



Get the most out of your benefit plan

Alberta Blue Cross is committed to providing you with a best-in-class comprehensive benefit plan. We're here to support your health and wellness while ensuring your experience is easy and hassle-free. Take advantage of your plan's features and recent advancements.

MANAGE YOUR BENEFITS ON THE GO

ENHANCED MEMBER SITE AND APP

Using your benefits should be a seamless experience. With the Alberta Blue Cross My Benefits app, your claim and benefit information can be accessed anywhere, anytime and adjudicated immediately.

Save time

- ✔ Check claims history in seconds and submit claims online to get paid faster.
- ✔ Submit receipts online for verification.
- ✔ Upload important documents like a Physician's Written Order, Power of Attorney and Consent to Disclose.
- ✔ Submit pictures of recent claims in real-time if selected for an audit.

Live well

- ✔ Access Balance, our online wellness program, to support your health.

Skip the hassle

- ✔ Use the provider look up tool, powered by Google Maps, to get directions to a local provider that direct bills.
- ✔ Check coverage levels and when you and your family are eligible for vision and dental services.
- ✔ Arrange direct deposit for claim payments.

Avoid surprises

- ✔ Check to see if a prescription drug is covered before going to the pharmacy.
- ✔ Avoid out-of-pocket expenses by checking the ineligible providers list.

A FOCUS ON HEALTH AND WELLNESS

BALANCE

As part of your benefit package, you have access to Balance. This unique FitBit integrated online wellness program recognizes the link between physical and mental health and supports both by providing some essential tools such as

- initial and ongoing health risk assessments;
- a personal health report card, health score and action plan;
- gamification and incentives;
- mood, stress and sleep trackers;
- learns and earns about mental health;
- specific, measurable, achievable, realistic and timely (SMART) goals;
- reminders (mental health, social, breathing, relaxation);
- monthly spotlight topics;
- 30-day challenges; and
- medication reminders.

TAKE FULL ADVANTAGE OF YOUR BENEFITS

FIND THE RIGHT PROVIDER, INSTANTLY

You can reduce your out-of-pocket expenses by using the provider look-up tool to find nearby providers who offer direct billing. Today over 94 per cent of claims are submitted directly to Alberta Blue Cross at the time of service—from pharmacies, dental offices, ambulance providers, vision care providers, chiropractors, physiotherapists, massage therapists and psychologists.

MAXIMIZE YOUR DENTAL BENEFITS

Because different dentists charge very different rates for dental services, it's important to be as informed as possible before getting dental work done. Here are some ways to help you stay informed:

- Ask your dentist if they charge according to the Alberta Dental Association and College fee guide.
- Ask for a predetermination prior to your dental appointment. This allows the office to check how much a plan pays and how much (if anything) they would pay out-of-pocket.
- To learn more visit ab.bluecross.ca/myplan.

BLUE ADVANTAGE

Blue Advantage is a discount program that allows you and your family to save on medical, vision care and many other products and services offered by participating providers. The Blue Advantage website lists providers across Canada that offer savings on everything from hearing aids, contact lenses and eyeglasses to laser surgery, medical devices, mobility equipment and fitness programs.

Enjoy savings by visiting the Blue Advantage website at blueadvantage.ca.

THE RETIREE PLAN

Alberta Blue Cross has partnered with your employer to offer a flexible solution to meet your benefit needs as you head into retirement.

What's in it for you?

- ✔ **An emphasis on wellness**
Access our online wellness program, Balance, and our Individual Assistance Program, which offers financial and legal services.
- ✔ **A smooth transition**
Purchase our retiree plan through a simple, easy-to-navigate process.
- ✔ **No medical review**
All you need to do is apply.
- ✔ **Preferred rate**
You're eligible for a discount on the retiree plan.
- ✔ **Flexibility and choice**
To build your customized plan, simply choose from three levels of coverage for each of your extended health benefits, dental care and prescription drug modules.

How does it work?

If you're between the ages of 50 and 75 at the time of your application, and you apply within 60 days of your group benefits ending, you're eligible. Applying is easy—research, quote, purchase and download your ID card online.

QUESTIONS?

To learn more about your plan options, contact us today. **1-800-661-6995** | ab.bluecross.ca



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