

Here for the health of Albertans

2008 Annual Report



 **ALBERTA
BLUE CROSS®**



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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.

The Alberta Blue Cross difference

Alberta hospitals were behind the formation of the Alberta Blue Cross Plan in 1948. Under an Act of the Alberta Legislature, the Associated Hospitals of Alberta was incorporated and permitted to establish a voluntary, pre-paid, not-for-profit Blue Cross plan.

Today, ABC Benefits Corporation operates the Alberta Blue Cross Plan under an Act of the Alberta Legislature and in compliance with the licensing requirements of the Canadian Association of Blue Cross Plans.

The Canadian Association of Blue Cross Plans' criteria for using the Blue Cross name and trademarks include:

Not for profit

All licensed Blue Cross plans must operate on a not-for-profit basis. Any surplus beyond claims and administration expenses must be used to improve products or services to customers, as well as maintain adequate reserves. We have no shareholders or investors. Distribution of surplus earnings and assets to members of the Board or any of the officers or employees of the Corporation is strictly forbidden.

Stringent financial reporting and auditing requirements

Plans must comply with specific financial reporting and auditing procedures established by the Canadian Association of Blue Cross Plans. Under our legislation, we are also required to submit an annual report to the Minister responsible for the ABC Benefits Corporation Act.

Focused on health care financing and service

Plan activities must be directed principally to health care financing and service delivery. We keep a close watch on health care trends and make the most of our expertise to deliver affordable, dependable coverage for Albertans. Our "local knowledge" helps our customers access public programs that pay for services before they tap into their supplementary benefit plan. In addition, we have maintained excellent working relationships with Alberta health care providers whose services we cover.

Alberta-based, but able to provide national service

Our relationship with other Blue Cross plans across Canada enhances our ability to effectively provide service to Alberta-based companies with employees and their families living in other provinces across Canada.

Corporate address

The theme of our 2008 Annual Report, “Here for the health of Albertans”, couldn’t be more timely.

As Albertans faced a period of increasing economic uncertainty through 2008, one thing they could be certain of is that Alberta Blue Cross is here to help meet their supplementary health needs.

Alberta’s economy shifted in 2008 from a period of unparalleled prosperity to one of economic uncertainty. In this environment, our long-standing commitment to providing Albertans with products that deliver sustainable value has taken on renewed importance. Alberta Blue Cross has always emphasized cost management to protect plan viability, and our approach to ensuring affordable health benefits for Albertans stands—through good times and bad. Whether through our best price agreements with all Alberta pharmacies, fixed bases of payment for dental claims, billing agreements with physiotherapists and ambulance operators, our stringent system of checks and balances to ensure effective claim and benefit management, or our commitment to operational efficiency that underscores our not-for-profit status, Alberta Blue Cross delivers proven value to Albertans.

So what does it truly mean to be “Here for the health of Albertans”?

Here....

Alberta Blue Cross is Alberta based and Alberta grown. We play an active role in our province’s health care system, working with other stakeholders to help deliver a comprehensive health care system among the world’s best. Our local presence benefits our customers through our uniquely high level of responsiveness to the needs of Albertans. At the same time, as our province’s 40th largest corporation, Alberta Blue Cross makes a substantial contribution to our provincial economy—as well as provides quality employment for 875 Albertans across the province. Being “here” also means taking an active role in contributing to and supporting the communities in which we live and work. Our head office is right here in Edmonton, not in Vancouver or Toronto, and we have a strong presence in centres across the province. While we support Alberta businesses through our operations and flow over a billion dollars a year through our provincial economy, we also make an annual remittance of Payment In Lieu of Tax (PILOT) and Premium Tax to the Government of Alberta.

...for the health....

Alberta Blue Cross is focused exclusively on the health of Albertans, and exists solely to serve their health and well-being. This purpose is established through our unique legislative mandate which clearly defines our purpose 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 of the Corporation, and to provide or arrange supplementary health benefit programs and related or associated benefit programs and services.*



Unlike our competitors, our core competency is health benefits—rather than investment products, banking services, computer hardware or telecommunications. We have worked hard to develop a level of expertise in health benefits that is unparalleled, which we apply on a daily basis for the betterment of Albertans. At the same time, we are committed to fostering wellness among our customers—and all Albertans—by participating in a wide range of health and wellness initiatives across the province in conjunction with other health care system stakeholders. In 2008 we reinforced this commitment with the introduction of the Alberta Blue Cross Health & Wellness Companion, a set of online health risk assessment tools and an online health library provided at no cost to our employer group and individual health plan customers.

...of Albertans

Alberta Blue Cross’s sole purpose is to serve the supplementary health needs of Albertans and Alberta-based businesses. Generations of Albertans have turned to Alberta Blue Cross for affordable health coverage in the 60 years since our organization was founded. Today we enjoy a reputation as a strong, stable organization that Albertans continue to trust as their benefits carrier of choice. In 2008, Alberta Blue Cross saw our customer base grow to over 1.5 million Albertans—more than 41 per cent of Alberta’s 3.6 million residents.

Without a doubt, we are here for the health of Albertans.

