



Uniquely focused
on the health of Albertans



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on the health of Albertans

Our seven offices across the province and over 800 employees give us a local presence that ensures we are in a position to understand—and meet—the varied supplementary health needs of Albertans. Independent and not-for-profit, we remain uniquely focused on the health of Albertans.

Partnering
with the
Alberta
government



pg. 2-3

Serving
over 5,000
employers



pg. 4-5

Enhancing
individual
health plans



pg. 6-7

Corporate
social
responsibility



pg. 8-9

Supporting
Alberta
causes



pg. 10-11

Healthy
balance



pg. 12-13

Financial
results



pg. 14-18

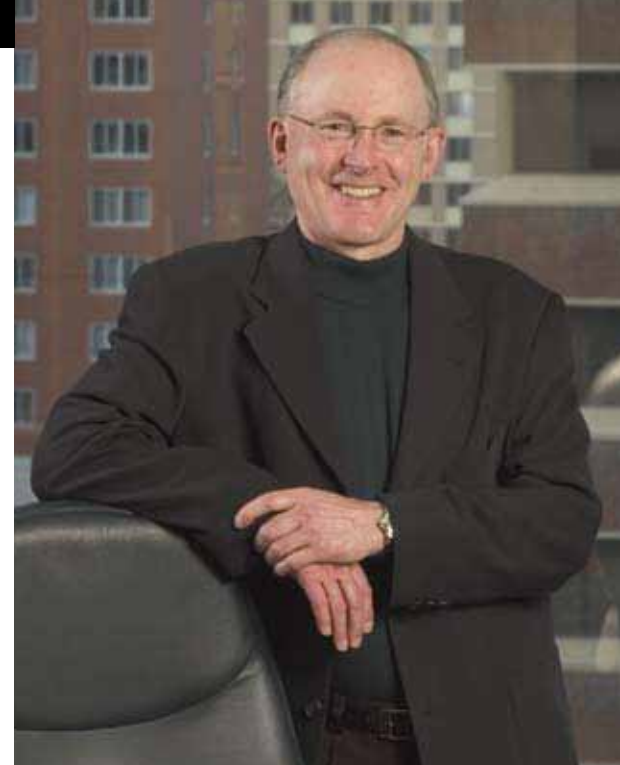
Alberta Blue Cross is the largest supplementary health benefits provider in Alberta and one of the largest in Western Canada. Alberta based and Alberta grown, we serve more than 1.4 million Albertans with coverage through over 5,000 small and large employer group plans, individual plans and government-sponsored programs. In 2007, Alberta Blue Cross processed 30 million claim lines with a value of \$1.49 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.

Alberta Blue Cross Mission Statement

Our mission is 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.



Corporate address



If you've seen a piece of marketing literature from Alberta Blue Cross lately, you may have noticed that we sometimes state that "your health is our only business." The theme of our Annual Report this year, *Uniquely focused on the health of Albertans*, fittingly reiterates this statement.

Alberta Blue Cross is genuinely—and exclusively—focused on the health of Albertans. This commitment is firmly grounded in the unique legislative framework that established the Alberta Blue Cross Plan 60 years ago—and with updated legislation in the mid 1990s, continues to provide a clear mandate for our organization today and into the future.

Our unique legislative purpose mandates Alberta Blue Cross to initiate, own, participate in or operate projects, plans, or programs, and to provide related services, that are intended or designed to improve the health and well-being of the residents of Alberta and other customers; and to provide or arrange for the provision of supplementary health benefit programs and related or associated benefit programs and services.

This mandate provides us with a clear focus for our operations—and a clear commitment to the health of Albertans.

Through 2007, Alberta Blue Cross continued to honour this mandate, maintaining our position as Alberta's preferred provider of supplementary health and dental benefits. Our 1.4 million customers across the province include employer group plans, government program sponsors and individuals alike—all of whom trust our organization to be uniquely focused on their health.

In the pages that follow, you'll see what we mean when we say Alberta Blue Cross is uniquely focused on the health of Albertans. This commitment means providing innovative benefit plans to meet the needs of Alberta employers in a competitive labour market, while ensuring sustainable benefits for sectors of the economy not enjoying the current economic growth. It means evolving our products to meet the changing needs of Albertans without access to employer-sponsored benefits. It means supporting government program sponsors to efficiently administer government-sponsored benefits in the face of rising health care costs. It means applying specialized expertise across all areas of our business to ensure our customers' benefit plans are appropriately designed and managed. It means delivering personalized service to Albertans whether they reside in Red Earth, Red Deer or Redcliff. It means supporting a range of wellness initiatives across the province, while supporting the health of our own workforce. And it means backstopping the continued financial stability of our organization, so we can continue to meet both the immediate and long-term needs of our customers even if faced with unexpected events such as a pandemic.

In 2007, Alberta Blue Cross processed 30 million claim lines with a value of \$1.49 billion. It was a very successful year for our organization across all lines of business. But while the volume of our business continues to grow in conjunction with our province's increasing population, we will not forget our commitment—or what it means—to be uniquely focused on the health of Albertans.

