



Serving
Albertans—
one at
a time

2006 Annual Report



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.

Alberta Blue Cross is the largest supplementary health benefits provider in Alberta and one of the largest in Western Canada. Alberta based and Alberta grown, we serve more than 1.3 million Albertans with coverage through small and large employer group plans, individual plans and government-sponsored programs. In 2006, Alberta Blue Cross processed more than 28 million claim lines with a value of \$1.4 billion. Despite the broad scope and volume of our business, we practice a front-line approach to business—responding on a first-hand, personal basis through toll-free customer service lines, seven local offices and the Internet.

Serving Albertans—one at a time

www.ab.bluecross.ca



Serving Albertans—one at a time

Since 1948, Alberta Blue Cross has met the supplementary health benefit needs of generations of Albertans. Today we serve over 1.3 million Albertans through individual plans, employer group plans and government-sponsored programs—with direct, personal service provided to each and every one of our customers. Over the years, we've successfully met the changing needs of our customers by understanding that at the heart of our business are individual Albertans. We remain committed to these plan participants, plan sponsors and government program sponsors. Exceptional customer service is fundamental to the stability of the long-term and satisfying business relationships we have forged over the years.

2006 was a successful year for our organization, reflecting an extraordinary provincial economy and strong population growth across the province. It was a banner year in terms of our success in reinforcing the special link we have with our customers and suppliers. In 2006 alone, we responded to more than one million telephone inquiries and replied to thousands of e-mails received via the Internet.

Throughout 2006, our highly trained individual health team responded to calls from thousands of Alberta families without employer group benefits—many of them new to the province. We successfully administered the Alberta Dental Assistance for Seniors Program begun in 2005, and continued to support thousands of small and medium-sized employers as they added or expanded Alberta Blue Cross benefit plans to help recruit and retain quality employees. By continually diversifying and strengthening our products and services, we've been able to successfully meet the changing needs of our customers.

In 2006 we controlled rate increases and continued to deliver improved value. Our technology investments enabled us to capitalize on efficiencies to help us meet customer expectations today and, at the same time, allocate funds to our reserves to position us well for the future. As a not-for-profit organization, we ensure every dollar spent on behalf of our customers is a wise investment.

Our longstanding commitment to the health of Albertans is reflected in our support for our employees to help them maintain healthy, balanced lifestyles. We realize that healthy employees are key to successful organizations. In 2006, we were delighted when Alberta Blue Cross was recognized with the Premier's Award of Distinction for Healthy Workplaces for encouraging employees to maintain a healthy work-life balance. We have shared our experience with group plan sponsors interested in achieving the same level of success.

In these and many other ways, Alberta Blue Cross is honored to be the supplementary health benefits provider of choice for Albertans. We look forward, with confidence and optimism, to continuing to serve Albertans—one at a time.

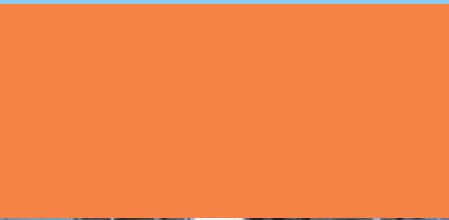
Ron Malin

President and
Chief Executive Officer

L.G. Young

Chair,
Board of Directors

2006 was a banner year in terms of reinforcing the special link we have with each and every customer and supplier.



Direct, personalized service—across the province

Alberta Blue Cross offers group benefit plans to meet the diverse needs of Alberta-based employers, with two employees to thousands. Our group customers say providing employee benefits plays a more significant role today in attracting and retaining employees. In 2006, the number of Alberta Blue Cross employer group customers climbed to more than 4,700. We also had significant growth in Health Spending Accounts—for both long-standing and new customers.

Alberta Blue Cross employer group customers are served primarily by sales and service representatives through our Edmonton head office and six regional sales offices in Calgary, Red Deer, Medicine Hat, Lethbridge, Grande Prairie and Fort McMurray. A hallmark of Alberta Blue Cross service is our approach: personal, direct contact with our customers through on-site visits and phone calls.

