

SUMMER 2015


Government announces review of dental fees in Alberta

Over the past few months, the issue of Alberta's high dental costs has been in the news across the province.

In conjunction with this news coverage, Alberta's minister of health, Sarah Hoffman, has announced that the Government of Alberta will undertake a review of dental fees in Alberta—which have seen costs rise faster than the rate of inflation. As reported in the media, Hoffman said she is concerned Albertans are paying too much for dental work.

Alberta is the only province in Canada without a dental fee guide.

As the largest payer of dental services in Alberta, Alberta Blue Cross has a keen interest in dental costs as they directly affect the viability of our customers' benefit plans. Each year, Alberta Blue Cross pays in excess of \$430 million annually to dental providers. While Alberta Blue Cross appreciates our excellent working relationship with Alberta dental providers, we welcome a review of dental rates in the province to ensure that consumers are receiving the best value.

As there is no standard for the billing of dental services in Alberta, dental offices charge widely varying fees for dental services. Despite the fact that each year Alberta Blue Cross adjusts the maximum amounts paid to dental providers by your plan, your dentist may still charge more than your plan covers.

Alberta Blue Cross strives to ensure that you understand your dental benefits and are informed that you may face out-of-pocket costs regardless of the basis for payment of claims or level of coverage provided through your dental plan. All Alberta dental offices have quick and easy online access to information about your dental coverage. Most dental offices also submit claims online to Alberta Blue Cross right at the time of your appointment, which means you can find out instantly if you have any out-of-pocket expenses. Your dentist can also submit a predetermination to Alberta Blue Cross prior to your appointment to confirm how much your plan will pay for specific dental procedures. Be sure to ask your dentist about this convenient service.

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In today's market of rising dental fees, we encourage you to take an active role in being an informed consumer to ensure 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 member services web site. Visit www.ab.bluecross.ca and click "Sign in" to access the member site. You will 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.



What's happening

Whether you're interested in taking in the pristine sights on a hiking trail, enjoying your favourite camping spot, discovering the next best act at one of the many musical festivals around the province or a foodie looking for a good meal, Alberta has it all.

Visit www.travelalberta.com to see a complete list of all the happenings around Alberta.



Did you know ...

Alberta's tourism industry dates back to 1885 when a large area of scenic wilderness in the Canadian Rocky Mountains was set aside as Banff National Park.

Committed to your community: making a healthy difference one community at a time



In 2013, we provided a \$50,000 grant to Westmount School in Calgary for the construction of new outdoor sports courts.

Through the Alberta Blue Cross Healthy Communities Grant Program, four \$50,000 grants will be awarded this year to groups and organizations across Alberta to support projects that promote active living and wellness at a community level.

Learn more at

www.ab.bluecross.ca/aboutus/healthy-communities-grant.php



In 2014, Days of Giving volunteers provided their skills and time to help out organizations across Alberta including the Edmonton Food Bank, Braemar School, Habitat for Humanity and Santas Anonymous.

Fulfilling the entirety of our purpose

Since our employee-led charity Hearts of Blue was formed in 1998 to commemorate the 50th anniversary of Alberta Blue Cross, Hearts of Blue has supported dozens of community-based organizations across the province and has made a positive difference in the lives of tens of thousands of Albertans.



A key aspect of our Hearts of Blue charity has been coordinating opportunities for employees to give the gift of their time outside office hours to support a wide range of worthy causes. Alberta Blue Cross recognized the important contributions of Hearts of Blue and its capacity to make an even more positive impact across the province by broadening the mandate of Hearts of Blue to include a "Days of Giving" component. This new program features corporately-sponsored and sanctioned employee volunteering opportunities during the workday, which allow employees to make a more positive impact in our community.

A LOOK into your benefits: how an eye exam can shape your child's future

Did you know that Alberta Health covers annual eye exams for children ages 0-18? It is recommended that children have their vision tested between the ages of three and five. Routine eye exams are important to ensure your child is seeing and performing their best at school. Uncorrected vision problems can lead to headaches, excessive daydreaming, struggling to keep up at school and poor reading comprehension.

It is equally as important for adults to get regular eye exams. If vision is covered in your benefits, log onto the Alberta Blue Cross member services web site to see when you are next eligible for an eye exam.