A handwritten signature in black ink, appearing to read "Ron Malin".

Ron Malin

President and
Chief Executive Officer

A handwritten signature in black ink, appearing to read "L.G. Young".

L.G. Young

Chair,
Board of Directors

Partnering with the Alberta government

Alberta Blue Cross operates independently, but it's no coincidence that our head office in Edmonton is situated in the heart of the government centre. The administration of government-sponsored supplementary health benefit programs is an integral part of our 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 a wide range of programs sponsored by three Government of Alberta departments and support two federal government department programs—serving hundreds of thousands of Albertans.

On a daily basis, Alberta Blue Cross staff work directly with provincial government personnel 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. 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.

We appreciate our unique partnership with the Alberta government and are proud to work together to deliver a sustainable health care system for Albertans.



Providing faster and easier access to information

As government departments require quick access to reports and data, in 2007 Alberta Blue Cross created a secure reporting web site for Alberta Health and Wellness to support program planning and delivery.

This self-service web site provides Government of Alberta staff with faster and easier access to the information needed to efficiently track and manage government-sponsored prescription drug programs. Through the new web site, Alberta Health and Wellness staff can view reports Alberta Blue Cross has prepared in advance, or generate their own customized reports.

Working together, our Government Operations and Information Systems and Technology departments maintain this secure web site.



- Abee
- Acadia Valley
- Acme
- Adams Landing
- Airdrie
- Alberta Beach
- Albright
- Alcomdale
- Alderson
- Aldersyde
- Alexo
- Alhambra
- Alix
- Alliance
- Alpen Siding
- Altario
- Amesbury
- Amisk
- Andrew
- Anthracite
- Anzac
- Arcadia
- Ardenoc
- Ardley
- Ardmore
- Ardrossa
- Arrowwood
- Avilla
- Ashmont
- Askow
- Athabasca
- Atikameg
- Atlee
- Atmore
- Banff
- Barons
- Barrhead
- Bashaw
- Bassano
- Bawlf
- Bay Tree
- Beach
- Beauval
- Beaver



- Beaverdam
- Beaverlodge
- Beiseker
- Bellevue
- Bellis
- Belloy
- Benalto
- Bentley
- Bergen
- Berwyn
- Bezanson
- Bickerdike
- Big Valley
- Bilby
- Bindloss
- Bircham
- Bittern Lake
- Bitumont
- Black Diamond
- Blackfalds
- Blackie
- Blaimore

Creating efficiencies in the administration of government-sponsored drug programs

As the administrator of a number of prescription drug programs on behalf of the Alberta government, Alberta Blue Cross issues Requests for Quotation (RFQ) to manufacturers and vendors whose products are eligible through Alberta government-sponsored drug programs. With the creation of a secure Pharmaceutical Manufacturer/Vendor Online Services web site in 2007, pharmaceutical manufacturers and vendors may use this secure web site to submit their response to the RFQ process.

This web site gives manufacturers and vendors an easy and efficient alternative to submitting paper copies of their quotations. Since its launch in September 2007, it has been used for *Alberta Health and Wellness Drug Benefit List (AHWDBL) Quarterly Reports* and “*Additions To*” publications—and feedback has been overwhelmingly positive.

The Alberta Blue Cross Pharmacy Services department handles ongoing maintenance and management of the site and plans its future enhancements in conjunction with Alberta Health and Wellness.

After using the web site, the majority of drug manufacturers have indicated they are planning to submit their future quotations online. This means that potentially less than five per cent of all drug products listed within the *AHWDBL* will still be submitted on paper and require manual processing. In addition to the efficiencies this represents, receiving quotations through the web site provides Pharmacy Services with expanded reporting capabilities.

Maximizing Pharmacy Benefit Management

In 2007, Alberta Blue Cross processed over 25 million prescription drug claims on behalf of our customers. As our population ages, prescription use will continue to rise. As a not-for-profit organization dedicated to serving the needs of Albertans, we are committed to ensuring the continued viability of supplementary health plans—while providing value to our customers. Our approach toward prescription drug plan management means balancing expectations of good value and good coverage.

We pride ourselves on our excellent customer service, whether it’s for our customers or health providers across Canada. In 2007, our pharmacy department received over 250,000 calls from pharmacies alone. To deal with these inquiries, we rely on our in-house health professionals including a pharmacokineticist, pharmacists and pharmacy technicians. This specific expertise provides us with a better understanding of the pharmaceutical industry, and allows us to design and deliver benefit plans that are uniquely focused on the health of Albertans.

An example of a value-added service Alberta Blue Cross offers to ensure patient safety is Drug-to-Drug Interaction (DDI) Screening. DDI is a tool used by Alberta Blue Cross to automatically screen all direct-bill prescription drug claims for possible interactions with previously dispensed prescriptions. If a potential interaction is identified, the pharmacist is notified immediately. This protects Alberta Blue Cross plan members against potentially dangerous drug combinations, thereby reducing potential hospitalization and incidences of costly prescription drug wastage.

In 2007, over three million prescriptions submitted by pharmacies for individuals were flagged with a drug-to-drug interaction warning. Of that number, approximately 15 per cent were classified as having a significant degree of interaction. Pharmacists are asked to use their professional judgement in deciding what to do with this information.



