



### inside:

- bike safety: use your head
- controlling drug costs
- answers to your questions
- kids, get ready to colour!
- focus on iron

**BLUELINE... YOUR CONNECTION TO ALBERTA BLUE CROSS**

## Customer profile



Joyce and Ray Baltesson of Edmonton visited their local Alberta Blue Cross office to upgrade their Seniors Plus coverage soon after they heard about changes to government-sponsored vision and dental benefits in March.

## Seniors Plus: Here to help with government program changes

In March, the Government of Alberta announced changes to the Extended Health Benefits program for seniors. The change brought the end of government-sponsored dental and vision benefits for most Albertans ages 65 and over, effective March 31, 2002.

This program change has left many seniors wondering how they will afford additional out-of-pocket costs for dental and optical services, and where to find the health protection they need. Fortunately, for seniors such as Ray and Joyce Baltesson of Edmonton, Alberta Blue Cross is here to help.

Ray and Joyce have been Alberta Blue Cross Seniors Plus customers since 1996. When they heard about changes to the government

program, they visited Alberta Blue Cross to learn how they could maximize their coverage. The Baltessons wanted to be sure their individual health plan would pick up where the government coverage was lost. After speaking with an Alberta Blue Cross representative, they made the decision to upgrade their Seniors Plus plan to include more coverage for essential services including higher maximums for dental and vision care.

If you are over 65 and have questions about how to maximize your individual health plan coverage following recent government changes to dental and vision benefits, call Alberta Blue Cross today.

## Going on a holiday this summer?

If you and your family are travelling outside Alberta this summer, don't forget to purchase emergency medical 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 summer getaway. Protect yourself with travel coverage, then sit back, relax and enjoy the trip!



# The importance of iron

It's one of the most common nutritional shortfalls in North America, and nearly one in five women of reproductive age in Alberta suffer from a shortage of it. It's iron, a strong little mineral that's necessary for a healthy body.

Iron forms part of the hemoglobin in your red blood cells that carry oxygen to your muscles, organs and tissues. This oxygen is used to release energy from the food you eat, and to assist your body in fighting infection. When your body is short of iron, you may experience fatigue, poor concentration, dizziness, shortness of breath, and be more susceptible to colds and other infections.

Females ages 13 to 49 need at least 13-18 milligrams of iron a day, however many consume just 10 milligrams or less.

Insufficient iron can result in iron-deficiency anemia, which is diagnosed through a simple blood test. Once iron sources are depleted, it can take anywhere from a few weeks to a year to restore them.

The good news is most women can fulfill their iron needs by following a healthy diet, such as the one outlined in *Canada's Food Guide to Healthy Eating*. An iron supplement may be



necessary for some women, such as those who are pregnant or breastfeeding, have heavy menstrual flow, athletes, strict vegetarians, and women with specific medical conditions. However, before starting any supplement—especially iron, as there is a risk of overload—be sure to speak with your doctor.

## Where to find iron

Iron is usually found naturally in more colourful foods, such as *red meats*, *dark green vegetables* and *browns* of whole grains. There are two types of iron: heme and non-heme. Heme iron is more readily absorbed by the body and is found in animal products, while non-heme iron is found in plant sources, and is absorbed less easily.

Heme iron	Non-heme iron
Fish (tuna, salmon)	Dried fruits
Some types of shellfish (clams, oysters)	Dark green leafy vegetables
Beef	Seeds and nuts
Pork	Iron-fortified cereals
Poultry (dark meat)	Beans

## To increase iron absorption

- Consume vitamin C-rich foods at most meals. Vitamin C is an iron enhancer, so drinking a glass of orange juice with an iron-enriched bowl of cereal can double or triple iron absorption.
- Avoid drinking tea or coffee with meals; they are iron inhibitors.
- Combine heme and non-heme iron-rich foods in your meals.
- Cook with cast-iron cookware to increase iron in foods.

## Seniors' Corner

### Ageless eating

Regardless of age, income or activity level, it's important to eat healthy. However, as people get older, appetite decreases and so does desire to cook a meal. Some seniors may find it hard to adjust to cooking only

for themselves or their spouse after decades of cooking for large families. And with many seniors living alone, well-rounded meals are often replaced with something quick, convenient and not always nutritious.

