

Benefit details and claim totals

Your benefits

Check this area of the web site to find your benefit booklet (where plan design is suitable) and specific information about your dental, drug, vision and spending account.

Vision: how much coverage you and your dependents have including details of maximums and percents payable, how much each individual on your plan has used so far and when you and your dependents will next be eligible for the full plan maximum.

Dental: when your benefit plan will next cover a dental checkup, the total amounts your plan covers including maximums and per cent payable and how much each individual on your plan has used so far.

Drugs: how much coverage you and your dependents have including details of maximums and percentage payable and a "look-up" feature that allows you to determine whether a particular drug is covered under your plan.

Spending accounts: credit balances during each benefit year, plan rules including how often credits are deposited, when payments will be issued and the items that are allowed to be claimed.

Answers to common questions

What coverage have I used so far?

Your benefits
Dental
Jane Doe - XYZ Company Group 201 (A) ID 123456-78

What is my coverage? | What have I used? | When can I go for my next checkup?

What have I used? Last updated Jan 22, 2013 - 5:00 am MT

Name	Coverage	Amount paid (\$)	Amount remaining (\$)
Jane	Basic/Extensive	123.00	1,275.00
	Orthodontics	2,000.00	1,275.00
John	Basic/Extensive	458.00	2,042.00
	Orthodontics	Not eligible	Not eligible

View claim history

Decisions about treatment remain between you and your health care professional.
The information on this web site does not take into account updates that have taken place since the date indicated above and could include changes to your plan design. Your account must be in good standing for these benefits to apply.

When will I next be eligible for service?

Your benefits
Dental
Jane Doe - XYZ Company Group 201 (A) ID 123456-78

What is my coverage? | What have I used? | When can I go for my next checkup?

When can I go for my next checkup? Last updated Jan 22, 2013 - 5:00 am MT

Dental check-ups are payable at ***% of the 2013 Alberta Blue Cross Dental Fee Schedule.

Name	Code	Procedure	Next date eligible
Jane	01202	Recall exam	Aug 18, 2012
	02142	Bitewing X-ray	Feb 23, 2013
	11101	Polishing	Aug 18, 2012
John	12101	Fluoride	Aug 18, 2012
	01202	Recall exam	Aug 10, 2012
	02142	Bitewing X-ray	Feb 14, 2013
	01202	Polishing	Aug 10, 2012
	12101	Fluoride	Aug 10, 2012

View claim history

What are my maximums and what is the per cent payable?

Your benefits
Dental
Jane Doe - XYZ Company Group 201 (A) ID 123456-78

What is my coverage? | What have I used? | When can I go for my next checkup?

What is my coverage? Last updated Jan 22, 2013 - 5:00 am MT

Coverage	Payable at*
Basic	100%
Extensive	80%
Orthodontic	50%

Plan maximums

Basic/Extensive	Combined maximum up to \$2,500 per person per benefit year (Jan 01, 2013 - Dec 31, 2013)
Orthodontic	\$2,000 per person lifetime (Age restrictions may apply**)
Extensive deductible	\$50 per contract per benefit period (Jan 01, 2013 - Dec 31, 2013). To date \$0.00 has been accumulated to your deductible.
Orthodontic deductible	\$50 per person lifetime

Orthodontic deductible accumulated

Your plan pays according to the 2012 Alberta Blue Cross Dental Fee Schedule

* Your plan will pay a percentage of the maximum amount allowed by your plan fee guide. Some plans will have different percentages for some procedures.
** Some plans limit orthodontic services based on age. Please refer to your benefit booklet for details.
Decisions about treatment remain between you and your health care professional.
The information on this web site does not take into account updates that have taken place since the date indicated above and could include changes to your plan design. Your account must be in good standing for these benefits to apply.

Phone for more information

Customer Services can be reached at 780-498-8000 (Edmonton and area) or toll free in other areas of Canada and the United States at 1-800-661-6995. Our regular office hours are Monday to Friday, 8:30 a.m. to 5 p.m., Mountain Time.

Or, if you'd prefer to email ...

We've provided an email link from every page throughout the web site to make it easy for you to request information or make suggestions. Just click on the "Contact us" menu item and we'll reply as soon as possible.



*The Blue Cross symbol and name are registered marks of the Canadian Association of Blue Cross Plans, an association of independent Blue Cross plans. Licensed to ABC Benefits Corporation for use in operating the Alberta Blue Cross Plan. ABC 81352 2015/02

Secure, online access to

claims & benefit information

Online services

for members

Ensuring plan members have the products and services they need has always been our top priority.

In addition to services provided by our Customer Services contact centre, plan members also have online access to claims and benefits information seven days a week through the member services web site and our new Alberta Blue Cross mobile app. To access the web site, visit www.ab.bluecross.ca and click "Sign in".

Some of the web site features

Mobile-friendly: plan members who visit the member services web site using a mobile device are now presented automatically with a mobile-friendly version of the site.

Submit a claim: in this section of the web site, members can select a benefit category that matches their claim (drug, health, dental, vision or spending accounts) and follow the step-by-step guide to submit their claims online to receive reimbursement.

Your claims: if you've recently sent in a claim and you'd like to find out its current status, this is where you can check to see if it's been received or processed.