Serving over 5,000 employers across Alberta

At Alberta Blue Cross, we have always strived to ensure our group benefit plans deliver solid value to all Alberta employers—whether their budgets are limited or infinite. Through 2007, we supported many of our customers who chose to enhance their benefit plans in the interest of attracting and retaining quality employees in the midst of our busy Alberta economy.

At the same time, however, we continued to closely manage plan costs to ensure the affordability of our benefit plans for businesses facing more challenging times. This includes our valued customers in the forestry, energy drilling, agriculture and tourism industries—as well as the education, health care, and municipal government sectors who are also competing for scarce labour.

As the province's leading provider of supplementary health care coverage, Alberta Blue Cross administers group benefits for employers of all sizes operating on both a provincial and national level. In 2007, we surpassed a significant milestone: providing group benefit plans to over 5,000 Alberta-based employers.

While small businesses have distinct benefit needs from organizations with tens of thousands of employees, Alberta Blue Cross has the knowledge and expertise to provide benefits to *all* sizes of employer groups—along with exceptional service. Many of the employer plans we administer are on behalf of Alberta-based employers with employees working outside our province.

Faced with rising drug costs, an aging workforce with growing health needs and increasing demands for flexibility from employees, Alberta employers are facing mounting group benefit plan expenses. As a market-responsive organization uniquely focused on supplementary health care, Alberta Blue Cross offers innovative products blending flexibility and cost control to meet employers' needs.

As the province's leading provider of supplementary health care coverage, Alberta Blue Cross administers group benefits for employers of all sizes operating on both a provincial and national level. In 2007, we surpassed a significant milestone: providing group benefit plans to over 5,000 Alberta-based employers.

- Bloomsbury
- Blue Ridge
- Blueberry
- Mountain
- Bluesky
- Bluffton
- Bodo
- Bon Accord
- Bonanza
- Bonnyville
- Botha
- Bow Island
- Bowden
- Boyle
- Brazeau
- Bremner
- Breton
- Bretona
- Breynat
- Brierville
- Brocket
- Brooks





Committed to effective plan management

With the growing use of vaccines in Canada, Alberta Blue Cross responded to the evolving interests of our customers in 2007 with a benefit management approach that enables plan members to access coverage for such products, while ensuring the long-term viability of plans for our customers.

In spring 2007, Alberta Blue Cross announced we would cover eligible vaccines through many group and individual health benefit plans subject to an overall annual maximum per plan participant per benefit year. The coverage complements Alberta's publicly-funded vaccine immunization program.

Our organization's unique focus on the health of Albertans allows us to respond quickly to an evolving health care system while remaining committed to effective plan management.

- Brosseau
- Brownvale
- Bruederheim
- Brule
- Buck Creek
- Buffalo
- Buffalo Head
- Prairie
- Burdett
- Burmis
- Busby
- Byemoor
- Cadogan
- Cadomin
- Calais
- Calgary
- Calling Lake
- Calmar
- Camrose
- Canmore
- Canyon Creek
- Carbon
- Carbondale
- Carcajou
- Cardston
- Carlson Landing
- Carmangay
- Caroline
- Carseland
- Carstairs
- Carvel
- Carway
- Caslan
- Cassils
- Castle Junction
- Castor
- Cavendish
- Cayley
- Cereal
- Cessford
- Champion
- Chateh
- Chauvin
- Cheadle

Continually adding value

In May of 2007, Alberta Blue Cross implemented a new enhanced format for Health Spending Account (HSA) statements to plan members.

In today's Alberta economy, Health Spending Accounts have become an important component of many employer group benefit programs. They enable plan sponsors to provide added flexibility for their employees. HSAs can help pay for eligible medical and dental expenses not covered under the group or provincial health plan. These expenses are non-taxable to the employee.

The new HSA statement includes a claims summary, consolidation of key contact and reference information, presentation of claims data and clear explanations. To minimize paper waste, the statements are also printed on both sides of a legal-sized sheet.

Alberta Blue Cross continuously monitors feedback from our plan members and sponsors to ensure our products and services meet the changing needs of Albertans.



Enhancing existing plans

Alberta Blue Cross introduced important enhancements to many of our Alberta Blue Cross individual health plan products in the fall of 2007. These plans offer affordable, supplementary health coverage to an increasing number of Albertans who are self-employed or working without employer benefits.

The enhancements were based on the results of extensive research, which included surveys and interviews with thousands of Alberta Blue Cross individual health plan customers to determine their needs and preferences.

In consideration of rising supplementary health care claim costs in Alberta, the enhancements include adjustments to both the annual maximums and per visit amounts paid by individual health plans for many products and services—including both dental and vision care services (where applicable). Based on customer feedback, new benefits were also added to the plans.

We are confident the enhancements to our Alberta Blue Cross individual health plans will ensure these plans continue to serve the evolving needs of Albertans well into the future.

Responding to an evolving health care system

As the role of health care providers continues to evolve, Alberta Blue Cross responds to ensure the best service for our plan members.