These could be early signs of eye trouble in children:

- Constantly tilting head (especially when watching TV).
- Frequently rubbing eyes.
- Not wanting to look at anything up close.
- Having an eye that wanders in and out.
- Often walking into objects or walls.



Preventing headache pain without the pills

Migraines are a real pain and the pills that bring you relief can sometimes have undesirable side effects. The good news is that there are some tips and tricks that can help you head off or minimize migraine pain—all without popping a single pill.



Avoid triggers. If you know there are certain foods, smells and situations that seem to often lead to a migraine, try and avoid them.

Keeping a migraine journal can help you identify these triggers.



Try muscle relaxation exercises. These techniques can help to prevent migraines or reduce the pain you feel while one is occurring. Progressive muscle relaxation, meditation and yoga are great examples of ways to help you relax.



Rest and relax. When you feel a headache coming on, try to find a dark, quiet place where you can rest. An ice pack wrapped in a cloth can be used on the back of your neck and you can try applying gentle pressure to painful areas on your head.

Alberta Blue Cross sponsors diabetes education expos

Every month
1,000
ALBERTANS
diagnosed with diabetes

MORE THAN
1/4

**estimated
number of
Albertans
living with
diabetes or
pre-diabetes
by 2025**

Every month, approximately 1,000 Albertans are diagnosed with diabetes. The Canadian Diabetes Association estimates that more than a quarter of all Albertans are expected to be living with diabetes or pre-diabetes by 2025—and that diabetes will cost the province's health system an estimated \$1.3 billion in 2015 alone.

Recognizing that diabetes is a key condition that affects many Albertans—including many of our plan members—Alberta Blue Cross is partnering with the Alberta chapter of the Canadian Diabetes Association this year to sponsor the Calgary and Edmonton Diabetes Expo events being held in the fall. The Diabetes Expos are large-scale education events intended to help provide ongoing self-management learning experiences for adults living with diabetes.

The Edmonton event will be held **October 22** at the University of Alberta campus in Edmonton, featuring Hal and Joanne Johnson of Body Break; and the Calgary event will be held **November 21** at the University of Calgary.

If you or a family member is living with diabetes, please plan to attend one of these free events. Join us on **Facebook** and **Twitter** and watch for more details of these expos to be posted closer to the event dates.

Customer profile: Jodie Warobec



Jodie has been an Alberta Blue Cross plan member since 2011.

"Over the past four years, I have moved between my regular benefits and the portability plan twice (depending on my work situation). I have also used the travel coverage on multiple occasions.

"I have stayed with Alberta Blue Cross because I have continued to receive excellent customer service."

If you would be willing to be featured in a future edition of BlueLine's customer profile, please email us at blueline@ab.bluecross.ca.

Taking a bite out of Alberta



Eating local foods is not only better for your health, but also for the environment. You'll leave behind a vastly smaller carbon footprint because you're not buying imported food which has been shipped thousands of kilometres to get to your local food store.

Support sustainable food production by buying from local farmers and farmers' markets or by seeking local products at your grocery store. Farmers' markets offer a full range of fresh produce and you can find everything from eggs and meat to fruit and vegetables, plus much more.

For a list of Alberta markets, visit www.albertamarkets.com.

Alberta Blue Cross is committed to excellence



Alberta Blue Cross protects **over 1.6 million Albertans** in all corners of our province.



One of Alberta's
Top 10 Most
Loved Brands
- Ipsos



Tens of thousands
of individual health
plan members

One of Alberta's Most Respected Companies

- Leger reputation survey



Do you like discounts?

Who doesn't? Did you know that Alberta Blue Cross plan members are entitled to discounts on medical, vision care and many other products and services offered by participating providers across Canada?

How do I receive discounts?

Simply present your Alberta Blue Cross card to a participating provider and mention the Blue Advantage program.

Visit www.blueadvantage.ca for a complete list of providers.





A prize for your thoughts

We know there are plenty of things fighting for a bit of your time, so when you do have a minute

to read *BlueLine* we want to make sure it's full of content that you find useful and interesting. That's our goal, but we need your help to make it happen.

Please visit www.ab.bluecross.ca/blueline where you will find a few questions that you can answer to help shape how future *BlueLine* newsletters will look and what kind of information you'll find inside.