If our assessment is complete, a statement will also be available online for you to view and print. To find breakdowns of the total amount of health and dental claims submitted by you and assessed by Alberta Blue Cross, check your claim totals report.

Your benefits: this section of the web site has been designed to provide the benefit information most frequently requested by plan members. It includes specific coverage information such as percentages and maximums (if applicable), how much you have claimed so far, the amount still available for claims and the next date you will be eligible for service.

Where plan design is suitable, your benefit booklet will also be available online.

Forms: our most frequently used forms are available online. The forms page also contains valuable tips about filling in and printing forms. Plus, they are now pre-populated with important information like your name, group and ID number.

Your profile: check online for the address, birth date and phone numbers we have on file for you and your dependents, sign up for the convenience of direct deposit for claim payments, change the way you receive your claim statements and, if plan design permits, update your address and phone numbers and order new ID cards.



Registering for site access

Note: if you know you've entered all the required information correctly and are still having difficulties obtaining site access, contact the Alberta Blue Cross Customer Services department at 780-498-8948 (Edmonton and area) or toll free at 1-866-498-8942 (all other areas) to check the information in your benefit file.

To access the member services web site, go to www.ab.bluecross.ca.

Use the "Sign in" drop-down located in the top right-hand corner of the home page to select "Plan members."

The first time you enter the web site, you will be asked to register by entering the following information from your ID card (see illustration below):

- **Group number.**
- **ID number** (make sure to use the primary plan member's number and include the dash and the two numbers after the dash; for example, 1234567-98).
- **Primary plan member's date of birth.**

Next, you will be asked to submit a reminder question and answer and provide us with the password you'd like to use. The reminder question and answer will be kept on file and used to verify your identity if you forget your password.

Successfully submitting this information allows you to enter the web site immediately.

Once you have registered, each time you return to the site just navigate to the home page and choose "Plan member" from the "Sign in" drop-down.

Alberta Blue Cross ID card

NOTE: for site entrance, you'll need the primary member's ID number (including the last two digits).

GROUP NUMBER	PLAN IDENTIFIER	PRIMARY PLAN	
GROUP 12345	SECTION 321	CLASS FAMILY	ALBERTA BLUE CROSS®
ID NUMBER	NAME	MEMBER	BENEFITS
8123456 - 01	John Smith	John Smith	Drugs Direct Bill
8123456 - 02	Sarah Smith	ABC Limited	Health
8123456 - 03	Dennis Smith		Travel
8123456 - 04	Heather Smith		Dental
ID NUMBER	THE LAST TWO DIGITS IDENTIFY EACH INDIVIDUAL	A LISTING OF YOUR KEY BENEFITS	EFFECTIVE DATE OF COVERAGE
			15/02/21 15/09/01 15/09/01 15/09/01

Your password



Once you've registered successfully, you'll be able to sign in for access to the member services web site seven days a week. **Your password can be changed at any time from within the site.**



Don't forget to check out our brand new smartphone app available for Apple and Android devices.

Finding out if a claim has been processed

Your claims

Submitting a claim

To submit a claim, click on "Submit a claim" on the home screen of the member services web site. This link is also accessible under "Your claims" in the menu bar.

Then choose the type of claim you wish to submit. Follow the steps to enter the required information and submit your claim. You may check the status of your claim at anytime using the "Your claims" link in the menu bar.

Has your claim been received or processed?

To find out the status of claims that you've sent in, click on "Your claims" in the menu at the top of each page. Links for each benefit included in your benefit plan will be available. Depending on your plan design, you may see the following links:

Dental: view details of all dental claims and treatment plans received during the past 24 months.

Health: includes claim details for drugs for which you submitted receipts for reimbursement, as well as claims for extended health benefits, such as vision, hospital, ambulance and audiology services (for example, hearing aids).

Direct bill drug claims: details of claims submitted electronically by your pharmacist and paid to your pharmacist by Alberta Blue Cross on your behalf.

Spending account claims: if your benefit plan includes this benefit, you will see completed spending account claims and statements. A summary containing information about your credits and plan rules is located in the "Your benefits" area of the site.

Claim totals report

To find out the total amount you've claimed for health or dental benefits during the past three years, check the "Claim totals report" available under "Your claims."

The report provides details including

claimed amount: total amount of all products and services claimed grouped by type of benefit;

amount paid by another plan: amounts that other benefit carriers (including other Alberta Blue Cross plans) paid toward your claim;

your portion: this figure is arrived at by subtracting the amount paid by Alberta Blue Cross and any other benefit carrier from the total amount claimed; and

amount paid by Alberta Blue Cross: the amounts that your Alberta Blue Cross plan has paid toward your claim.

Online claim and treatment plan statements

If processing of your claim is complete, an online statement will be available on the site. Access this statement by clicking on the statement number; if needed, print a copy for your files.

Statement number*	Total amount claimed (\$)†	Total amount paid (\$)‡	Claim status‡	Date completed‡
30103472	259.00	75.00	Completed	Mar 13, 2012
30103472	392.00	112.48	Completed	Feb 28, 2012
30103472	259.00	75.00	Completed	Mar 13, 2012
30103472	392.00	112.48	Completed	Dec 28, 2011
30103472	259.00	75.00	Completed	Nov 13, 2011