In April 2007, new provincial regulations granted Alberta pharmacists authority to prescribe most drugs for conditions—within limits—excluding narcotics, barbiturates and anabolic steroids, which are covered under federal regulations. This change expanded the scope of practice for pharmacists.

As a result of this change, if a patient with a chronic health condition such as high cholesterol or high blood pressure runs out of their medication, pharmacists can refill the prescription without having the patient return to see their physician. Pharmacists would also be able to administer injectable drug treatments, such as vaccines, upon completion of a training program to be set out by the Alberta College of Pharmacists.

In late 2007, some Alberta pharmacists participated in training provided by the College of Pharmacists that enables them to take pharmacist prescribing one step further—to be able to make independent decisions by issuing new prescriptions for common conditions such as heartburn or some fungal infections, and to more actively manage medications for chronic diseases such as diabetes.

As Alberta Blue Cross drug benefit plans pay for eligible products through a plan member's coverage if prescribed by a health professional, prescriptions written by qualified pharmacists are eligible for coverage.





Preventing health care fraud and plan abuse

The overwhelming majority of Alberta Blue Cross customers, health service providers and suppliers are honest and ethical in their dealings with Alberta Blue Cross. As a result, health care fraud and benefit plan abuse is rare. Unfortunately however, it sometimes does occur. Fraud and plan abuse cause benefit plan costs to rise, which means higher plan premiums for consumers as ultimately, individual plan participants and plan sponsors pay for fraud and plan abuse.

At Alberta Blue Cross, we believe every dollar of health care fraud and plan abuse is a dollar too much. For this reason, Alberta Blue Cross has a policy of zero tolerance towards any fraudulent abuse of the benefit plans we administer on behalf of our customers.

We actively investigate and pursue all suspected fraudulent activities and have extensive measures in place to detect and combat fraud. These measures include monitoring claim patterns, auditing to ensure compliance with plan contracts and agreements, pursuing civil and criminal prosecution where evidence indicates fraudulent activity has occurred, and pursuing restitution where warranted. Every year, we recover thousands of dollars through auditing and fraud control measures.

Plan participants and health care service providers are often the first line of defense in battling health care fraud. By being smart consumers of health care services, Alberta Blue Cross plan participants can protect themselves against health care fraud, help reduce health care fraud, and protect the viability of their Alberta Blue Cross benefit plans.

In 2007, Alberta Blue Cross implemented a comprehensive communications initiative to educate plan participants and service providers about identifying health care fraud and plan abuse, and help them avoid becoming victims of health care fraud.

In conjunction with this initiative, we also introduced a toll-free fraud hotline and e-mail address to facilitate the reporting of any suspected or potential fraud or plan abuse. All information provided through the hotline and e-mail address is kept strictly confidential and any suspicions of fraudulent activity can also be reported anonymously.

We all play an important role in helping combat suspected fraud and plan abuse.

Cherhill	Clyde	Cooking Lake	Daysland	Dodds	Edgerton	Entrance	Fitzgerald	Freedom
Cherry Point	Coal Valley	Coronation	De Winton	Dogpound	Edmonton	Entwistle	Flatbush	Furman
Chigwell	Coaldale	Coutts	Deadwood	Donalda	Edson	Erith	Fleet	Gadsby
Chinook	Coalspar	Cowley	Debolt	Donnelly	Egremont	Esther	Foothills	Gage
Chinook Valley	Cochrane	Craigmyle	Del Bonita	Dorothy	Elk Point	Etzikom	Foremost	Gainford
Chipewyan	Codesa	Cranford	Delacour	Dowling	Elkton	Eureka River	Forestburg	Galahad
Lake	Codner	Cremona	Delburne	Drayton Valley	Elmworth	Excel	Forshee	Garden Creek
Chipewyan	Cold Lake	Cressday	Delia	Drinnan	Elnora	Exshaw	Fort Assiniboine	Garth
Lake	Coleman	Crooked Creek	Demmitt	Drumheller	Embarras	Fairview	Fort Chipewyan	Geikie
Chipman	Coleridge	Crossfield	Derwent	Duchess	Embarras	Fallis	Fort MacKay	Gem
Chisholm	Colinton	Crowfoot	Devon	Duffield	Portage	Faust	Fort Macleod	Genesee
Clairmont	Compeer	Crowsnest	Devona	Dunstable	Empress	Fawcett	Fort McMurray	Gibbons
Clandonald	Condor	Cynthia	Dewberry	Duvernay	Enchant	Fenn	Fort	Gift Lake
Claresholm	Conklin	Czar	Diamond City	Eaglesham	Endiang	Ferintosh	Saskatchewan	Girouxville
Clear Hills	Connelly	Dalemead	Dickson	East Coulee	Enilda	Ferner	Fort Vermillion	Gleichen
Clear Prairie	Conrad	Dapp	Didsbury	Eckville	Enilda	Fifth Meridian	Fox Creek	Glendon
Clive	Consort	Darwell	Dixonville	Edberg	Ensign	Finnegan	Fox Lake	Geneviev

Operating on a not-for-profit basis

In accordance with our status as a member of the Canadian Association of Blue Cross Plans, Alberta Blue Cross operates on a not-for-profit basis. As a Blue Cross Member Plan, Alberta Blue Cross must comply with specific financial reporting and auditing procedures established by the Canadian Association of Blue Cross Plans. Also, the organization's activities must be directed principally to health related benefits and services, and distribution of surplus assets or earnings is prohibited. Any surplus beyond claims and administration expenses is reinvested through products and services provided to customers and to maintain reserve levels sufficient to meet future operating requirements; cover economic fluctuations; provide for possible future claims which might result from an epidemic, catastrophe or unpredictable loss; and to maintain reasonable rates.

