionate about making a genuine difference in the communities across our province. Our community engagement activities fulfill our organizational purpose and mandate of improving the health and well-being of Albertans.

More information about the Healthy Communities Grant Program, including application details, is available on our web site at www.ab.bluecross.ca.



Is your grandchild going to university or college this fall?

If you have a grandchild entering college or university this fall, encourage him or her to apply for an Alberta Blue Cross scholarship. Scholarships range from \$375 to \$1,250 and are awarded on the basis of academic achievement and financial need. The awards are part of a \$1 million scholarship fund established in 1998 to celebrate Alberta Blue Cross's 50th anniversary. To apply, contact the student awards office at your grandchild's post secondary institution. Alberta Blue Cross also offers three scholarships for aboriginal students. Visit www.ab.bluecross.ca to apply for the aboriginal scholarships.



Don't trash your unwanted meds

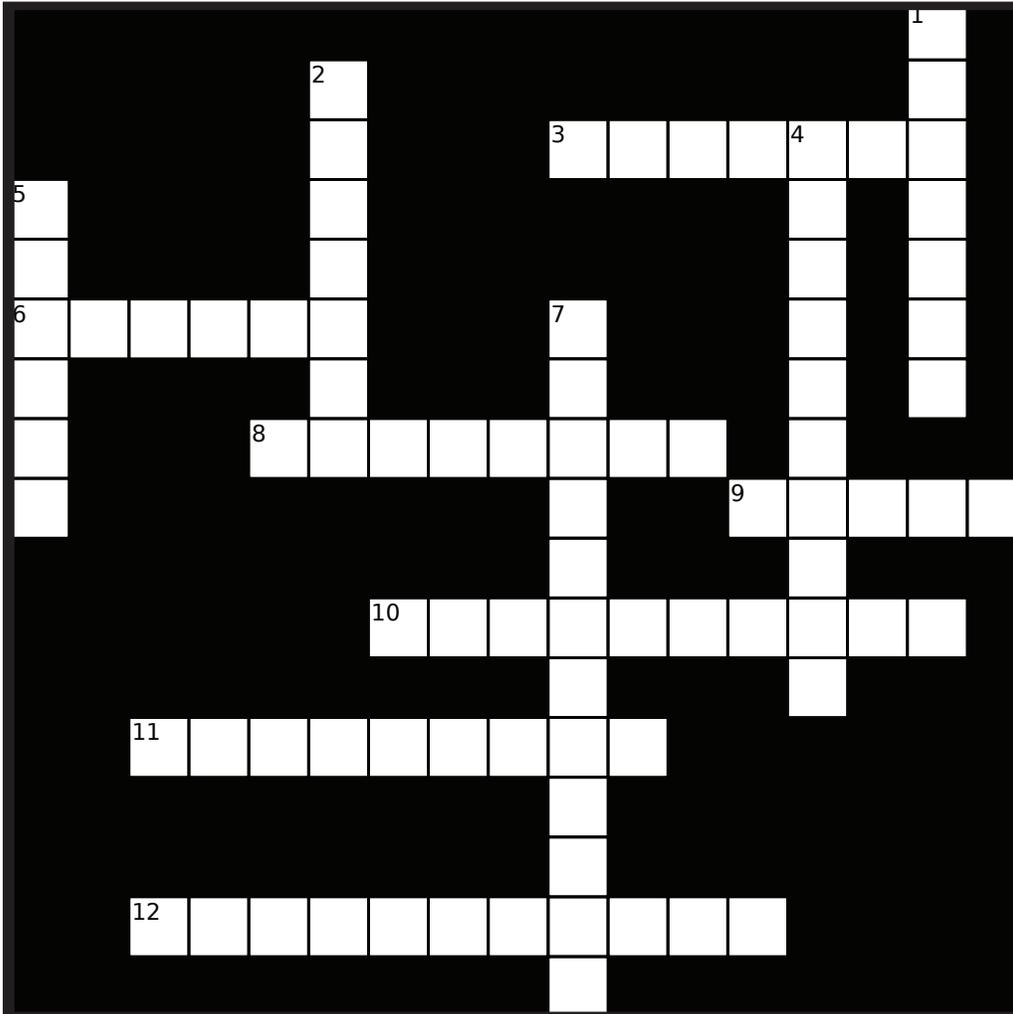
If you have any unused or expired prescription or over-the-counter medicine, bring it to your pharmacist who will safely dispose of it. Medications should never be thrown in the garbage or flushed down the toilet. The drugs' chemicals can contaminate the water and soil—not only does this harm the environment, it can indirectly harm human health.

Source:
Health Canada



Alberta's big things

While exploring Alberta's cities, towns and villages, you may have come across unusual landmarks—often claiming to be the world's largest of its kind. Test your knowledge of Alberta's famous landmarks by completing this crossword puzzle. Please note that the answers to the clues are the cities, towns and villages where you can find these landmarks.



Across:

- 3 World's largest softball
- 6 World's largest bucking saddle bronc and ride
- 8 World's largest tractor weather vane
- 9 World's largest mushrooms
- 10 World's largest dinosaur
- 11 World's largest putter (two words)
- 12 World's tallest teepee (two words)

Down:

- 1 World's largest oil lamp
 - 2 World's largest Ukrainian sausage
 - 4 World's largest Easter egg (Pysanka)
 - 5 World's first UFO landing pad (two words)
 - 7 World's largest border markers
- *Claims of being the world's largest can be found on each of the town's web sites.*

Across: 3 Chauvin; 6 Ponoka; 8 Westlock; 9 Vilna; 10 Drumheller; 11 Bow Island; 12 Medicine Hat.
Down: 1 Donald; 2 Mundare; 4 Vegreville; 5 St. Paul; 7 Lloydminster.



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If you have a question about your Alberta Blue Cross coverage, we're as close as your telephone.

- Edmonton 780-498-8000
- Calgary 403-234-9666
- Red Deer 403-343-7009
- Lethbridge 403-328-1785
- Medicine Hat 403-529-5553
- Grande Prairie 780-532-3505

Toll free from anywhere in Alberta
1-800-661-6995

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www.ab.bluecross.ca

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