Growing with our booming economy in Central Alberta

In 2006, the Red Deer office was a hub of activity. “We saw tremendous growth in our small group market in central Alberta,” says Daryl Teron, Red Deer senior group representative. “Many of our new groups were in the manufacturing, oilfield servicing and supply and construction sectors.”

In addition to new customers, Daryl and his Red Deer office colleagues continued to provide personal service to hundreds of existing customers, many making changes to their benefit plans in response to the Alberta economy. One such company, Abacus Datagraphics, specializes in up-to-date mapping of the many surface and underground features related to oil and gas facilities. With customers all over the province, the 15-year-old firm with 95 employees maintains the *Oilfield Atlas of Alberta* and AbaData®, an on-line mapping program. The company also has several experienced field crews who specialize in mapping areas where little information is available.

For Abacus Datagraphics, 2006 was a good year for business. “We hired more people to ensure those we already had were able to have balance in their lives,” says Noreen Selvais, vice-president responsible for staffing and benefits. “It has always been our philosophy to treat our employees well.” That includes comprehensive health and dental coverage, which they enhanced in 2006 with additional dental benefits.

Abacus Datagraphics has high praise for the service they receive from Alberta Blue Cross. “We switched to Alberta Blue Cross ten years ago so we could deal directly with the local office in Red Deer,” says Noreen. “Daryl and Jeannette are fantastic. Our phone calls are answered promptly and the service we receive is great.” Notable approval from those who know what service is all about—one person at a time.

Top left: Red Deer office staff (left to right) Daryl Teron, Anne Marie King and Jeannette Rogers.

Above and bottom left: Abacus Datagraphics employees in their Red Deer office.



Specialized service to Peace River and beyond

In a land featuring the rugged beauty of the spruce-blanketed Buffalo Head Hills, the wide and majestic Peace River and an abundance of farmland is the thriving hamlet of La Crete.

One of the area's largest employers is the locally-owned La Crete Sawmills. Established in 1989, today the sawmill employs 110 full-time staff and contracts 35 logging trucks to haul spruce logs to the mill from December to the end of March, 24 hours a day, six days a week. "In winter, the whole forestry industry revolves around logging," says Helena Fehr, benefits administrator and log haul administrator. "It's very big business here."

The mill's main product is high quality, northern Alberta white spruce lumber that is shipped to destinations all over North America and to Japan. By-products from lumber production are manufactured into wood pellets and wood shavings, and shipped to locations around the world.

La Crete Sawmills, an Alberta Blue Cross customer since 1997, enjoyed a very busy year in 2006. "We upgraded our two saw lines, basically creating a new mill facility," says Helena. "It was a major undertaking."

Marilyn Kapeller, senior group representative in our Grande Prairie office, provides direct service to La Crete Sawmills. She looks forward to the six-hour drive at least twice a year to check in with one of her most northerly customers. "Helena and her colleagues treat me like a friend," she says.

Supporting their employees' health benefits is very important to La Crete Sawmills. In 2001, they added flexibility to their coverage. Five years later, in 2006, La Crete decided to add short and long-term disability, critical illness and life insurance and "shopped around" for options. "Marilyn was extremely helpful and put together a package of these benefits to meet the needs of our employees. We went with what Alberta Blue Cross offered through Blue Cross Life Insurance Company of Canada," Helena says. "Our employees appreciate having this coverage and the peace of mind that it's there if they need it." Just one more example of how serving Alberta employers one at a time has earned Alberta Blue Cross the trust of thousands across the province.



In 2006, the number of Alberta Blue Cross employer group customers climbed to more than 4,700.

Above: Logging trucks and finished lumber at La Crete Sawmills.

Top right: Grande Prairie representative Marilyn Kapeller (left) meeting with Helena Fehr, benefits administrator for La Crete Sawmills.

Bottom right: One of the new saw lines installed in 2006.



Today we administer programs sponsored by three Government of Alberta and two federal government departments—serving hundreds of thousands of Albertans.

Supporting government supplementary benefit programs

For 37 years, the administration of government-sponsored supplementary health benefit programs has been an integral part of Alberta Blue Cross's business. Beginning in 1970 with Alberta's Coverage for Seniors and Non-Group Coverage programs, the variety, scope and complexity of government programs administered by Alberta Blue Cross have increased substantially. Today we administer programs sponsored by three Government of Alberta and two federal government departments—serving hundreds of thousands of Albertans.

