

FOR YOUR Benefit

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



Payment rates for dental claims adjusted for 2015

Rates for the payment of dental claims for group benefit plans that reference both the Alberta Blue Cross Dental Schedule and plans that pay according to Alberta Blue Cross Usual and Customary Dentals fees have been updated for 2015.

The Alberta Blue Cross Dental Schedule

The Alberta Blue Cross Dental Schedule provides a managed approach to controlling dental plan costs—which helps maintain the affordability of our customers' benefit plans. Dental claims for more than 380,000 Alberta Blue Cross customers are paid according to the Dental Schedule.

Maximum payment amounts for dental services paid through the Dental Schedule have increased over 2014 levels by a weighted average of 2.24 per cent.

Alberta Blue Cross Usual and Customary dental fees

Usual and Customary dental fees are based on recent claims data from actual billings of Alberta Blue Cross employer group dental plan participants by Alberta dental offices. Usual and Customary dental fees do not apply to our customers whose plans reference the Alberta Blue Cross Dental Schedule or another basis of payment for dental claims.

Alberta Blue Cross Usual and Customary dental fees have increased for 2015 by a weighted average of 3.14 per cent over 2014 levels.

Information about your dental coverage, including a link to examples of typical dental treatments and the maximum amount that will be covered by your plan, is available by logging into our member services web site—visit www.ab.bluecross.ca and click "Sign in".

Get the most out of your dental benefits

Because there is no standard of billing of dental services in Alberta, dental offices across Alberta charge widely varying amounts for dental services. As a result, your employees may face out-of-pocket costs regardless of the basis of payment for your plan. Our goal is to provide you with information that will help you get the most out of your dental benefits

Access to information

All Alberta dental offices have quick and easy online access to information about your dental coverage. Most dental offices submit claims online to Alberta Blue Cross right at the time of the appointment, which means you will know instantly if you have an outstanding balance.



Protecting the financial well-being and sustainability of your plan

Part of our role in managing and administering your benefit plan is interacting with service providers. As part of our provider management practice, we ensure your plan is protected from abuse by taking disciplinary action toward those providers whose behaviour may range from suspicious claiming practices to actual illegal activity.

From time to time we must take a firm stance if a provider's conduct negatively affects your benefit plan. One such course of action is removing the provider from our provider eligibility list. If this occurs, all claims for products or services from that provider will not be eligible for coverage, payment or reimbursement.

However, as you may be affected by our actions towards particular providers, we do take measures to ensure you are aware when we have deemed a provider is ineligible. If you obtain a product or service from that particular provider, there is an exception rule in place. This means that we are aware that you may not know that the provider is not eligible, so we will pay the claim and send a letter to you stating that subsequent claims from that provider will not be accepted.

For more information about fraud prevention, please visit our web site at www.ab.bluecross.ca/aboutus/fraud-prevention.php.



Give our mobile app a try

Now there is one more way to access your claim and benefit information. In addition to the mobile-friendly and desktop versions of our member web site, now you can also choose to download our new Android or Apple mobile app.

Depending on your plan design, you will be able to use the app to

- check to see if a claim has been received and processed;
- find out important information about your benefits including plan rules, next eligibility for product or service (such as dental checkup or glasses) and what has been used to date;
- review spending account credit balances, allowable expenses and plan rules;
- arrange for off-line access to your ID card; and
- view emergency contact information and claiming tips for use when travelling out of province.

Head to the online Apple App Store or Google Play store and search for "Alberta Blue Cross - My Benefits" to try out the app today.

Sign in using your Alberta Blue Cross group number, ID number and password. Not registered yet? Simply visit www.ab.bluecross.ca and click on the "Sign in" button to navigate to the member web site where you can register for access to all our web services.



Have a question about your coverage?

We're here to help!

Edmonton 780-498-8000

Calgary 403-234-9666

Toll free 1-800-661-6995

www.ab.bluecross.ca



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Get moving and join us for Alberta Winter Walk Day 2015



On Wednesday, February 4, Alberta Blue Cross challenges you, your co-workers and your family to bundle up, step outside and participate in Alberta Winter Walk Day 2015. A province-wide initiative to get Albertans up and moving during the winter months, Winter Walk Day celebrates our Alberta winter while promoting the year-round health benefits of walking. On this day, all Albertans are encouraged to walk at least 15 minutes outside, then record the total minutes walked and register the number of minutes online at winterwalkday.com.



Winter Walk Day is sponsored by Alberta Blue Cross, the Alberta Motor Association, and SHAPE Alberta (Safe, Healthy, Active, People Everywhere) in partnership with KidSport, the Be Fit for Life network and Alberta Culture and Tourism.

Do you reside outside of Alberta?



To ensure efficient service to our plan members who may work, travel or have retired outside of the province, we have arrangements with pharmacies and dental offices across Canada to enable them to submit eligible claims directly to Alberta Blue Cross at the time of service through our electronic claim adjudication service.

If your benefit plan includes direct billing, remember to make your pharmacy or dental office aware of the direct billing feature and always present your Alberta Blue Cross ID card at the time of service.

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 Alberta Blue Cross, pharmacies or dental offices simply contact Alberta Blue Cross to activate an electronic billing connection.