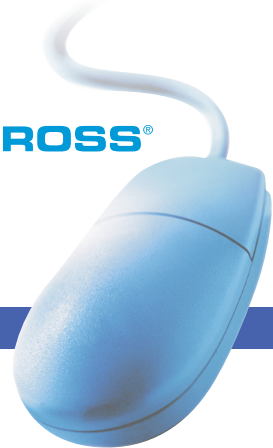


Secure, online access to

# Claims & Benefit information



ALBERTA BLUE CROSS [www.ab.bluecross.ca](http://www.ab.bluecross.ca)

## Three easy steps to registering for site access . . .

### 1. Check your browser:

In order to enter the secure site, you will require an Internet browser capable of interpreting 128-bit encryption. To check your browser's level:

• **Internet Explorer:** Under the "Help" menu choose   "About Internet Explorer." The dialogue box that appears will have an item that says, "Cipher Strength." The number   here should be 128-bit or higher for access to the site.

• **Netscape Navigator/Communicator:** Versions 4.7 and later include 128-bit strong encryption.

To check your level, go to the Help menu and select About Navigator (or Communicator). Look for the section that reads "Contains encryption software from RSA Data Security, Inc." If the next paragraph says, "This version supports U.S. security," you have 128-bit security.

### Some site features:

**About your claims:** Click the "About your claims" link if you've sent in a claim during the past 24 months and you'd like to find out its current status. 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 since January of last year, check your claim summary. Where plan design is suitable, your benefit booklet will also be available online in Portable Document Format (PDF).

**Forms:** Our most frequently used forms are available  online in Adobe Portable Document Format (PDF). The  forms page also contains valuable tips on filling in and  printing forms.

**Frequently asked questions:** Contains a Glossary of   Benefit Terms as well as answers to questions about   claiming procedures, coordination of benefits, who to   contact to make coverage changes, and common reasons   why claims processing can be delayed.

**Your registration information:** Check online for the address, birth date and phone numbers we have on file for you. This area of the web site also lists your dependants and displays their current file information.

### 2. Register for site access:

The address for the site is [www.ab.bluecross.ca](http://www.ab.bluecross.ca). The first time you register for access to the "Member Services" area of the web site, you will be asked to enter your:

- Group number (*your number is 5*)
- Employee identification number (e.g. 123456-78,   from your Alberta Blue Cross identification card)
- Date of birth

We also ask you to submit a "Reminder" question and answer. This will be kept on file and used to verify your identity if you forget your password.

Successfully submitting this information triggers generation of a password that will be displayed online. We recommend keeping a printed copy of your password in a secure location.

*Note: If you know you've entered all the required information correctly, and yet are still having difficulties obtaining site access, phone our Customer Services department at the numbers listed below to check the information on your benefit file.*

### 3. Sign in!

Once you've received a password online, you'll be able to sign in to the secure "Member Services" area of the web site immediately. Your password can be changed at any time from within the site.



**We're serious about protecting the security and privacy of your health benefits information.**

Site security features include 128-bit encryption and automatic sign-out after five minutes of inactivity.

To ensure that only you have access to your personal information, **please keep your password in a secure location.**

**Each page throughout the site has a link to our Customer Services department. Just click on the "Contact us" menu item and we'll reply within one business day. For assistance during office hours, call Customer Services in Edmonton and area at: 498-8948 or toll free in other areas of Canada and the U.S. at 1-866-498-8942**

# At-a-glance summary of your claims

If you want to find out the total amount you've claimed for health or dental benefits, check the "Summary of your claims" table under the "About your claims" menu item.

**Drop-down menus** give you the choice of viewing:

- all available claims information for this calendar year
- claims information for the previous year
- You may also choose to display:
  - all claims for all individuals covered under your identification card, or
  - each individual's information separately.

## To find out if a claim has been processed check "About your claims"

Reference number	Statement ID	Total claimed amount	Total paid amount	Claim status	Date completed	View claim details (EOB)
200424602320	8171268	\$1451.00	\$1451.00	Completed	Sep 07/2004	<a href="#">View</a>
200424602321	8171268	\$175.00	\$175.00	Completed	Sep 07/2004	<a href="#">View</a>
200419403356	7968626	\$59.00	\$59.00	Completed	Jul 22/2004	<a href="#">View</a>
200418000890	7968626	\$59.00	\$0.00	Completed	Jul 22/2004	<a href="#">View</a>

If processing of your dental or health claim is complete, an online **Explanation of Benefits (EOB) statement** will be available on the site. This statement can be viewed online, or printed for your files.

## Coverage categories

The claims summary table contains totals for the amount you've claimed for products or services, the amount paid by Alberta Blue Cross to cover your claims, the amount paid by another insurer and your portion of the claim cost for the following coverage categories:

- **Health claims** - Drugs, extended health benefits, hospital and vision
- **Dental claims** - Basic, periodontic coverage, extensive and orthodontic

*Note: Your benefit plan may not include some of the claim types listed, or may group its benefits differently. For example, your vision coverage could be included under Extended Health Benefits. In that case, zeros would be displayed in the amount columns for vision. Zeros could also indicate that you have not submitted any claims for that benefit in the time period covered by the claims summary.*

## Viewing options

On the first page of the "About your claims" section, you will find a list of the benefits covered by your plan. Depending on your coverage, up to 24 months of health, dental and direct bill drug claims could be available. If you have a spending account, you can now check online for information about your credit and claim activity.

See below for a brief description of the benefit categories:

**Dental** - all dental claims and treatment plans.

**Health** - prescription drugs (for which you submitted receipts) and claims for extended health benefits such as vision, hospital, ambulance and audiology services (for example, hearing aids).

**Direct bill drug claims** - prescription drug claims submitted electronically by your pharmacist and paid to your pharmacist by Alberta Blue Cross.

## Site security features include . . .

- Automatic sign-out after five minutes of inactivity
- 128-bit encryption