Over these years, Alberta Blue Cross has worked continually with program sponsors to achieve cost-effective program management, attain efficient adjudication of the thousands of claims received every day and meet customer service objectives. In the process we have acquired in-depth knowledge of trends in health services and how they are used in Alberta. Consequently, government program sponsors regularly call on Alberta Blue Cross for assistance as they work to ensure the long-term sustainability of these supplementary health benefits programs that Albertans value highly.

Partnering to provide effective prescription drug plan management for Albertans

Alberta Blue Cross is contracted by Government of Alberta supplementary health benefit program sponsors to provide many support functions related to the effective administration of these programs. This includes responsibilities relating to the prescription drug programs for hundreds of thousands of Albertans. Examples of these services include:

- **Update, maintain and distribute the listings of eligible products, program policies, pricing and interchangeable drug product categories.** This includes preparing and maintaining the *Alberta Health and Wellness Drug Benefit List* of over 3,700 eligible prescription drug products for all prescription drug programs sponsored by the Government of Alberta, as well as the more program-specific *Alberta Employment, Immigration and Industry Drug Benefit Supplement*. Each list is available in printed form, on CD-ROM or on-line through the sponsoring department's web site, and is updated quarterly with new products and pricing. To meet the needs of pharmacists and physicians throughout the province, Alberta Blue Cross, on behalf of Alberta Health and Wellness, introduced an interactive, inquiry-based version of the *Alberta Health and Wellness Drug Benefit List* in June 2006.

Top left: Alberta Blue Cross administers a number of government-sponsored programs that benefit growing Alberta families.

Above: Alberta Blue Cross customer claims, including those covered under government-sponsored programs, represent over half of all prescriptions dispensed in community pharmacies across Alberta.



- **Administer the annual prescription drug price quotation process** for products listed in the drug benefit lists for Government of Alberta-sponsored programs. Manufacturers must submit product price quotations for their products to be listed as eligible benefits and agree to hold their prices and maintain adequate supplies for one year.
- **Administer the Special Authorization process**, on a patient-by-patient basis, for coverage of prescription drugs not listed as general benefits under government-sponsored programs. To carry out the special authorization process on behalf of program sponsors, Alberta Blue Cross has a team of experts: clinical pharmacists, analysts and assistants who match the clinical criteria with diagnosis information submitted by the patient's physician. This team of health professionals follows detailed policies and procedures to ensure that clinical criteria are applied consistently.
- **Operate a state-of-the-art, direct-bill electronic prescription drug adjudication system** connected to 976 Alberta pharmacies. The current response time for this claims processing system is under one second from the time a claim is received by Alberta Blue Cross until the response is sent back to the pharmacy. The adjudication process includes 150 checks and edits on each claim. Depending on how the pharmacy has sent in the claim, the length of time from the moment the pharmacy sends the claim until it receives notification from Alberta Blue Cross may be only a few seconds.
- **Provide specialized scientific support to the Alberta Health and Wellness Expert Committee on Drug Evaluation and Therapeutics**, comprising physicians and pharmacists appointed by the Minister of Alberta Health and Wellness. In 2006, the Expert Committee reviewed over 400 drug products for potential addition to the drug benefit list.
- **Refine the drug product review process and the Alberta Health and Wellness Drug Benefit List.** In 2006, Alberta Blue Cross worked with Alberta Health and Wellness to reduce the potential for listing delays by integrating Canada's national prescription drug review process into Alberta's review process.

Above: Dr. Carlyn Volume-Smith, Senior Manager of Scientific and Research Services (left); Dianne Balon, Senior Manager of Pharmacy and Clinical Drug Services and Margaret Wurzer, Manager of Clinical Drug Services and Evaluation work closely with government program sponsors to ensure program effectiveness and sustainability.

