

blue Line

WINTER
2004

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BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS

Protecting your privacy

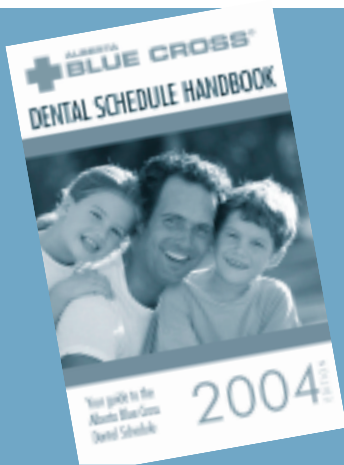
Alberta Blue Cross values the trust you have placed in us. Our corporate privacy policies and procedures are designed to respect and address your privacy needs, in accordance with all legal and business requirements for the protection of personal information. In other words, you can be assured your private information is protected and used correctly.

The Alberta Blue Cross Customer Services department responds to any questions or concerns you might have concerning your benefits, following strict guidelines to ensure they concur with our privacy guidelines. When calling our Customer Services department, please ensure you have your identification card and any other detailed information handy. Customer Services representatives require this information to verify your identity in accordance with our privacy policies.

If you require more information about our privacy policies, please contact Alberta Blue Cross Corporate Communications at (780) 498-8100, extension 8108 or toll-free at 1-800-232-1914, extension 8108 or by e-mail to privacy@ab.bluecross.ca.

Alberta Blue Cross has always operated in a culture of confidentiality, and protecting the privacy of personal information is inherent in the way we do business.

Included with your issue of the Winter 2004 BlueLine newsletter, is a brochure entitled "Privacy Matters." This brochure provides a simple overview of our privacy policies and provides answers to many of the questions you may have through an easy-to-read question and answer format.



Read the handbook... and reduce your dental costs

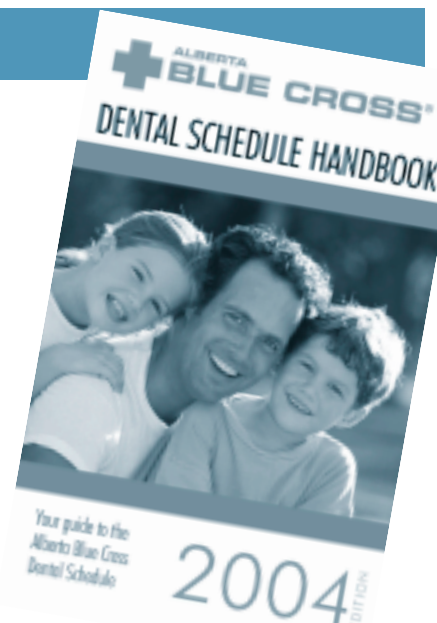
Read the new 2004 *Alberta Blue Cross Dental Schedule Handbook*, and you'll be able to avoid unexpected costs at your dentist's office.

The 2004 handbook is enclosed with this issue of the *BlueLine* newsletter, and contains new updated rates for payment of dental claims, as well as tips to help you be an informed consumer of dental services.

Please refer to the 2004 handbook prior to your dental appointments.

Going to the dentist in 2004? Read the *Dental Schedule Handbook* before you go

Here are some common questions and answers regarding the Dental Schedule, to help you better understand your dental benefits.



What is the Alberta Blue Cross Dental Schedule?

The Alberta Blue Cross Dental Schedule is the basis for payment of eligible dental claims covered through your plan. The Dental Schedule rates are established and reviewed by Alberta Blue Cross on an annual basis.

Why was the Dental Schedule developed?

Today in Alberta, individual dentists have the responsibility to set their own prices.

As a result, dental offices across the province charge widely varying prices for dental services. In some cases, consumers are able to negotiate lower prices for dental services. In other cases, dental providers may charge more than what the dental plan allows regardless of the level of coverage provided through the dental plan.

The Alberta Blue Cross Dental Schedule provides our customers with a consistent basis for payment of dental claims.

A consistent basis of payment is necessary to enable Alberta Blue Cross to control dental plan costs, which ensures that your plan remains viable and affordable—both today and into the future.

Today, dental benefits for over 210,000 Albertans are paid according to the Alberta Blue Cross Dental Schedule.

How are the rates in the Dental Schedule set?

As part of its commitment to maintain the Dental Schedule, Alberta Blue Cross conducts a comprehensive annual review of the rates contained in the Dental Schedule. This ensures the continued affordability of your dental benefits. It also ensures that the Dental Schedule continues to meet the needs of all concerned—including both Alberta Blue Cross customers and dental providers.

