



FOCUSED ON THE HEALTH OF ALBERTANS



2003 ANNUAL REPORT

**Alberta Blue Cross** is Alberta's leading provider of quality supplementary health and dental benefits, as well as emergency medical travel coverage.

In 2003 we served 1.3 million Albertans across the province through employer group, government-sponsored and individual health plans. Altogether we processed more than 24 million claim lines with a total value of \$1.017 billion.

Our seven offices across the province and over 600 employees give us a local presence that ensures we are in a position to understand—and meet—the changing health needs of Albertans. Independent and not-for-profit, we remain committed to the past, present and future health and well-being of Albertans.



## Meet some of the Albertans we're proud to serve . . .



**Danielle Maurice, Alberta Blue Cross 50<sup>th</sup> Anniversary Scholarship for Aboriginal Students winner**, currently attending the University of Alberta, Edmonton



**Greg Lorentz, Custom Vac Services Ltd.**, of Nisku



**Will Porter, farmer and rancher** from Czar



**Robert Bilton, Bilton Welding** of Innisfail



**Margaret LaRose, Pharmacy On-Call Ltd.**, Calgary



**Terry Sargeant, Green Power Ltd.**, farm equipment dealership located in Taber, Medicine Hat and Burdett





## Alberta Blue Cross — An active partner in assuring a healthy future for Albertans

For many Albertans, 2003 was a time of great uncertainty. Over the course of the year, the economy was affected by a rapidly rising Canadian dollar, the war in Iraq led many to worry about global instability, severe acute respiratory syndrome (SARS) claimed 44 lives in Toronto and the power blackout in Ontario and parts of the United States led many people to wonder about the stability of our infrastructure.

Closer to home, after two years of drought conditions, Alberta's agricultural sector was hit hard by the discovery of bovine spongiform encephalopathy (BSE) in an Alberta cow and the subsequent closure of the U.S. border to Canadian beef and cattle.

Through times like these, we know that the peace of mind gained by having an Alberta Blue Cross benefit plan becomes even more important, so we worked with Albertans to ensure our products and services continued to meet their evolving needs and changing circumstances.

Despite the uncertainty in some sectors of the economy, however, many Albertans continued to thrive and prosper. In 2003, strong oil and gas prices and continued population growth led to a booming oil patch and expanding housing market. This growth led to increases in our customer base as employer groups added new employees, and individuals and families without employer-sponsored benefits continued to acquire individual health plans.

Alberta Blue Cross remains committed to the long-term goal of ensuring our province is a healthy place to live. To this end, in 2003 we partnered with both the Alberta Alcohol and Drug Abuse Commission and the Canadian National Institute for the Blind in public awareness campaigns to promote healthy choices for individuals. We also upgraded the Drug-to-Drug Interaction screening software that helps provincial pharmacists protect Albertans from adverse reactions. As well, we consulted with physicians to develop a new reporting mechanism for special authorization of specific prescription drugs.

At the same time, we worked to ensure our continued financial viability by reinforcing the reserve fund necessary to meet future operating requirements. As our customer base grows and the demand for supplementary health benefits such as prescription drugs continues to rise, our reserve fund is vital for providing the backstop we need to successfully provide for claims that could result from a catastrophe or epidemic, and to maintain reasonable rates despite economic fluctuations.

In April 2003, the Minister of Alberta Health and Wellness released the Alberta Blue Cross Review Committee report and the Alberta Government announced that it had accepted most of the Committee's recommendations. These recommendations included suggestions for minor changes to the way we operate and reaffirmed the Committee's recognition of the unique value Alberta Blue Cross brings to Albertans. In the coming months we'll be working with the Alberta government and our customers to implement these changes, including accommodating the Premium Tax and the Payment In Lieu Of Tax.

As our competitors concentrated on generating profits for their shareholders throughout 2003, we reaffirmed our focus on providing the core benefits our customers need through products aligned with what a broad cross-section of Albertans request. As an Alberta-based, not-for-profit organization, Alberta Blue Cross is directly responsive and uniquely accountable to Albertans—and we're dedicated to meeting their needs.