Top right: All Alberta residents age 65 and over are eligible to receive premium-free coverage under the Coverage for Seniors program sponsored by Alberta Health and Wellness and administered by Alberta Blue Cross. In 2004/05, 378,771 seniors and their spouses/partners and dependents were registered under this program. In that year more than \$403 million was paid for benefits claimed, including prescription drugs, ambulance services and other health-related services. (Source: Alberta Health Care Insurance Plan Statistical Supplement 2004/2005)

Special Authorization: quickly adapting to a changing environment

Most provincial prescription drug programs use a process called "special authorization" to ensure the safe, appropriate and cost-effective use of specific medications. The Alberta Health and Wellness Expert Committee on Drug Evaluation and Therapeutics recommends criteria for approving the coverage of products through special authorization by considering clinical practice guidelines and evaluations and consulting with specialists.

Special authorization is used when there is high potential for inappropriate use of a product, there is a significant cost impact to the drug program of an unrestricted listing or there are safety considerations.

As the number of special authorization medications and clinical criteria for coverage are continually changing with the introduction of new products and new research on the impact and effectiveness of medications, Alberta Blue Cross continues to ensure the efficient administration of the special authorization process.



Individual plans keeping Albertans covered

Alberta Blue Cross offers a range of individual health and dental plans to ensure Albertans have the option of having supplementary health benefit coverage even when they may not have access to an employer-sponsored group plan. First introduced in the late 1980s, we have reviewed, revised and expanded individual coverage based on feedback from thousands of Albertans.

Today, Alberta Blue Cross offers a comprehensive range of plans to deliver proven value while supporting customers' supplementary health needs through their various life stages. For Alberta seniors, our three Seniors Plus plans complement seniors' benefit programs sponsored by the Government of Alberta.

A key factor in the growth of our individual plan customer base in 2006 was the level of activity in Alberta's overall economy. Alberta's economic growth was estimated between 6.0 and 6.5 per cent. The province boasted the lowest unemployment rate in Canada at three per cent and recorded a population increase of 81,600 individuals, many arriving to take advantage of the diversity of opportunities.

Albertans who are self-employed or on contract often look for coverage for themselves and their children—for today and tomorrow. With a plan in place, these families benefit not only from being able to maintain their health on a regular basis but also from coverage for unexpected expenses.

In 1995, Normand Campbell and his wife Lezlie had been in business for only six years, owning and operating Normand's Restaurant—a gourmet French café in downtown Edmonton. With two young sons aged 2 and 6, they enrolled in an Alberta Blue Cross individual health plan because, as Normand said at the time, "with kids, you never know what might come up."

Eleven years later, Normand and Lezlie remain satisfied Alberta Blue Cross customers. In addition to regular dental check-ups and prescription drugs, the plan has covered

Top left: Normand's Restaurant, located on Jasper Avenue in Edmonton.

Top right: Normand and Lezlie Campbell in 1995 with their young children, Chandler, then 2, and Spencer, 6.

Above: The Campbell family at home today.



unique health-related expenses for Chandler, now 12 and Spencer, 16. Active in school activities, sports and music, they have had claims for orthodontics, contact lenses and expenses associated with allergies.

The additional value of the plan for Normand has recently emerged as he is now taking medication. "Every three months I have to renew my prescription, but I pay just a fraction of the cost," he says. "As we age, many of us may need some kind of prescription. For me, that time has come and 'the little extra coverage' that I signed up for in 1995 is really paying off."

Keeping in touch with our customers

Twice a year, Alberta Blue Cross sends the *BlueLine* newsletter to all individual plan customers to help them make the most of their benefit plan, to encourage them to be wise consumers of health and dental services, and to provide current information on relevant health and wellness topics. Also included is a question and answer column that responds to common inquiries we receive from individual health plan customers. Evaluation of the *BlueLine* has been very positive. More than 80 per cent of respondents have indicated that it effectively provides them with valuable information that helps them understand their benefits.

In 2006, the *BlueLine* newsletter was recognized with two awards for excellence in communications, one from the International Association of Business Communicators and another from the Health Care Public Relations Association of Canada. These awards recognize the valuable role this newsletter plays in providing a link between Alberta Blue Cross and each valued individual plan customer.

A very popular annual feature of the *BlueLine* newsletter is the Alberta Blue Cross Summer Kids' Colouring Contest that draws entries from across Alberta from children ranging in age from three up to 13. 2006 was the seventh year for this contest with hundreds of entries depicting "a healthy activity you and your family have enjoyed this summer."

