Secure, online access to

Claims BLUE CROSS^{*} & Benefit information

ALBERTA BLUE CROSS www.ab.bluecross.ca/login.htm

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: Click on the "Security" icon located in the menu bar at the top of your browser. When the "Security Information" screen appears, choose "Navigator" from the menu located on the left. Make sure "Enable SSL (Secure Sockets Layer) v3" is checked and then click the button called "Configure SSL v3." Make sure that the 128-bit encryption option is available and enabled (checked).

Some site features.

About your benefits: If you've sent in a claim during the past 24 months, this is where you'll find information indicating whether it has been received or processed. If our assessment is complete, an Explanation of Benefits statement will be available for you to view and print. Where plan design is suitable, your benefit booklet will also be available in PDF (Portable Document Format).

Summary of your claims: All claims submitted by you and assessed by Alberta Blue Cross since January of last year are now online in the "About your benefits" section.

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.

requently 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.

2. Register for site access:

The address for the site is www.ab.bluecross.ca/login.html 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 (from your Alberta Blue Cross ID card)
- · 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.



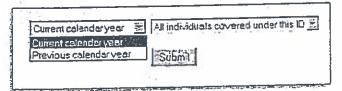
We're serious about protection the security and privacy of your health benefits into matter

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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 benefits" menu item.



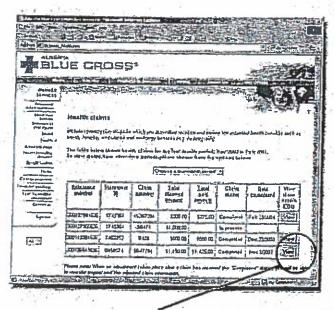
Drop-down menus give you the choice of viewing:

- · 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 benefits"



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 benefits" 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 since Jan. 1, 2002.

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.

New! Spending accounts - for those groups with spending accounts, this section of the web site will contain a summary of important information including how many credits are available and when these credits will be forfeited if not used. In addition, this section provides details of your active and completed claims and—where plan design is suitable—a list of allowable expenses.

Site security features include . . .

· Automatic sign-out after five minutes of inactivity

· 128-bit encryption