The annual review takes into account the costs associated with operating a dental practice and a wide variety of economic factors affecting the price of dental services in Alberta, as well as feedback we receive from Alberta Blue Cross customers. As a result of this review process, the rates that dental providers are paid for services through the Dental Schedule have been increased for 2004 by a weighted average of 3.25 per cent.

All of the Alberta Blue Cross Dental Schedule rates for similar procedures are comparable to the dental association general practitioner fee guides in British Columbia, Saskatchewan and Manitoba—as set by dentists in those provinces.

How do I use the Dental Schedule?

With the 2004 edition of the *Alberta Blue Cross Dental Schedule Handbook*, you know the maximum amount your plan allows for dental services.

To avoid surprises, call ahead to inquire about prices before your appointment. Consult your Handbook, as well as your plan contract, and verify that the dental office accepts the Dental Schedule as the rate you will be charged for dental services.

If a dentist intends to bill more than the maximum amount your plan allows, you will be responsible for the difference. In such cases, it is your choice to:

- negotiate a better rate with the dental provider,
- agree to pay the extra portion, or
- access services from another dentist who does not bill more.

While most dental providers across the province accept the Dental Schedule as the rate they will bill you for eligible dental services, some dental providers have also signed agreements with Alberta Blue Cross to bill patients according to the Dental Schedule rates. Please contact Alberta Blue

Cross Customer Services if you would like the name of one of these providers.

Dentists still collect usual co-pay amounts at the time services are billed, and can still bill Alberta Blue Cross directly for services. All Alberta dental offices have complete copies of the Dental Schedule on hand, and have easy access to information about your dental coverage.

Who do I call if I have questions?

If you have any questions or would like more information about the Alberta Blue Cross Dental Schedule, please contact Alberta Blue Cross Customer Services.

Alberta Blue Cross is accessible electronically

Have a question about the tax advantages of your plan? Wondering how to make a claim through your Health Plus plan? Want to make an address change or add a dependent? Interested in the portability option? Need a claim form?

For answers to these and many other questions related to your plan, you now have access to information 24 hours a day, seven days a week—literally at your fingertips.

The Alberta Blue Cross Internet web site includes a wealth of information intended to help you make the most of your individual health plan.

If you have Internet access, visit the Information pages found in the Individual Health Plans section of our web site at www.ab.bluecross.ca. New information is added to the section on an ongoing basis.

Get the scoop on safe snow shovelling

Alberta winters often bring a lot of snow to your walk and driveway. As a healthy senior, shovelling snow is a great form of exercise if done properly, safely and in moderation.

However, knowing your limitations and options available can help you prevent injury and may even save your life.

Shovelling large amounts of snow can significantly raise both heart rate and blood pressure. Purchasing a snow blower may help, but pushing around a heavy machine on a cold day can be exhausting. If you don't exercise on a regular basis, often the best—and safest—option may be to ask a family member or neighbour to clear your walks for you.

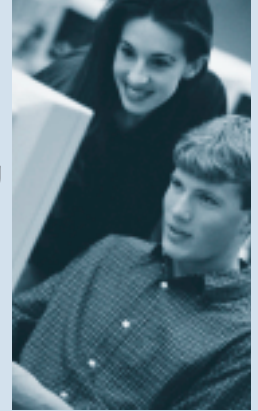
If you do decide to clear the snow yourself, here are some tips to keep in mind before you dig out your snow shovel:



- Avoid eating, smoking, drinking caffeine or alcoholic beverages before shovelling.
- Dress in layers. Always keep your head and hands covered and wear proper footwear with good grips. In severe cold, keep your face and ears covered.
- Try to shovel the snow when it's new and light rather than when it's partially melted, packed and heavy.
- Use a small shovel and move smaller loads.
- When possible, push the snow to the side rather than lifting it.
- Pace yourself and take frequent breaks.
- Stop shovelling immediately if you feel any tightness in your chest or tingling in your arms.
- Always check with your doctor regarding strenuous exercise like shovelling snow if you have pre-existing conditions such as former heart attacks, heart disease, high blood pressure or high cholesterol levels.

Have a child 21 or over?

Your dependents are automatically removed from your individual health plan the first day of the month following their 21st birthday. However, unmarried dependents less than 26 years of age who are in full-time attendance at an accredited



educational institution and who are listed under your Alberta Health Care Insurance Plan are still eligible for coverage through your individual health plan.

Getting married?

Please note that all individuals or family members listed as dependents on your Alberta Health Care Insurance Plan account must be signed up as participants for your Alberta Blue Cross individual health plan. This is a contractual policy requirement of your plan.