One delighted winner announced in the winter *BlueLine* newsletter was seven-year-old Tori Snyder of Caslan, a tiny hamlet southwest of Lac La Biche. Here are excerpts from the enthusiastic thank-you note her mother wrote to Alberta Blue Cross:

"I just want to thank you for having the coloring contest for our children. Our daughter submitted a picture—and then we forgot about it. I got the mail weeks later and she had received a large package. When she opened it, she realized that she had won first prize in the contest! I thought she was going to turn inside out! Immediately she called Nana and Papa to share the good news. It made her feel so very special and I thank you for that...what a wonderful gesture. Again thank you. You guys are great—keep up the good work!"

"Many of us need some kind of prescription... and 'the little extra coverage' that I signed up for in 1995 is really paying off."

-Normand Campbell

Above: Winning entry in the Summer Kids' Colouring Contest submitted by Tori Snyder of Caslan, Alberta.
Top right: Colouring contest winner Tori Snyder.



“Our customers appreciate and expect that we talk with them, one at a time—in person.”

-Sean Rainey,
Alberta Blue Cross
Networks and
telecommunications
team member

Technologically enhanced service

Alberta Blue Cross makes personal, one-on-one service a priority in all aspects of our business. So it shouldn't come as any surprise that we have developed our telephone systems to ensure existing and potential customers, service providers and group plan administrators get the answers they need as quickly and effectively as possible.

In 2006, in addition to thousands of e-mail inquiries through our corporate web site, Alberta Blue Cross received more than one million telephone calls. Calls are received in several call centres, each staffed with a team trained to respond to the inquiries that come to their queue. Whether the caller is a Lethbridge senior, community pharmacist from Peace River, or plan administrator from a small company in central Alberta, we are ready to serve them—one at a time.

All Alberta Blue Cross call-centre employees receive extensive training, beginning with dedicated classroom and onsite instruction, followed by job shadowing and then close supervision before handling calls on their own. They have a unique blend of superior customer service skills and specialized knowledge to deliver excellent service to every individual who contacts us. Each call centre group is tightly knit, with members supporting each other and working together to address the evolving needs of our customers.

Interesting facts about our call centres include:

- Our Customer Services Contact Centre receives the largest number of inquiries each year, over 400,000 in 2006, with more than 40 representatives available to answer questions from callers across the province.
- Staff of our Dental Operations Call Centre must have extensive knowledge of dental terminology; many are trained dental assistants or have dental office experience. This call centre operates in addition to our automated phone service, ADVISER, for dental offices inquiring on a patient's dental coverage.
- Our Individual Products Sales Call Centre receives calls from people of all ages and circumstances, including those who have recently lost employer benefits, have just moved into the province, are self employed, or have never had supplementary coverage.
- Albertans looking for coverage for an out-of-country vacation are directed to one of our travel specialists, trained to provide all the information needed for customers to make the appropriate decision for their situation—and often to be enrolled on the spot.
- The 20 representatives of our Pharmacy Services Call Centre respond to more than 200,000 inquiries received annually from 976 Alberta pharmacies. This centre operates with extended weekday hours every day of the year except Christmas Day, Boxing Day and New Year's Day.

Top left: Health Services claims analyst Jody Bacso.

Above: Alberta Blue Cross Customer Service Contact Centre representatives.



- Members of the Alberta Blue Cross Technical Services Help Centre provide technical support both externally to service providers who rely on technology to submit claims to Alberta Blue Cross and, internally, to our own employees. In addition to excellent customer service skills, these analysts must have high-level, up-to-date technical knowledge.
- Representatives in our Health Services department respond to calls from a variety of health service providers including ambulance operators, optical providers, nurses, chiropractors, physiotherapists, psychologists, and orthopedic providers.

Telecommunications: enabling personalized service

When Sean Rainey joined Alberta Blue Cross 13 years ago as part of the telecommunications team, maintaining our telephone network was pretty straightforward and involved only telephones, circuits and lines. “Our business was much less complex then, with not so many employees, business needs—or customers. We had two main call centres, which in those days were in Edmonton and Calgary,” says Sean.