While it isn't always essential to plan out

complete meals, it's important to eat a healthy portion of each of the food groups throughout the day. No one food group is more important than the others; for good health, you need them all. Unlike your appetite, your body's need for nutrients never decreases.

### Tips to maintain healthy, ageless eating:

- Keep healthy snacks in your refrigerator, such as fruits and vegetables. Avoid too many cookies or other items high in fat and sugar.
- Use extracts and spices in your foods to enhance smell and taste. Some medications can interfere with taste or reduce saliva in the mouth. Adding more flavour to foods often increases appetite.
- Drink plenty of fluids. Dehydration may lead to diminished appetite and endanger your health.
- Keep a variety of items in your home. Don't only buy canned soups and bananas, for example. Everyone likes variety and monotonous diets may cause some people to simply avoid eating.
- Eat several smaller meals during the day. It's easier for your body to digest the food and you'll maintain energy throughout the day.
- Check into programs that provide meals to your door. It's an easy way to obtain a nutritious meal with minimal effort.

# Be a role model, wear a helmet

More than 6,000 Albertans are injured in bike-related incidents every year and you as a parent can help prevent many of them.

Most bicycle injuries can be overcome or avoided by practicing safe bicycling skills and wearing a helmet. While most parents agree on the safety benefits of wearing a helmet, they may need assistance getting their child or teenager to wear one. The most important thing for you, as a parent, to do is to be a good role model.



- Make sure your child wears a helmet from the moment they first learn to ride a bike.
- Ensure all helmets are properly fitted and safety approved.
- Set a good example by always wearing a helmet yourself when riding with, or without, your children, regardless of how far you go or where you ride.
- Stress the importance of bicycle safety and teach your children the rules of the road.
- Do not allow children to place stickers or labels on their helmet. The glue can weaken the helmet.
- Replace a helmet every five years or if it has been in a crash or is damaged.

Remember, regardless of your age, safe bike handling skills do not guarantee bicycle mishaps won't happen. Always wear a helmet every time you ride.

**On May 1, the Alberta government announced children under the age of 18 must wear a helmet while bicycling in Alberta. If children are found not wearing a helmet while riding, their parents can face fines of up to \$50.**

In the year 2000, Alberta Transportation statistics listed 587 casualty collisions involving bicycles. Tragically, young people under the age of 18 represented 39.5 per cent of the bicyclists involved in those collisions, and children between the ages of five and 14 are at the highest risk for head injuries created from these accidents. Meanwhile, studies have shown the use of approved bike helmets reduces brain injury by 85 per cent.

## Barbecue safely this summer

With barbecue season well underway, it's vital to take safety precautions when handling raw meat.

Known as hemorrhagic colitis, E. coli is nicknamed "hamburger disease" because it is often associated with ground beef. However, it is also linked with undercooked beef, pork and poultry products. Common

symptoms of the disease are mild dehydration and diarrhea. In more severe cases, individuals experience painful stomach cramps and bloody diarrhea. Symptoms usually appear in three to four days, but could appear up to eight days after ingesting the bacteria.

If you exhibit symptoms, drink plenty of clear fluids and see your doctor.



### The Essential Summer BBQ Accessory

Along with ketchup, pickles and buns, backyard barbecuers should be armed with something else this grilling season: a meat thermometer.

### Follow these tips to ensure you have a safe and healthy barbecue season:

- Thaw raw meats on a plate on the lowest shelf of the fridge.
- Keep raw meats separate from other foods.
- Cook hamburger and chicken to an internal temperature of 60 degrees Celsius or 140 degrees Fahrenheit, or until the inside of the meat is no longer pink and the juices run clear.
- Use hot soapy water to clean up counters and utensils. For added precaution, use one teaspoon of household bleach to four cups of water to wipe up.
- Never partially cook meats and then finish cooking them later.
- Avoid cross contamination. Use a clean plate for cooked meats.
- Do not re-use marinade after it has been used for raw meats, unless it is boiled before use.
- When in doubt, throw it out! Don't take chances on undercooked meat.

# You ask...we answer



**Next month, I am starting a new job that includes a health and dental plan. What do I need to do to cancel my individual health plan?**

**- Rachel, Medicine Hat**

Congratulations on your new job! While we are sorry to see you go, we're pleased that your employer is providing health and dental coverage.