In the years to come, we'll continue to earn the trust of Albertans by providing affordable supplementary health plans, remaining financially viable and aware of changing needs by listening to our customers, and living in the communities we serve. It's an exciting time to be part of Alberta and we are proud to have roots deep in the soil of this province.

**Ron Malin**  
President and Chief Executive Officer

**George H. Cornish**  
Chair, Board of Directors

# PEACE OF MIND IN TROUBLED TIMES

As an Alberta-based company, we are acutely aware of the economic difficulties many Albertans face due to the beef crisis. All our employees live and work in Alberta, and we talk with Albertans every day through our call centre teams and sales and service representatives.

By providing timely, accurate and relevant information, we help customers make informed decisions about their supplementary benefits—decisions that will suit their needs today and well into the future.

“The loss of income in one part of the operation is hard enough to deal with, but it’s the uncertainty that’s wearing us all down.”  
— Will Porter

## Providing affordable plans for individuals and families

Like many Alberta Blue Cross customers, Will Porter, a third generation farmer and rancher from Czar, is still reeling from news of the discovery on May 20, 2003 of a single Alberta cow with bovine spongiform encephalopathy (BSE) and the subsequent border closures that have devastated Alberta’s beef industry. The beef crisis has adversely affected his business’s bottom line, but he’s managed to weather the crisis so far because his operation is diversified and he has always carefully analyzed and managed potential risks.

In addition to operating a feedlot and investing in livestock, Will and his partners, and the two ranch hands they work with, also raise cows and calves and cultivate 2,500 acres of his 9,500 acre farm. “The loss of income in one part of the operation is hard enough to deal with,” Will admits, “but it’s the uncertainty that’s wearing us all down. And, so far, there’s no end in sight.”

Just as he’s careful to manage business risks by making sure each area of his operation is self-sustaining, Will makes sure he’s covered in case of a medical emergency. As he points out, his is a physically demanding job and coverage for unexpected illnesses or accidents is important.



## Alberta Blue Cross supports fellow Albertans affected by the beef crisis

When the extent of the beef crisis became apparent to Albertans in the summer of 2003, we knew we had to help where we could. We made it attractive for our employees to purchase Alberta beef by offering a payroll deduction program. Through this program, employees purchased close to \$50,000 worth of Alberta beef. And, when we held our “Big Beef BBQ” in September, employees enthusiastically lined up to enjoy Alberta beef burgers. All proceeds from the barbecue were donated to charities for the purchase of beef products.

In addition, Alberta Blue Cross purchased \$25,000 worth of Alberta beef through our Hearts of Blue employee-run charity. This beef was donated to Alberta charities including the Calgary Inter-Faith Food Bank Society, Mustard Seed Street Ministry of Calgary, Grande Prairie Odyssey House, Grande Prairie Salvation Army and Food Banks in Lethbridge, Medicine Hat and Edmonton.

**Dennis Scott of Innisfail Meats helps Gerry Hunt of Loaves and Fishes, Red Deer, and Jeannette Rogers of Alberta Blue Cross deliver beef donations.**





**Will Porter, farmer and rancher, Czar**

Since he does not have access to an employer-sponsored group benefit plan, Will has arranged for coverage through an Alberta Blue Cross individual health and dental plan.

"My Alberta Blue Cross sales representative, Karen Misura, talked to me about the coverage I need and put together a package that works," says Will. "I can't say enough about her and her co-workers. When I have a question about my benefits or claims, they get me the answer I need right away."

As an added advantage, Will's health and dental plan premiums can be claimed as a medical expense on his tax return—lowering the cost of his coverage significantly. "My plan gives me good value for the dollar," says Will. "How can you go wrong?"

“ Did we feel good about the way Albertans showed their support by buying beef after May 20? You bet!” says Will emphatically. “ It will be a long time before farmers and ranchers in this province forget the fact that for the first time ever, in a crisis like this, beef consumption actually went up. It’s great to know that Albertans believe in the quality of our products. ”



# MEETING THE CHALLENGE OF CHANGING TIMES

One of the most diversified agricultural areas in Canada is in southern Alberta where Green Power Ltd. operates three agricultural equipment dealerships. Its main customers are farmers who grow everything from cereals and chick peas to root crops like potatoes and sugar beets—yet even they haven't escaped the economic effects of Alberta's beef crisis and the resulting uncertainty.