“Today, everything is integrated,” he says. “Our telecommunication system monitors what is happening, in real time, to help call centre managers serve our customers during peak volume call times.” Since 1994, the number of telephone lines servicing Alberta Blue Cross has tripled, based on regular phone traffic studies that look at what happens to inquiries during the busiest hours of the busiest days of the week. “The number of contacts we have with customers and providers by phone is increasing despite the increased role of e-mail,” says Sean. “That’s because our customers appreciate and expect that we talk with them, one at a time—in person.”

Communicating via the World Wide Web

The use of current technology, including the Internet, is key to all aspects of Alberta Blue Cross’s business operations. By the end of 2006, the transition to direct-bill prescription drug claims submission via the Internet was virtually complete, further decreasing response times for most pharmacies across Alberta. We continue to fine-tune our systems and technological infrastructure—including web-based capabilities—effectively positioning Alberta Blue Cross to accommodate future growth in business volumes and complexity.

Above: Information Systems & Technology networks and communication team members Sean Rainey (left) and Dean Ericson.

Top right: Health Services claims analyst Irene Roch.



Alberta Blue Cross shares vision of hope with CNIB

In the interest of protecting and encouraging the health of Albertans, Alberta Blue Cross (through the ABC Benefits Corporation Foundation) provided support to the Alberta chapter of the Canadian National Institute for the Blind (CNIB) for its annual vision health public awareness campaign during February of 2006.

CNIB and Alberta Blue Cross, along with Pfizer Canada, the Alberta Association of Optometrists and Safeway Canada, sponsored six free seminars across Alberta on diabetes and the eye. Each two-hour session featured presentations by an optometrist, ophthalmologist, diabetes educator and a person living with diabetes-related blindness. Topics included early diagnosis of diabetes-related vision loss, ongoing monitoring and treatment, diabetes nutrition and lifestyle.

Despite adverse winter driving conditions, more than 400 Albertans took in these sessions and provided very positive feedback. More than 90 per cent said they would attend again. Advertising during this time generated dozens of inquiries to the CNIB offices, including many who had not realized their vision loss was severe enough to benefit from CNIB's programs and services.

Investing in communities across Alberta

At Alberta Blue Cross we understand that our commitment to community includes lending a helping hand. As an organization, we support our employees in their desire to contribute to their communities through numerous charitable projects, Casual for a Cause days, our staff-funded Hearts of Blue charity committee and our annual United Way campaign.

2006 marked the fourth Ride of Hope for Kids with Cancer on the same 1,200-kilometre route from Vancouver to Edmonton where this grueling fund-raising challenge began in 2002. Initiated by an Alberta Blue Cross Help Centre representative, Barry Christensen, with corporate support from Alberta Blue Cross, this event has attracted an increasing number of participants and support. Barry's daughter, Emma, has been treated for a cancer first diagnosed in 2000. For Barry, Kids with Cancer has "truly been a lifeline." The 14 members of the 2006 team, including Barry and three other Alberta Blue Cross employees, raised over \$70,000 for Kids with Cancer, surpassing their goal of \$50,000.

Since it was established in 1979, the Kids with Cancer Society has grown to provide essential services not offered by any other organization to support children and their families right from the time the child is diagnosed, throughout treatment, to survivorship and beyond.

Putting heart into the Ride of Hope

Jen Modry, a systems analyst at Alberta Blue Cross, was a newcomer to the Ride of Hope in 2006. Always interested in fitness and sports, she took up riding only three years ago so she could participate in the mountain biking event as a member of Alberta Blue Cross's Corporate Challenge team. Why did she decide to make the commitment to raise money and ride with the 2006 Ride of Hope team? "Almost everyone has seen first hand what cancer can do to a person and their family so when there is an opportunity to help out somehow, I think most people do," Jen says. "This is an awesome opportunity for me because I can help out by raising money...and have fun doing it!"





Supporting the community

Alberta Blue Cross employees donated nearly \$7,500 during the 12 “Casual for a Cause” days held in 2006. When matched by the ABC Benefits Corporation Foundation, this amounted to \$15,000. These funds supported a wide variety of organizations including Operation Friendship (Edmonton), Edmonton School Lunch Program, Kids with Cancer Society, Canadian Diabetes Association, Meals on Wheels and The Pink Ladies—a team composed of six women, including four Alberta Blue Cross employees, who participated in The Weekend to End Breast Cancer in August.