With no shareholders expecting to receive distribution of returns on their investments, our not-for-profit status guarantees Albertans their dollars will remain in Alberta and be used for the payment of claims and administration of health and dental plans. This brings Albertans—and plan sponsors—proven value for their supplementary health plan dollars.



Glenwood	Gwynne	Hemaruka	Horburg	Jackfish	Kikino	Langdon	Lomond
Goodfish Lake	Habay	Herronton	Hornbeck	Jarvie	Killam	Lavoy	Lone Pine
Gordondale	Hairy Hill	Hesketh	Hotchkiss	Jasper	Kimball	Leduc	Lone Star
Grainger	Halkirk	Hespero	Hughenden	Jean Cote	Kinsella	Leedale	Longview
Grand Centre	Hanna	High Level	Hussar	Jenner	Kinuso	Legal	Looma
Grande Cache	Hardisty	High Prairie	Huxley	Joffre	Kirriemuir	Leo	Loon Lake
Grande Prairie	Harmattan	High River	Hylo	Josephburg	Kitscoty	Leslieville	Lougheed
Granum	Harmon Valley	Highland Park	Hythe	Joussard	La Crete	Lethbridge	Lousana
Grassland	Hartell	Highridge	Iddesleigh	Judah	La Glace	Lindale	Loyalist
Grassy Lake	Hay Camp	Hilda	Indian Cabins	Jumping Pound	Lac Cardinal	Lindbergh	Luscar
Green Court	Hay Lake	Hilliard	Indus	Kananaskis	Lac la Biche	Linden	Lyalta
Grimshaw	Hay Lakes	Hines Creek	Innisfail	Kathleen	Lac la Nonne	Lisburn	Lymburn
Grouard Mission	Haynes	Hinton	Innisfree	Kavanagh	Lac Ste Anne	Little Fishery	Mackay
Gull Lake	Hays	Hoadley	Irma	Keephills	Lacombe	Little Red River	Madden
Gunn	Hayter	Hobbema	Irricana	Keg River	LaCorey	Little Smoky	Magrath
Gurneyville	Heinsburg	Holden	Irvine	Kenzie	Lake Louise	Lloydminster	Majorville
Guy	Heisler	Hondo	Islay	Keoma	Lamont	Lodgepole	Mallaig





Partnering to offer commuting options

As a community-minded organization, Alberta Blue Cross encourages our employees to be environmentally friendly. We support the use of public transportation and alternate methods of travel to our worksites.

Over the past few years, Alberta Blue Cross recognized that costs related to travelling to our offices were increasing. In response, we implemented a transportation initiative that included a monthly transportation allowance for eligible employees—and a brand new way of looking at commuting at Alberta Blue Cross.

In 2007, Alberta Blue Cross partnered with the City of Edmonton to create the Alberta Blue Cross Employee Transit Program—through which employees have the opportunity to purchase monthly transit passes at a significant discount. In conjunction with the transportation allowance, Edmonton Transit Services provides an additional discount on the cost of a monthly pass.

This program is not only environmentally friendly and inexpensive, but employees can potentially improve their health from getting more fresh air and walking as a daily exercise regime. Alberta Blue Cross also benefits, as offering commuter options allows us to attract potential employees and retain others who either don't drive or wish to save on parking fees. Employee wellness and productivity improve, and the reduction in parking requirements for employees means there is potential for more parking spaces for visitors.

Alberta Blue Cross is proud to partner with the City of Edmonton Transit Services in supporting this transit-friendly initiative.

Ma-me-o Beach

Manning

Mannville

Manyberries

Marten River

Marwayne

Mayerthorpe

Mazeppa

McLennan

Meander River

Meanook

Mearns

Medicine Hat

Medicine Lodge

Meeting Creek

Mercoal

Metiskow

Minimizing our environmental footprint

Alberta Blue Cross is committed to doing our part to ensure we impact our environment as minimally as possible. We use energy efficient lights, energy efficient plumbing and recycle our paper products. As a responsible corporate citizen, we are continually looking for new ways to reduce our environmental footprint.

As windows are a major source of heat loss, particularly during our Alberta winters, Alberta Blue Cross replaced all the windows in one of our buildings in 2007. This was done as part of our continuing investment in our infrastructure to improve the comfort of our facilities for our staff, and to increase the energy efficiency of our buildings.