Want to save at tax time?

Deduct the cost of your Alberta Blue Cross health and dental plan premiums on your tax return. Premiums for health and dental coverage can be added to your other medical expenses or business expenses when calculating tax credits. Call your accountant or Canada Customs and Revenue Agency for more details.

Planning a trip this winter?

With rising health care costs in the U.S. and abroad, it's more important than ever to get Alberta Blue Cross travel coverage before leaving Alberta. Alberta Blue Cross pays thousands of travel coverage claims each year on behalf of our customers. We frequently pay hospital bills of over \$20,000 incurred by Albertans travelling in the U.S., and often pay bills exceeding \$100,000.

If you or your family are travelling outside Alberta this winter, don't forget to purchase travel coverage before you leave. Affordable travel coverage can be purchased from Alberta Blue Cross over the phone in just

minutes. And, as an individual health plan customer, you qualify for a discount.

Don't let a costly illness or injury spoil your getaway. Protect yourself with travel coverage, then sit back, relax and enjoy the trip!

Purchasing travel coverage is affordable, easy and convenient. Coverage may be purchased by telephone, through the mail, or in person at any Alberta Blue Cross office across the province.

If you would like more information about travel coverage through Alberta Blue Cross, please call us toll free at 1-800-661-6995.



You ask...we answer

My family is covered through an Alberta Blue Cross plan. However, despite our coverage I still seem to have to pay a lot every time I pick up a prescription. How can I reduce our costs?

—Hayleigh, Edmonton

Find out the dispensing fee before you purchase your prescription and compare costs between pharmacies. It can bring down the amount of your co-payment! Pharmacies charge a dispensing fee for every prescription filled and while Alberta pharmacies agree to certain maximum dispensing fees for Alberta Blue Cross subscribers, this fee can still range from 99 cents to more than \$19!

To further reduce costs, all Alberta Blue Cross individual health plans automatically pay according to a Least Cost Alternative (LCA) drug-pricing program. With LCAs, your pharmacist will dispense the least expensive interchangeable drug wherever possible, which means the prescription costs less—and you play less out-of-pocket.

Even if you don't have prescription drug benefits through your plan, or you are purchasing products not covered by your plan, you can save money by requesting an LCA product when a prescription is required.

Our family has a Health Plus plan as well as Non-Group Coverage, and we received an Alberta Blue Cross ID card for each plan. Which card am I supposed to use?

—Devan, Bonnyville

Use your Non-Group card at the pharmacy since it gives you direct bill coverage for prescription drugs. Use your Health Plus card at your dental office. You may claim the additional 30 per cent of prescription costs your Non-Group plan doesn't cover (when applicable), by submitting a Health Services Claim form to Alberta Blue Cross.

My husband and I are expecting our first child soon. What can we do to ensure the baby is covered immediately through our plan?

—Chylla, Falher

Please contact our Individual Products Administration department at 1-800-394-1965, extension 8899 within 30 days of your newborn's arrival and we will update your coverage and send out new ID cards.



Create a healthier U

The Government of Alberta is committed to helping Albertans make a healthy change in their lives, and Alberta Blue Cross proudly supports this endeavor.

About a year ago, Alberta Health and Wellness launched a province-wide "Healthy U" campaign to



encourage Albertans to make choices that will lead to better health. A web site called "Healthy U" was created to provide information on the protection and promotion of good health and prevention of disease. It also exists to ensure Albertans are well informed about the health services available to them, in order to make decisions about their family's health.

This site can be found at www.healthyalberta.com and provides useful tips, facts and excellent resources on how to get started on a road to healthier living. It provides a wide range of practical information from healthy recipes to easy ways to get some activity into your day.

If you have questions about the Healthy U site, please e-mail your comments to health.u@gov.ab.ca.



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

Know the limits of antibiotics

Tis' the season of colds, flus and general malaise. But before you rush out to your doctor for some antibiotics, it's important to know when *not* to ask for a prescription.

If you've heard the saying "not all bugs need drugs," you know that antibiotics don't need to be prescribed every time you are sick. Both viruses and bacteria cause infections, but antibiotics only work against bacteria. Most common respiratory infections are due to viruses, which must run their course and are not aided by prescription drugs.

Hand washing, as simple as it seems, is the best way to stop the spread of infections. Using antibiotics when you don't need them, or overuse of antibacterial products, creates antibiotic resistance. However, it is the bacteria that become resistant, not you! Even very healthy people who have never taken antibiotics can become infected with antibiotic resistant bacteria.