Hearts of Blue, our staff-funded charity committee, supports the community by providing assistance to charitable organizations across the province. Alberta Blue Cross permits corporate resources to be used to promote Hearts of Blue and report on the committee’s activities to employees. The company also makes an annual financial contribution to Hearts of Blue to augment staff contributions. In 2006, Hearts of Blue donated \$8,000 of goods-in-kind or cash to the following organizations:

- ABC Headstart
- Calgary Veterans’ Food Bank
- Meals on Wheels
- Paskew Place (Fort McMurray)
- Red Deer Meals on Wheels
- Edmonton Seniors’ Safe Housing
- Youth Emergency Shelter Society
- WINGS of Providence (second stage housing for women and children)
- A Safe Place (shelter for abused women and children)
- ME Society (Myalgic Encephalomyelitis/Chronic Fatigue)
- Calgary Poppy Fund
- Edmonton’s School Lunch Program
- Operation Friendship Seniors Society
- Pilgrim’s Hospice
- Santas Anonymous
- Southern Alberta Epilepsy Society

In 2006 our United Way campaign raised \$55,000 through employee pledges and several entertaining fundraising activities. In Edmonton this included a hockey shoot-out event, with the United Way mascot as the star goalie, and the first-ever “Blue Idol” competition modelled after the popular television show. Boosted by a contribution from the ABC Benefits Corporation Foundation, over \$111,000 was given to United Way campaigns across Alberta.

Page 10, top left: United Way campaign team members with mascot Roary at the 2006 campaign kick-off event in Edmonton.

Top right: Ride of Hope team members greeted by friends and family at the conclusion of their 1,200-kilometre ride in June 2006.

Page 11, above: A team of 29 Alberta Blue Cross employees joined the Heart and Stroke Foundation’s Big Bike Challenge in May of 2006.

Top right: On behalf of Hearts of Blue, Alberta Blue Cross employees presented Operation Friendship, an inner city seniors drop-in centre in Edmonton, with a much-needed commercial toaster in December 2006.

Direct, local support

From north to south, during 2006 Alberta Blue Cross branch employees were directly involved in donating to local charitable organizations, on behalf of Alberta Blue Cross. This included:

Marilyn Kapeller of our Grande Prairie office presented Judy Martin from the Grande Prairie and District Grief Support Association with a donation for its Camp-Heal-a-Heart for children dealing with loss. The goals of the camp include encouraging children and youth to develop healthy coping strategies following death, separation, or other significant loss and give them quality time to build lasting friendships with other children and adults in a supportive environment.

Allan Friesen of our Lethbridge office presented Lori Penner of the Southern Alberta Epilepsy Association with a new photocopier on behalf of the Alberta Blue Cross Hearts of Blue charity committee.



“It’s nice to know that candidates are specifically seeking us out as an employer for whom they want to work.”

-Susan Adam,
Vice-President,
Human Resources,
Alberta Blue Cross

Alberta Blue Cross recognized for fostering a healthy workplace

In the spring of 2006, Alberta Blue Cross was awarded the Premier’s Award of Distinction for Healthy Workplaces. It came as a timely recognition of our organization’s longstanding commitment to providing an environment that encourages employees to maintain a healthy work-life balance.

“Alberta Blue Cross has always consciously focused on the health of our employees,” says Susan Adam, Vice-President of Human Resources. “This dates back over 30 years to 1976 when we first began providing flexible work hour arrangements for employees. In 1986 we introduced Occupational Health and Safety assessments and a smoke-free environment policy. A year later, we further enhanced our program with both ergonomic initiatives and on-site fitness classes.”

The focus on employee health and wellness has grown considerably over the years, and today continues to evolve in accordance with an increased emphasis on our shared corporate core Values—one of which is Wellness and Balanced Lifestyle. Living the Values is the responsibility of all employees. We know our health as individuals has a big impact on our health as a successful organization.