Alberta Blue Cross employees all help to reduce our environmental footprint. As the age of the “paperless office” hasn't quite arrived yet, Alberta Blue Cross is selective about the volume and kind of paper we use for our communication materials. In fact, this annual report is printed on paper made with post-consumer waste-fibre.

The positive impact of our recycling efforts is impressive. In 2007 we recycled 158.8 metric tonnes of material, which was picked up and shredded. The shredding and recycling of this material saves trees, power, water and landfill space.

At Alberta Blue Cross, our desire is to ensure the decisions we make today are energy efficient and environmentally responsible for years to come.



Offering support throughout Alberta

At Alberta Blue Cross, we support our employees in their desire to contribute to the community through numerous charitable projects. Hearts of Blue, our staff-funded charity committee, is fully operated by Alberta Blue Cross employees and supports communities across Alberta.

By collecting money through voluntary payroll deductions and organizing volunteer participation for specific events, Hearts of Blue supports registered charities and other not-for-profit organizations across the province by providing money or in-kind donation items such as food, clothing and furniture. To encourage its success, Alberta Blue Cross makes a significant annual financial contribution and also provides resources to promote and communicate the program to staff.

Some of the organizations assisted by Hearts of Blue in 2007 included:

- Operation Friendship
- Crohn's and Colitis Foundation of Canada
- Firefighters Burn Treatment Society
- Sacred Heart Church of the First Peoples
- CURE Foundation
- ABC Head Start Program
- The Food Bank
- Seniors Safe House
- Alzheimer Society of Alberta and NWT
- Aboriginal Consulting Services Association of Alberta
- Mustard Seed Church
- Youth Emergency Shelter Society (YESS)
- Santas Anonymous



From north to south, Alberta Blue Cross branch employees are directly involved in donating to local charitable organizations across the province, on behalf of Hearts of Blue. Each branch office is given a portion of money raised through Hearts of Blue to donate to needy organizations in their community. In 2007, one organization that benefited from a branch donation was the Fort McMurray Centre of Hope. Our Fort McMurray office presented the centre with a donation in the form of needed items including hygiene products, socks, underwear, and food.

Hearts of Blue donations, and the volunteer efforts of employees that fund it, help meet the needs of many charities and organizations throughout Alberta.



ABC Head Start Program.



Aboriginal Consulting Services Association



Alberta Blue Cross employees pose in front to Santas Anonymous.

Michichi	Mountain View	Niton	Paddle Prairie	Philomena	Radway	Rich Valley
Midnapore	Mundare	Niton Junction	Pakowki	Pibroch	Rainbow Lake	Richdale
Mildred Lake	Munson	Nojack	Paradise Valley	Pickardville	Raley	Rife
Milk River	Muskeg River	North Star	Parkland	Picture Butte	Ralston	Rimbey
Millet	Myrnam	Northville	Patricia	Pincher	Ranch	Rivercourse
Milo	Namaka	Notikewin	Peace Point	Pincher Creek	Ranfurly	Rochester
Minburn	Namao	Obed	Peace River	Plamondon	Raymond	Rochfort Bridge
Mirror	Nanton	Ohaton	Pearce	Pollockville	Red Deer	Rocky Lane
Monarch	Nestow	Okotoks	Peerless Lake	Ponoka	Red Earth Creek	Rocky Mountain
Monitor	Nevis	Olds	Peers	Prestville	Red Willow	House
Morinville	New Brigden	Onesfour	Pekisko	Priddis	Redcliff	Rockyford
Morley	New Dayton	Onoway	Pembridge	Princess	Redwater	Rolling Hills
Morningside	New Norway	Opal	Pemukan	Provost	Reno	Rolly View
Morrin	New Sarepta	Orion	Pendant d'Oreille	Purple Springs	Retlaw	Rosalind
Mossleigh	Nightingale	Owiseye	Penhold	Quatre Fourches	Ribstone	Rose Lynn
Mountain Park	Nisku	Oyen	Perryvale	Queenstown	Rich Lake	Rosebud



Showcasing generosity

Our employees' generosity doesn't end with participating in our annual United Way campaign or giving through our employee-run charity, Hearts of Blue. Many Alberta Blue Cross employees choose worthy recipients and fundraise for particular causes throughout the year.

Literacy

Late in 2007, our Customer Services department chose to do a book drive in support of a school library. Over 150 donated books were delivered to Sifton Elementary School in north Edmonton.

Inner city schools

For the second year in a row, employees of our Individual Products Administration department got together to collect items for students at Mother Theresa elementary school located in Edmonton's inner city. Alberta Blue Cross employees donated over 300 items ranging from towels to winter apparel.

Box of Warmth

Just before Christmas, employees from our Corporate Office; Corporate Communications; Marketing, Research and Product Development; and Pharmacy Services areas gathered new and next-to-new socks, mittens, gloves, scarves, toques and headbands for homeless men and women at the Hope Mission. The donation included a catered turkey dinner to serve at the shelter.



of Alberta.

Investing in Alberta communities

Alberta Blue Cross is committed to the communities we serve. By playing an active role in annual United Way campaigns, we help ensure that United Way funded agencies will be able to deliver services to people in communities across Alberta who need them in the coming year.