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**Burke Torscher and Terry Sargeant,  
Green Power Ltd.**

## Flexible and cost efficient

When Medicare was adopted by the province of Alberta over 30 years ago, Alberta Blue Cross saw a need for employer group plans that would complement the new program by providing health and dental benefits.

Green Power Ltd., a farm equipment dealership with offices in Burdett, Taber and Medicine Hat, was one of the first employer groups to sign up for the new coverage—and they've had an Alberta Blue Cross benefit plan ever since. Allan Friesen, their Alberta Blue Cross sales representative, has worked closely with Green Power Ltd. for the past 15 years to ensure they have the coverage they need to keep their employees healthy and productive.

"I'm sure I speak for all of us here at Green Power Ltd. when I say I'd be lost without my Alberta Blue Cross benefit plan," says Terry Sargeant, the company's controller. "It definitely helps us to keep employees productive and on the job." Terry appreciates the control he gains by being able to check his benefits and the status of his claims around the clock through the secure Alberta Blue Cross Member Services Internet web site.

Founded in 1935 by the husband and wife team of Clarence and May Weatherhead, Green Power Ltd. has the distinction of being one of the oldest continuously-run John Deere dealerships in North America. Their son, Larry, has now taken over as principal, but May is still active in the business. In fact, she hasn't missed a workday in the past 70 years and can still be found at the dealership going over the accounts and balancing the books.

During the past 70 years, Green Power Ltd. has had its share of ups and downs so it will weather the latest downturn caused by the beef crisis. "Most farmers are diversified but, even so, they have to view their





Clay Evans, Green Power Ltd.

operation as a total business,” says Terry. “If one area of their business is affected, the whole business is affected—and they’ll have less money to spend on purchases of farm equipment until the problem is resolved.”

**Travel coverage**

With continuing increases in the cost of emergency medical care in other countries, as well as global events that have significantly increased costs for travel coverage carriers, Alberta Blue Cross’s travel coverage was strengthened in 2003. This enables us to continue to offer travel coverage to as many Albertans as possible, at a competitive rate, while ensuring the sustainable management of emergency medical care claims incurred.

The employees of Green Power Ltd. particularly value the travel coverage provided through their employer group plan. They’re close to the American border so they often take weekend trips down to Montana. The peace of mind from knowing that they’re covered in case of a medical emergency makes spur-of-the-moment trips all the more enjoyable.

“...a flexible and cost-effective benefit plan provides peace of mind in times like these.”  
— Terry Sargeant

**Communicating with Albertans**

*In addition to the personal contact Alberta Blue Cross provides through our call centres and sales representatives, in 2003, we also undertook several mail and telephone surveys through which we received feedback from thousands of individual Albertans about their supplementary health needs and priorities.*

*Results of the surveys ensure our products and services are aligned with a broad cross-section of Albertans.*

**Jenna Turner, Individual Products Administrative Support**



## GROWING WITH ALBERTA

2003 was a year of strong economic contrasts for Albertans. While the agricultural industry stagnated under the effects of the beef crisis, the Alberta economy was strong overall and the housing and oil and gas industries were areas of particular growth. Attracting and retaining quality employees became a high priority for businesses in those sectors of the economy.



Greg Lorentz, Production Manager, Custom Vac Services Ltd., Nisku

### Attracting—and keeping— high quality employees

Custom Vac Services Ltd. of Nisku experienced rapid growth in 2003, and Alberta Blue Cross was there to help as the company went from 12 to 32 employees in the space of a year. Its high quality vacuum trucks, hydrovacacs and trailer-mounted vacuum systems are in high demand in the western Canadian oilpatch.

Co-owners Laura and Randy Luck feel that their Alberta Blue Cross benefit plan helps them recruit and keep employees. “Most people we interview for jobs ask about our benefit plan, and we’re glad to be able to tell them that they’ll be covered by Alberta Blue Cross,” says co-owner, Laura. “They know the name, and I think it helps us get the high quality employees we need to keep up with the amount of work coming our way.”

Right now Custom Vac Services Ltd. has virtually no staff turnover, and is able to produce about 96 units per year, from start to finish—and it’s getting busier by the day.