Oh, and we weren't kidding about having a prize. In fact, we're going to give away some great prizes. So answer our five short questions before **September 30, 2015**, and you'll get a chance to win some great prizes, all while making *BlueLine* even better.



**ALBERTA
BLUE CROSS®**

Let's stay in touch!

There's lots of great content to *like* on our Facebook page including giveaways, information about our community projects and health tips for you and your family.

We're also on Twitter so be sure to follow us as we deliver useful health advice—140 characters at a time.



/AlbertaBlueCross



@ABBlueCross

Did you know ...



**ON TWITTER
5,700 TWEETS
ARE POSTED EVERY SECOND**

FACEBOOK USERS SHARE

**2.5 BILLION
PIECES OF CONTENT DAILY**



Shining a light on fraud detection

In February, news outlets announced that Red Deer RCMP laid charges against two women who were alleged to have defrauded Alberta Blue Cross of more than \$119,000.

This case was identified by our Audit Services team during an audit of employee coverage at a Red Deer employer in 2010. Our investigation discovered a large number of suspected fraudulent claims, which were turned over to the RCMP. The fraud involved more than 100 employees and has taken years to piece together, due to the large number of small invoices involved.

The investigation indicated that the two women encouraged a number of employees to sign blank claim forms that the two women then submitted to Alberta Blue Cross with false receipts. The women allegedly then received a significant percentage of each claim payout. Numerous interviews and examination of hundreds of files show that most of the false claims were for massages, and used business names that were similar to those of local businesses.

We are pleased that charges have been laid. One of the co-accused, who admitted she defrauded Alberta Blue Cross, has been sentenced to four months in jail and the other woman faces 18 months probation and restitution of \$14,000.

This is one example of the types of issues we monitor and uncover through our fraud detection measures.

Alberta Blue Cross has a zero tolerance policy towards any fraudulent abuse of the benefit plans we administer on behalf of our customers. We actively investigate and have extensive measures in place to detect and combat fraud and plan abuse. 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.

Preventing fraud and plan abuse helps keep our benefit plans viable. More information about fraud prevention can be found on our web site at www.ab.bluecross.ca/aboutus/fraud-prevention.php.

If you suspect any potential fraud or plan abuse or any improprieties which may include fraudulent activity—such as actions that provide little or no benefit to you but maximize payments to your provider or supplier based on your plan coverage—please contact the Alberta Blue Cross fraud hotline toll free at **1-866-441-8477** or by email to fraudtips@ab.bluecross.ca.





Coverage you can count on, anywhere you go

Keep your money where it belongs ... in your wallet

To ensure efficient service to our plan members, we have arrangements with 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 system. The dentist is then paid directly for your claim, and you only need to pay for any portion of the claim not covered by your plan.



You can help to limit the cost of your next visit to your dentist by making them aware of the direct billing feature of your plan by presenting your Alberta Blue Cross ID card at the time of service. If the dental office is not already connected to Alberta Blue Cross, it's easy for them to connect to us. They simply need to contact us to activate an electronic billing connection.



Emergency medical coverage is a must when you are planning a trip. Whether you are travelling abroad or simply to another province, an unexpected illness or accident can happen anywhere. Without travel coverage, you could end up with large medical bills not covered by provincial health care. In the past, Alberta Blue Cross has paid over \$80,000 just to transport one patient back to Alberta by air ambulance.

If you're planning on travelling outside Alberta, get emergency medical coverage from Alberta Blue Cross before you go. You will enjoy your trip more knowing that you have affordable protection against the high cost of surprise illness, accident or injury.

Alberta Blue Cross's out-of-province emergency medical coverage even includes travel assistance services, which includes emergency response in most major languages; assistance in locating an appropriate physician, clinic or hospital; monitoring your medical treatment and keeping your family informed. Alberta Blue Cross will also bring you home safely by providing medical evacuation repatriation as necessary which covers the cost of transporting you home in the care of a medical attendant.



All individual health plan members are eligible for a 10 per cent discount on Alberta Blue Cross out-of-province emergency medical travel coverage. For the protection you need this winter, call Alberta Blue Cross today at **1-800-661-6995** or if you're 59 and under, get a quote and buy travel insurance online at www.ab.bluecross.ca.



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

If you have a question about your Alberta Blue Cross coverage, we're as close as your phone, computer or mobile device.

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
Visit us online
www.ab.bluecross.ca



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