In 2007 our United Way campaign raised over \$54,000 from employee pledges and fundraising events. When combined with the contribution from the ABC Benefits Corporation Foundation, over \$117,000 was given to United Way campaigns across Alberta.



of a donation

- Rosedale
- Rosemary
- Rosevear
- Round Hill
- Rowley
- Royaltes
- Royce
- Rumsey
- Rycroft
- Ryley
- Saddle Lake
- Saint Paul
- Sangudo
- Saulteaux Spurfield
- Saunders
- Scandia



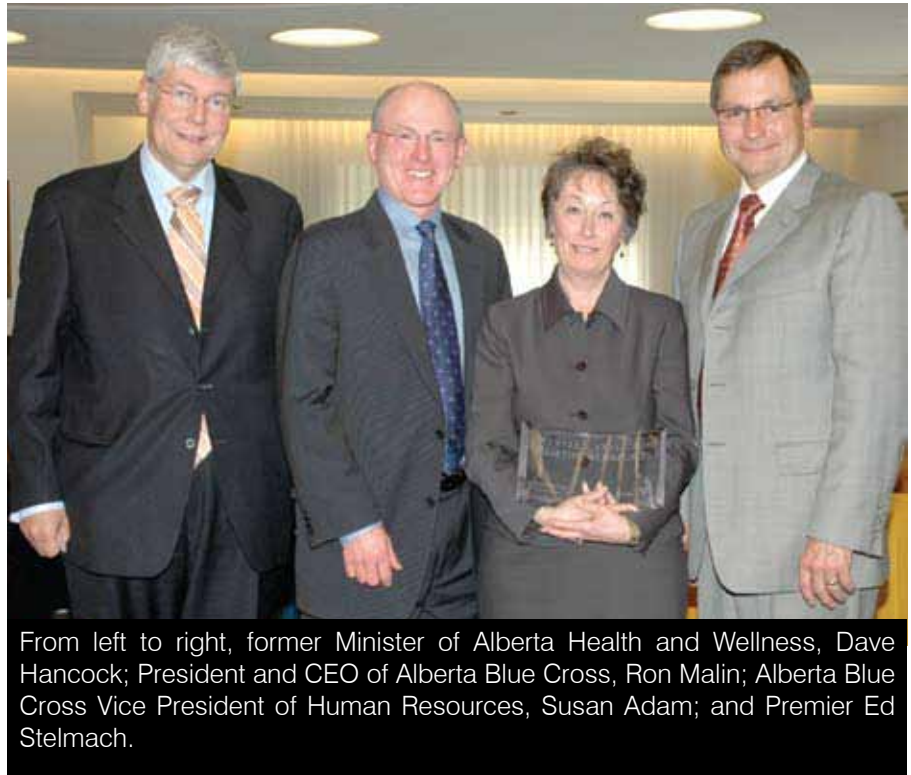
Recognizing workplace health and wellness

In fall 2007, Alberta Blue Cross was honored to receive the Premier's Award of Distinction for Healthy Workplaces for the second year in a row. This award is a significant acknowledgement of Alberta Blue Cross as a best-practices organization in the area of encouraging employee health and wellness.

Alberta Blue Cross and ten other Alberta businesses and organizations were recognized as award recipients for their commitment to improving the health of their employees. Alberta Premier Ed Stelmach and former Minister of Alberta Health and Wellness Dave Hancock presented the awards.

In addition to earning the Premier's Award of Distinction for Healthy Workplaces, Alberta Blue Cross was also selected as one of Alberta's Top 35 Employers for 2008. Alberta's Top Employers program recognizes those Alberta employers that lead their industries in offering exceptional places to work and is associated with the annual Canada's Top 100 Employers competition, which is announced each fall by Maclean's magazine and the Globe and Mail. To place in Alberta's Top 35 competition, organizations must have their head office—or principal place of business—in Alberta, but could be of any size, whether public or private. Fifteen hundred companies across Canada completed the application process.

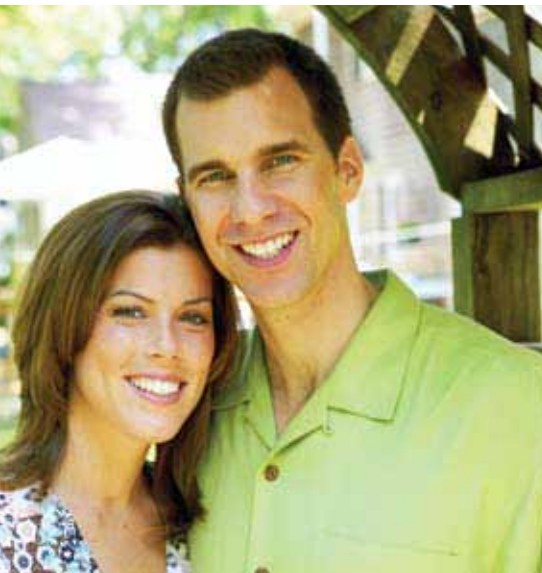
Alberta Blue Cross is proud to be recognized as the recipient of two such esteemed awards.