Laura and the staff at Custom Vac Services Ltd. appreciate the fact that they get personalized service from their Alberta Blue Cross sales representative, Jeff Stevenson.

“Jeff has seen us change and grow and it’s nice to have our benefit plan taken care of by someone who’s enthusiastic and who takes an interest,” says Laura. “Most of all though, as a small manufacturing plant, we need someone who can help us make decisions. We’re confident that the decisions Jeff has helped us make are the right ones for us. We’re a close-knit shop, and the health of our employees is one of our highest priorities.”

“...as a small manufacturing plant we need someone who can help us make decisions. We’re confident that the decisions Jeff has helped us make are the right ones for us.”

— Laura Luck





*Kevin Masson, Shop Foreman, Bilton Welding Ltd., Innisfail*



**Robert Bilton,**  
*company owner*

## Success through diversification and a strong customer-service orientation

**B**ilton Welding Ltd. of Innisfail had a banner year in 2003, adding 10 new employees and increasing its shop space to over 20,000 square feet. Its 50 employees produce a customized line of products including horizontal and vertical tanks, pressure vessels and separator packages for the oil and gas industry that can be found in service across North America, South America, Eastern Europe and the Middle East.

Like Robert (Bob) Bilton, who grew up on the land his family has farmed since 1892, many of Bilton Welding's employees are long-time area residents with strong ties to the land and their community. It's obvious from talking with Bob and his office staff that they're successful because of their high quality staff and the company's "can-do" spirit.

Not surprisingly, given their own customer service orientation, Bob and his accounts manager, Tina Savoury, appreciate good service when they encounter it. "Alberta Blue Cross employees really seem to want to find answers for your questions," says Bob. "We're a busy shop and we like to work with people who are serious about providing good service."

They also like the fact that when they call Alberta Blue Cross, they deal with a plan administrator and sales representative they know by name. Daryl Teron, their sales representative, knows their company and its employees and is able to provide the advice they need, when they need it.

“ Alberta Blue Cross employees really seem to want to find answers for your questions.”

— Robert Bilton

### Online services for plan administrators

Alberta Blue Cross's new, secure Internet-based service, iBlueLink gives plan administrators like Denise Glasgow of Bilton Welding one more way to submit eligibility information, view Statements of Accounts, order new identification cards and check the status of recent updates.

"Now I can make a choice about whether I want to pick up the phone and talk to someone personally at Alberta Blue Cross, or check the status of my transactions online during the day or after hours and on the weekends," says Denise.

The staff at Bilton Welding like the improved efficiencies iBlueLink provides. "Most of our communication with customers is now online," Bob points out. "iBlueLink saves us time—and money—by aligning with our other business processes."

**Denise Glasgow, Plan Administrator,**  
**and Tina Savoury, Accounts Manager, at Bilton Welding**



# WORKING WITH GOVERNMENT TO IMPROVE THE HEALTH AND WELL-BEING OF ALBERTANS

For the past 30 years, Alberta Blue Cross has maintained a close working relationship with the Government of Alberta—a relationship that goes far beyond the paying of claims.

*In 2003, we served over one million Albertans, paying more than \$1 billion—or 94 per cent of the money we received—back to plan participants and providers through claims payments. The efficiency of our operations and our detailed knowledge of health services utilization and trends positions us to provide valuable assistance to government program sponsors as they work to ensure the viability of the programs and services Albertans value.*

Our head office location—close to the government centre in Edmonton—allows our employees to work directly with provincial government personnel on a daily basis to provide a wide range of services, from assisting with the development, implementation and administration of programs to ongoing communication and interaction with plan participants. Our Provider Relations specialists work closely with physicians, pharmacists and other medical specialists and professional bodies to inform and educate them about the government programs we administer.

During 2003, as a trusted partner and expert resource, employees from our Government Operations, Pharmacy Services and Clinical Drug Services and Evaluation departments continued to generate comprehensive program reports that assisted government plan sponsors in accurately measuring plan performance.

At the same time, our Scientific and Research Services department continued to provide scientific and administrative support to the Alberta Health and Wellness Expert Committee on Drug Evaluation and Therapeutics. The department's staff completes economic and clinical summaries for selected products under consideration for potential addition to the *Alberta Health and Wellness Drug Benefit List*.