For Health Plus(Plan 2008) and Seniors Plus (Plan 2009) customers wishing to terminate an individual health plan, Alberta Blue Cross requires 30 days written notice. You must send us your request for cancellation in writing, by mail or fax. Please include your Alberta Blue Cross identification number, and date and sign the letter. Your coverage will be terminated 30 days from the date we receive your letter.

If you are a Personal Choice (Plan 2007) customer, you may want to consider converting to an Alberta Blue Cross portability plan. The portability plans allows you to retain a scaled-down version of your individual health plan at a reduced cost while you receive employer benefits. This provides you with peace of mind in knowing that you and your family have guaranteed coverage, regardless of future medical conditions. A portability plan is vital in case you ever need to enrol in an individual health plan again due to a gap in employment, becoming self-employed or working for an employer who does not offer benefits.

Call Alberta Blue Cross for more information about portability plans.



**My daughter turns 21 this month and is going back to university for another year in September. Is she still covered by my individual health plan?**

**- Linda, Athabasca**

If your child is a post-secondary student, they are covered by your plan up until age 26, provided they are unmarried and are in full-time attendance at an accredited educational institution.

In order for you to maintain your daughter's coverage, you must complete an *Over 21 Dependent Declaration Form* and return it to Alberta Blue Cross. We will mail this form to you before the start of the September school year. You will also receive a notice prior to your daughter's 21st birthday. You must respond to **both** of these notices by the date indicated. If you do not complete and return these forms to Alberta Blue Cross, we will assume your child is no longer a student and she will be removed from your coverage.

If your child is attending university outside Alberta or Canada, you should consider Alberta Blue Cross' Student Travel Coverage, which provides emergency medical coverage for students pursuing post-secondary studies outside the province. Individual health plan customers qualify for a discount on travel coverage.



**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](mailto:blueline@ab.bluecross.ca).**

**How often am I eligible to visit the dentist for a check-up and have my teeth cleaned?**

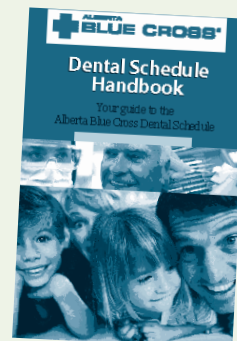
**-William, Lloydminster**

All Alberta Blue Cross Personal Choice and Seniors Plus individual health plans include coverage for a variety of dental services including check-ups, cleanings, fillings, extractions and root canals.

You and your family members are eligible for one standard check-up and cleaning every 12 months. This includes a recall or new patient exam, bitewing radiographs, one time unit of polishing, up to two time units of scaling or root planing, and fluoride. You are eligible for these services every 12 months from the first date of service. The "first date of service" is

the first time you use your coverage; it's based on 12 months, not a calendar year. For example, if you joined an individual health plan in July 2002 and went for your first dental exam on October 23, 2002, then you are eligible for coverage for the same services 12 months later, on October 23, 2003.

Remember to read your *Alberta Blue Cross Dental Schedule Handbook* and to verify the price you will be charged before your appointments.



# Climbing drug costs reinforce plan value

Our customers tell us one of the leading reasons they purchase Alberta Blue Cross individual health plans is for prescription drug coverage—coverage that provides affordable everyday benefits and invaluable protection against future medical conditions.

With the cost of drugs continuing to rise, prescription drug coverage is more valuable now than ever.

A recent study by the Canadian Institute for Health Information found prescription drugs cost Canadians over \$15 billion last year, an 8.6 per cent increase over the previous year. That amounts to an average drug expenditure of over \$500 per person—more than twice as much as a decade ago.

According to the study, costs are rising for a variety of reasons, including increasing use of pharmaceuticals; increases in drug prices and dispensing fees; and trends toward prescribing newer, more expensive medications and prescribing drug therapies instead of other treatments.

In addition, a report released by the federal government in June 2002 indicates sales of brand-name patent drugs rose by 18.9 per cent last year to \$7.5 billion. Under federal legislation, drugs are protected from cheaper generic copies for 20 years.