“Our commitment to employee health considers not only physical health but also psychological, environmental and social factors,” Susan explains. The key objectives of this approach are to assist employees in achieving optimum health and well-being through the active prevention of illness. This also contributes to the success of Alberta Blue Cross as an organization through improved morale, increased productivity, reduced turnover and absenteeism, and health care cost containment. It fosters an environment that attracts and retains qualified people and supports them in achieving personal and corporate goals.

“When we interview candidates for employment at Alberta Blue Cross, often we hear that their interest in our organization is based on what they know about us as a best practices employer—including our commitment to a healthy workforce,” Susan says. “As the Alberta workforce is experiencing pressures right now, it’s nice to know that candidates are specifically seeking us out as an employer for whom they want to work.”

All Alberta employers were eligible and invited to submit an application for this awards program, so it is an honour for Alberta Blue Cross to earn such recognition. One Award of Distinction and two Awards of Merit were presented in each of four employer size categories, with Alberta Blue Cross earning the Award of Distinction for companies in the 500 to 999 employee size range. Earning this award is an important acknowledgement of Alberta Blue Cross as a best-practices organization in the area of encouraging employee health and wellness, and a reinforcement of our reputation as an employer of choice.

Top left: Marin Gallant, active administrator, of Individual Products Administration.

Above: Then Premier Ralph Klein (left) and Alberta Health and Wellness Minister Iris Evans (right) presented Alberta Blue Cross Human Resources Vice President Susan Adam and President and CEO Ron Malin with the Premier’s Award of Distinction for Healthy Workplaces in April 2006.



Lasting first impressions

Joe Botelho had already heard from building contractors who had worked for Alberta Blue Cross that it was a great place to work—with friendly, easy-going and team-oriented employees. So when he was asked by facilities manager Peter Molnar to consider applying for the Edmonton building operator position, he jumped at the chance. After one week on the job, he asked Peter, “Is it because I am new, or are Alberta Blue Cross employees always this nice?”

With 22 years of experience managing large office buildings in Edmonton, Joe admits he was ready to settle down with a company that owns its own buildings and has a strong tradition of maintaining them well. “Alberta Blue Cross has done a great job of keeping these buildings operating efficiently and effectively. This minimizes building-related emergencies and makes it easier to continue keeping them in good shape.”

Joe’s experience is a fitting complement to that of Peter, a 42-year employee, who has been a very active member of the Building Owners and Managers Association (BOMA).

With a perpetual smile on his face, Joe’s first impressions of a company that takes care of its people and who in turn treat each other with the same regard have not changed. “I don’t plan on leaving any time soon!”

Growing with Alberta Blue Cross

When Erin Duncombe began working in Alberta Blue Cross’s Health Services department as a claims analyst five years ago, she had no idea she would move into a role that would require her to apply her claims know-how to the process of enhancing our claims adjudication systems. But that is exactly what happened.

“I like trying new things and I saw that the biggest opportunity for growth in my area of expertise was as a Business Support Analyst,” she says. When a position became available in 2006, Erin applied and was selected. With additional training and new problem solving skills, she is now part of a team that ensures that our claims adjudication system handles health services claims properly when system changes are made. “There are a lot of things I need to know so I can act as an effective ‘liaison’ between the Health Services claims area and the people maintaining and enhancing our systems,” she says.

“One of the biggest advantages of working at Alberta Blue Cross is being allowed to work toward my goals while receiving training that is sponsored by the company,” Erin says. “This is huge.”

Above: Joe Botelho, Building Operator and new Alberta Blue Cross employee with Peter Molnar, Manager of Facilities.

Top right: Erin Duncombe, Business Support Analyst, Health Services.



ABC Benefits Corporation 2006 Board of Directors

L.G. YOUNG	Chair, Economist
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Alberta Blue Cross is the largest supplementary health benefits provider in Alberta and one of the largest in Western Canada. Alberta based and Alberta grown, we serve more than 1.3 million Albertans with coverage through small and large employer group plans, individual plans and government-sponsored programs. In 2006, Alberta Blue Cross processed more than 28 million claim lines with a value of \$1.4 billion.

Despite the broad scope and volume of our business, we practice a front-line approach to business—responding on a first-hand, personal basis through toll-free customer service lines, seven local offices and the Internet.

Serving Albertans— one at a time

www.ab.bluecross.ca