You can make a difference

- Do not expect antibiotics every time you are sick. Most respiratory infections are due to viruses and antibiotics only work against bacteria.
- Always wash your hands to prevent the spread of infections.

Is staying indoors hazardous to your health?

Think it's only the snow, ice and cold weather that create hazards each winter? Think again. Staying inside where it's warm has its own share of hazards.

When the temperature dips, many of us feel we just can't avoid the runny nose and itchy eyes that seem so much a part of the winter season.

It's understandable that you'd assume you are ill when your sinuses become clogged and your eyes itchy as sick co-workers surround you and kids come home from school with the sniffles.

However, the season is also somewhat at fault. Dry cold air tends to make air passages constrict and secretions thicken due to a loss of moisture. This makes the airways more sensitive and causes increased difficulty in breathing.

Before you blame the weather and rush to your doctor over an apparent cold or flu, check for some hidden hazards in your home. You may be suffering from allergies created from too much time indoors. Spending extra time indoors during the winter season with the windows and doors sealed can be



hazardous to your respiratory system. Your furnace may be re-circulating air full of dust, pollutants, mold and even gas and smoke.

Winter may have its share of unexpected surprises, but by altering the environment you *can* control—your home—you may find the season isn't as bad as you thought.

The first step you can take to reduce the respiratory hazards in your home is to decrease the disease-causing germs on surfaces throughout your home.

- Dishcloths and sponges in the kitchen are a haven for germs and should be microwaved occasionally, as well as washed, to kill the germs.
- Sink drains, faucet handles and doorknobs should be wiped clean regularly to cut the spread of bacteria.
- Air borne viruses and bacteria can be diminished by using air filters, or for a more natural method, include houseplants throughout your home. Houseplants are excellent air purifiers although they work much more slowly.
- Other steps you can take include reducing the number of carpets you have in the house or having them professionally cleaned, ensuring your furnace ductwork is clean and the filter cleaned or replaced regularly; and finally and most importantly, washing your hands often.

Blink away eyestrain

Eyestrain occurs when you overuse your eye muscles, which can happen any time of the year. However, with our cold Alberta winters, we often spend a large percentage of our time at work in front of a computer only to go home to stare at a television screen or read a book. When eyes become strained, symptoms include dry or overly watery eyes, sore or achy eyes, contact lens discomfort, difficulty changing focus, a burning sensation and glare sensitivity.



Don't damage your eyes. Here are some tips to keep your eyes healthy:

- Close your eyes when you feel eyestrain. Shutting your eyes for a few minutes or even seconds will refocus them and ease the strain.
- Adjust your lighting to minimize glare and reflections from computer screens. If reading, ensure you have adequate soft light coming from a source behind or beside you.
- Blink a lot. Each blink soothes and moistens the eyes and eases tight eye muscles.
- Use eye drops to moisten dry eyes if necessary. Next to blinking, artificial tears are the easiest way to moisten your eyes and ease the strain.
- Give your eyes a break by alternating with other tasks; rest usually alleviates eyestrain.



Contest winners!

Congratulations to our Summer 2003 Kids' Colouring Contest winners! Over 200 children from across Alberta entered amazing artwork highlighting great talent and imagination. It was difficult to choose, but first, second and third prizes were awarded in three age categories. All of the children who participated received a gift and a letter of thanks for participating.

The winners of each age category are listed below.

Thanks to all who participated. Stay healthy, and keep on colouring!

Age 3-5 years category

1st prize	Reid Skrypichayko	4	Bonnyville
2nd prize	Mya Dunn	5	Edmonton
3rd prize	Natasha Smith	4	Edmonton

Age 6-9 years category

1st prize	Nicol Nguyen	9	Calgary
2nd prize	Elizabeth Ryman	8	Calgary
3rd prize	Rachel Woznow	7	Edmonton

Age 10-13 years category

1st prize	Nicole van Rootselaar	10	Claresholm
2nd prize	Ameena Kadri	12	Edmonton
3rd prize	Kenny Stennes	13	Hinton



If you have a question about your Alberta Blue Cross coverage, we're as close as your telephone. Even outside regular business hours, you may leave a message and have a Customer Services representative return your call the next business day.

Edmonton	498-8000	Grande Prairie	532-3505
Calgary	234-9666	Fort McMurray	790-3390
Red Deer	343-7009	Toll-free from anywhere in Alberta	
Lethbridge	328-1785	1-800-661-6995	
Medicine Hat	529-5553		

VISIT US ON THE INTERNET

Want to know more about Alberta Blue Cross? Check out our site on the World Wide Web, located at

www.ab.bluecross.ca