Scientific and Research Services department staff also continue to contribute to areas outside of the scientific and administrative support for the Expert Committee on Drug Evaluation and Therapeutics. Of note, Dr. Eugenia Palylyk-Colwell and Dr. Carlyn Volume-Smith, two of our highly-skilled Scientific and Research Services department employees, have been accepted on the roster of potential clinical and pharmacoeconomic reviewers for the national Common Drug Review Procedure. In addition, they continue to share and develop their expertise through professional associations with the University of Alberta's Faculty of Pharmacy and Pharmaceutical Sciences and other external organizations.

Since 2001, Alberta Blue Cross has supported government programs by providing online access to the *Alberta Health and Wellness Drug Benefit List* via the Internet. Links on both the Alberta Health and Wellness and Alberta Human Resources and Employment web sites give health providers and members of the public fast, convenient access to the entire list and its supporting documents. We also continue to publish the 300-plus page *Alberta Health and Wellness Drug Benefit List* annually, as well as its quarterly updates and periodic additions, which are mailed to every pharmacy and physician's office in Alberta.

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## Maintaining plan viability

*In order to maintain the viability of government, employer group and individual health plans, Alberta Blue Cross continues to implement cost-saving plan features and operating efficiencies including:*

- *Electronic claims adjudication through pharmacies and dental offices.*
- *Agreements with pharmacies, ambulance operators and dental providers to establish maximum charges.*
- *Monitoring health care providers' claiming practices and compliance with agreements through periodic audits.*
- *Least Cost Alternative pricing, which allows lower-priced prescription drug products to be substituted for higher-priced ones where interchangeable drug products are available.*
- *Special Authorization Status Reports: twice-weekly reports that provide physicians with fast reporting of decisions relating to their requests for prescription drugs not otherwise eligible for coverage.*





**Margaret LaRose and Doug Levy  
of Pharmacy On-Call Ltd., Calgary**

### **Drug-to-Drug Interaction screening software updated**

In the last year alone, Alberta Blue Cross's Drug-to-Drug Interaction screening software flagged over 1.8 million possible interactions. We'll never know just how many medical emergencies and hospital visits this screening prevented, but we do know that it's a useful tool for pharmacists who use it in conjunction with their professional expertise to manage our shared customers' drug regimes.

The latest upgrade to the Drug-to-Drug Interaction screening software was completed by Alberta Blue Cross in June 2003. The new version introduces a more effective way of classifying severity levels and does not require any software changes or upgrades by pharmacies.

This new version provides more detail and uses fewer abbreviations for interacting products. The new version also allows pharmacy providers to view an especially useful list of the individual drug agents that interact.



## **Putting patients first**

**A**s Doug Levy, a Calgary-area pharmacist, points out, "Everything needs to work together for the good of the patient." Doug and his associate, Margaret LaRose, have operated Pharmacy On-Call Ltd. since 1998. They see many patients who are discharged from hospital with a "handful" of prescriptions and only a vague notion of how and when to take them or what type of benefit coverage they have. Doug is on a first-name basis with the pharmacy service representatives at Alberta Blue Cross and relies on them to provide the information he needs quickly and efficiently.

"Between the helpful staff in the pharmacy call centre at Alberta Blue Cross and the Drug-to-Drug Interaction software they provide, I'm better able to look after my patients," says Doug. "They help us to do our job—and do it right the first time."

With an aging population, many of his patients have adult children who are working full time and are busy after hours driving their own kids to hockey and baseball games. Doug and Margaret, and their staff of technicians and aides, make sure that their patients get the attention they need so they can begin the healing process—or at least rest comfortably. If it takes delivering blister packs of medications to an elderly patient's mailbox every day, Pharmacy On-Call Ltd. will make sure it happens.

"If you come to Pharmacy On-Call Ltd. for a bottle of shampoo, I won't be able to find you one—we don't stock it," says Doug. "But we'll sure do our best to fill your prescriptions and give you the information you need to use your medication effectively."