From left to right, former Minister of Alberta Health and Wellness, Dave Hancock; President and CEO of Alberta Blue Cross, Ron Malin; Alberta Blue Cross Vice President of Human Resources, Susan Adam; and Premier Ed Stelmach.



**AWARD OF
DISTINCTION**
Premier's Award for
Healthy Workplaces



Celebrating a healthy balance

In the spring of 2007 Alberta Blue Cross employees attended a staff assembly focused on maintaining a healthy balance in all areas of life. This assembly highlighted the health of Alberta Blue Cross as a company and the health of our workplace, and encouraged employees to maintain their individual health.

To the delight of our employees, Olympic gold medallist and the fastest woman on ice, Catriona LeMay Doan, was our guest presenter. Catriona is the world record holder in the 500-metre speed skating event and has broken the world record eight times in her illustrious career. In addition to being a world champion athlete, Catriona is a loving mother and a talented motivational speaker. Weaving personal triumphs and tragedies into her speech, she discussed methods to achieve personal excellence while challenging and motivating us to achieve our full potential in the workplace and as individuals.

With our unique focus on the health of Albertans, it makes sense that we take the health and well being of our employees seriously. By promoting a healthy balance in all aspects of life we ensure a better future for our company, better service to our customers and a healthier future for our employees and their families across the province.



Ray Pisani, Vice President of Group, Individual and Government with guest presenter Catriona LeMay Doan.

Supporting a healthy workplace

Staying active and healthy is good for our employees, but it is also good for Alberta Blue Cross as a company. Encouraging a healthy workforce supports the continued success of Alberta Blue Cross through improved morale, increased productivity, and reduced turnover and absenteeism. While a healthy workforce can be achieved individually through healthy living and being active, at the office employees can contribute in other ways as well. Hand washing or using hand sanitizers is an effective way to reduce the risk of spreading germs and bacteria.

As part of Alberta Blue Cross's pandemic preparedness and Business Continuity Plan, a Healthy Workplace campaign was launched in the spring of 2007 to encourage Alberta Blue Cross employees to play an active role in staying healthy and preventing the spread of flu. Bottles of hand sanitizer (foaming alcohol hand rub) and cleaning wipes, along with a booklet from Alberta Health and Wellness explaining how a flu pandemic is different than seasonal flu, were distributed to every employee. Wall-mounted hand sanitizer dispensers were also installed in various locations throughout Alberta Blue Cross. The intent of the hand sanitizer and wipes is to reduce the spread of bacteria and influenza among employees by keeping hands and work surfaces as virus-free and bacteria-free as possible.

In the fall of 2007, Alberta Blue Cross also provided a flu immunization clinic in the Edmonton office. Employees had the opportunity to book a free appointment to receive the flu vaccine, which stimulates the body's immune system to develop antibodies against flu strains.

Scapa	Smith	Stavely	Sunset House	Tomahawk	Vega	Wardlow	Wimborne
Schuler	Smoky Lake	Steen River	Swalwell	Torrington	Vegreville	Warner	Windfall
Scollard	Solomon	Steeper	Swan Hills	Triangle	Vermilion	Warrensville	Winfield
Scotswood	Spedden	Sterco	Sweet Grass	Trochu	Veteran	Waskatenau	Woking
Sedalia	Spirit River	Stettler	Landing	Trout Lake	Viking	Water Valley	Wolf Creek
Sedgewick	Spondin	Stirling	Sylvan Lake	Tudor	Vilna	Waterton Park	Woodhouse
Seebe	Spring Coulee	Stony Plain	Taber	Turin	Violet Grove	Watino	Worsley
Sentinel	Springburn	Strachan	Tangent	Turner Valley	Vulcan	Webster	Wostok
Seven Persons	Spruce Grove	Strathmore	Tawatinaw	Twin Butte	Wabamun	Wembley	Wrentham
Sexsmith	Sputinow	Strome	Tees	Twining	Wabasca-	Westlock	Youngstown
Shepard	St. Albert	Sturgeon Heights	Thorhild	Two Creeks	Desmarais	Wetaskiwin	Zama City
Shoal Creek	St. Lina	Styal	Thorsby	Two Hills	Wainwright	Whiskey Gap	
Shouldice	St. Michael	Suffield	Three Creeks	Uncas	Walsh	Whitcourt	
Sibbald	St. Vincent	Sundre	Three Hills	Utikumasis Lake	Wandering River	Whitelaw	
Silverwood	Stand Off	Sunnybrook	Tiger Lily	Valhalla Centre	Wanham	Wild Hay	
Skiff	Standard	Sunnynook	Tilley	Valleyview	Warburg	Wildwood	
Slave Lake	Stanger	Sunnyslope	Tofield	Vauxhall	Warden	Willingdon	



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ABC Benefits Corporation

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Alberta Blue Cross

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Uniquely focused
on the health of Albertans

Uniquely focused

on the health of Albertans

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 1.4 million Albertans with coverage through over 5,000 small and large employer group plans, individual plans and government-sponsored programs. In 2007, Alberta Blue Cross processed 30 million claim lines with a value of \$1.49 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.