## Protecting the viability of your plan

In the face of these increasing costs, Alberta Blue Cross is constantly working to manage drug costs to protect the continued affordability of your drug benefit plan. Measures to manage these costs include:

- Least Cost Alternative (LCA) pricing, which substitutes lower-priced products where interchangeable drug products can be used.
- Agreements with Alberta pharmacies that guarantee you the lowest dispensing fee on your medications.
- Auditing of providers to ensure prescription drug pricing and claiming practices are consistent, valid and reasonable.
- Drug-to-Drug Interaction Screening that protects you against potentially dangerous drug combinations, thereby reducing incidences of costly prescription drug waste.
- Product reviews to determine whether drugs merit addition for coverage (see below for more information).

## Product reviews protect plan affordability

Managing drug costs also means that not all drug products are automatically eligible for coverage through your plan. Alberta Blue Cross assesses the scientific, therapeutic and socio-economic value of each new product and determines whether it merits addition for coverage. In 1997, for example, Alberta Blue Cross decided not to cover products for sexual dysfunction, including Viagra. Similarly, we excluded coverage for Propecia for hair loss.

Recently, Alberta Blue Cross assessed drug products for weight loss and concluded that such products would not be considered eligible benefits. With several drug products for weight loss now approved by the federal government for sale in Canada on a prescription basis—and aggressive marketing of these products—use of drug products for weight loss is increasing in popularity and demand is expected to continue to grow. By excluding such products from coverage, Alberta Blue Cross is safeguarding the continued viability and affordability of your individual health plan.

However, even though drug products for indications such as weight loss, sexual dysfunction or hair loss are not covered through your individual health plan, you are free to purchase these products on your own with a prescription from a physician.

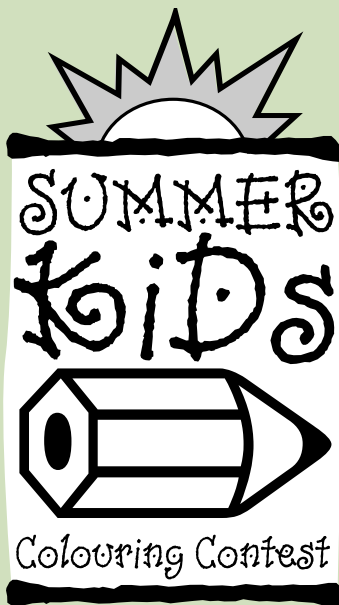
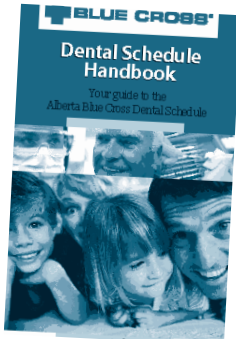
**We value your business. If you have questions or concerns about your prescription drug coverage, please contact one of our customer services representatives.**



# BlueLine and Dental Schedule Handbook earn awards

Alberta Blue Cross has always placed a high value on communication with customers. In June, we were honoured to receive two Capital Awards of Merit from the International Association of Business Communicators, for the *BlueLine* newsletter and the *Alberta Blue Cross Dental Schedule Handbook*. These awards recognize the role these publications play in delivering necessary information to you, our customers, in a useful and effective format.

We welcome and appreciate your continued feedback about *BlueLine* and the handbook.



# Hey kids!

It's time to get creative.

If you like colouring, painting, and drawing pictures, we'd like to see your artwork. Alberta Blue Cross invites you to take part in our Summer Kids' Colouring Contest.

All you have to do is draw a picture of a healthy activity you and your family have enjoyed this summer. You can be as creative as you like; use glitter, glue, colour, stickers or any materials you think would make your piece of art great.

We also want to see what you look like, so don't forget to send us your photo!

All entrants will receive a special Alberta Blue Cross prize for participating. First, second and third prizes will also be awarded in the age 3-5, 6-9 and 10-13 categories.

***Please see the entry form and contest rules accompanying this issue of BlueLine.***

**Deadline for entries is Sept. 13, 2002**



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  
**Calgary** 234-9666  
**Red Deer** 343-7009  
**Lethbridge** 328-1785  
**Medicine Hat** 529-5553

**Grande Prairie** 532-3505  
**Fort McMurray** 790-3390  
 Toll-free from anywhere in Alberta  
**1-800-661-6995**

## 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](http://www.ab.bluecross.ca)**