**“ I believe the collaborative relationship  
we have with Alberta Blue Cross is  
vital to our operation. ”**

**— Doug Levy**



# SUPPORTING HEALTHY COMMUNITIES FOR ALBERTANS

In addition to fulfilling our mission to provide supplementary health care and related benefit programs and services for the benefit of Albertans, Alberta Blue Cross also provides valuable services to the province and its residents by initiating and participating in community-based programs and projects designed to improve the health and well-being of Albertans.

## Employees enthusiastically support Alberta communities

Our employee-run charity committee, Hearts of Blue, was busy in 2003 collecting and donating goods and volunteering its time to over 15 different Alberta organizations. This included the Mustard Seed Church, which received shoes and hygiene supplies, and Meals on Wheels, which gratefully accepted a new tilt cart for use in their warehouse.

Alberta Blue Cross and its employees also contributed to the health and well-being of Albertans. Some highlights:

- Over 90 employees and their friends and families donated blood through the Corporate Challenge blood donor challenge,
- the food for five meals was donated and served to hundreds of inner-city seniors through a partnership with Operation Friendship,
- thirty-one used computers were reconditioned and donated to charitable organizations throughout Alberta,
- over \$100,000 was donated to four different United Ways in the province,
- more than \$6,000 was raised by two teams entered in the Row for Life Festival to support cancer research,
- the Ride of Hope bicycling team was organized by employees and raised over \$20,000 for the Kids with Cancer Society, and
- over \$5,000 was donated to Alberta charitable organizations through Casual for a Cause days.



**Barry Christensen of Alberta Blue Cross with his daughter, Emma, after completing the 2003 Ride of Hope**

## Vision safety radio promotion

In 2003, as part of our commitment to health promotion and education, we teamed up with the Canadian National Institute for the Blind (CNIB) and the Alberta Association of Optometrists for a public awareness campaign to promote vision safety across the province.

Throughout the February 2003 radio campaign, Albertans heard hard-hitting testimonials from individuals who have suffered vision loss. The spots emphasized the importance of vision safety in the workplace, regular eye exams and the use of proper eye protection when participating in sporting and recreation activities.



**Lillie McIsaac, Canadian National Institute for the Blind**

## Barb Tarbox video sponsorship

Many Albertans became aware of Barb Tarbox and her powerful anti-smoking message during the fall of 2002. Her rapport with junior high school students—who are particularly vulnerable to smoking addictions—was becoming legendary but, tragically, Barb only lived until May 18, 2003.



**Barb Tarbox**

Realizing the potential of a video to keep Barb's message alive, the Alberta Lung Association had filmed Barb in action and discussed promotional opportunities with the Alberta Alcohol and Drug Abuse Commission (AADAC). As a result of these discussions, AADAC, Alberta Blue Cross and Health Canada formed a partnership resulting in a 16-minute video called *Barb Tarbox: A Life Cut Short by Tobacco* which was widely distributed throughout the province.

## Supporting Alberta students in their quest for higher education

Each year, Alberta Blue Cross's 50th Anniversary Scholarship program offers awards to 60 post-secondary students at 19 Alberta institutions. The scholarship program was established in 1998 as an investment in the future of Alberta and a celebration of our 50 years of service to Albertans. Each scholarship is based on scholastic achievement, financial need and community involvement. Annually, three of the 60 awards are reserved specifically for aboriginal students like Danielle Maurice of Edmonton (shown right).

Danielle attained a 93.4 per cent average in the five core academic courses in grade 12 and still found time to volunteer with Big Sisters and Big Brothers of Edmonton in their In-School Mentoring Program. She's now well on her way to achieving her goal of becoming a medical doctor and providing a good role model for aboriginal youth.

In her scholarship application Danielle stated, "I am a young Metis female who is very interested in helping the aboriginal community. I feel very strongly that the importance of education cannot be stressed enough to all aboriginal people—but especially to the youth."

We're pleased to be able to invest in the future of Alberta by helping Danielle, and her fellow scholarship winners, achieve their goals and dreams.



***Danielle Maurice,  
scholarship winner  
and University of  
Alberta student***



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*Our Mission:*

*To provide  
supplementary health care  
and related benefit programs  
and services, on a viable,  
not-for-profit basis,  
for the financial protection  
and well-being  
of our publics.*





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