Ron Malin
President and
Chief Executive Officer

L.G. Young
Chair,
Board of Directors



Working together to keep Albertans healthy

For more than 60 years, Alberta Blue Cross has played an active role in supporting the health of Albertans. This role includes providing valuable assistance to other stakeholders in our provincial health care system—including government program sponsors—by sharing our insight into health benefit trends and utilization. Our shared commitment to supporting and encouraging Albertans to lead healthy lifestyles is at the heart of the close working relationships we've developed throughout the years.

With our Edmonton head office situated in the government centre, Alberta Blue Cross is ideally situated to 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. In addition, we maintain drug benefit lists, administer an annual prescription drug price quotation process and the drug special authorization process and provide specialized scientific support to the Alberta Health and Wellness Expert Committee on Drug Evaluation and Therapeutics.

We are committed to meeting our government program customers' expectations, and we continue to improve both the efficiency and value of those programs with which we are involved.

Pharmaceutical strategy implementation

When the Government of Alberta announced its new Alberta Pharmaceutical Strategy in December 2008, Alberta Blue Cross was ready to provide support. We were pleased to have been among the health care system stakeholders consulted on the new strategy, and we immediately began to work with the government on the strategy's implementation.

Shortly after the government's announcement, fact sheets and information were posted on our web site and our Customer Services call centre was prepared to provide more information about the strategy to government program participants who had questions.

Alberta Blue Cross also began to work closely with the Government of Alberta to ensure that initiatives introduced through the new pharmaceutical strategy were implemented smoothly. Our Clinical Drug Services and Evaluation department provided support as preparations were underway for the government's new program to cover catastrophic drug costs for Albertans with extremely rare diseases. Meanwhile, our Scientific and Research Services department will provide ongoing support in the evaluation of coverage of drugs for rare diseases, as well as in the creation of a more timely and transparent drug review process that will involve more frequent updates to the *Alberta Health & Wellness Drug Benefit List* and online posting of the status and outcome of drug reviews.

Pharmacy benefit management expertise

Alberta Blue Cross may not talk much about its expertise in the area of pharmacy benefit management, but that expertise is second to none. Our innovative approaches have made us leaders in the area of pharmacy benefit management, and our standards and procedures are emulated by jurisdictions across the country—and across the continent. Working collaboratively with our counterpart Blue Cross Plans across Canada and sharing information with our counterpart plans in the United States, we ensure that our approach to pharmacy benefit management remains at the forefront of industry practice. At the same time, we emphasize balancing expectations of good value with expectations of good coverage to deliver drug benefits that meet the needs of plan members while preserving long-term drug program viability for plan sponsors.

In 2008, Alberta Blue Cross processed more than 26.7 million prescription drug claims on behalf of our customers. We maintain a state-of-the-art, direct-bill electronic prescription drug adjudication system that is connected to virtually all community pharmacies in Alberta and to more than 3,000 across the rest of Canada.

This system includes a wide range of functionality to deliver effective drug plan management, including a feature to automatically screen prescription drug claims for possible interactions with previously dispensed prescriptions. In 2008 alone, the Drug-to-Drug Interaction screening tool alerted pharmacists to 896,000 prescription drug claims with a potential interaction. At least one in 10 of those flagged interactions were of a severe nature. We'll never know just how many medical emergencies and hospital visits this screening prevented, but we do know that it's a very useful tool for pharmacists who use it in conjunction with their professional expertise to manage our shared customers' drug regimes.



Calgary resident, Mr. Oon Yeoh

Seniors' Health Bulletin: A shared initiative

When Calgary resident, Oon Yeoh received his first copy of the *Seniors' Health Bulletin* in the summer of 2008, he was immediately interested.

"I like the easy-to-read newsletter format with plenty of helpful information to guide us to make the most of our Alberta government-sponsored coverage," he wrote in providing feedback to the newsletter. "My wife and I hope to stay healthy, and this publication gives me access to expert guidance."

Mr. Yeoh believes that it's important to maintain a health-conscious mindset so he exercises, watches his diet and associates with people of all ages who share his interest in wellness.

"Keeping healthy doesn't have to be expensive," advises Mr. Yeoh. "It's free to go for walks and hikes in the summer and, in the winter when sidewalks are slippery, climbing the stairs is a great alternative."

The *Seniors' Health Bulletin* is a shared initiative of Alberta Blue Cross and the Alberta Health and Wellness Pharmaceuticals and Life Sciences Branch, made possible through funding from Alberta Health and Wellness. Two issues of this informative newsletter were distributed by mail in 2008 to over 285,000 Coverage For Seniors program participants across the province.

The newsletter, which was extremely well received by Alberta seniors such as Mr. Yeoh, provided information to help Alberta seniors make the most of their provincial government-sponsored coverage, and contained important tips to help Albertans ages 65 and over maintain their health.





Serving over 5,300 employers across Alberta

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 provincial and national levels. In 2008, we provided group benefit plans to more than 5,300 Alberta-based employers.

Alberta organizations and businesses faced significant challenges throughout 2008. The year began with economic prosperity but also with a severe labour shortage that saw employers turning to group benefits in increasing numbers as a means of attracting and retaining quality employees. It ended with an economic slowdown that saw employers showing renewed concern with controlling operating costs—including benefit plan expenses. Throughout the turbulence, Alberta Blue Cross was there to help Alberta employers balance flexibility in their employer group benefit plans with long-term cost management.

In addition to personal contact from our group sales and service representatives, we kept all employer groups updated on important emerging trends and issues through our *Connection Bulletin* newsletter. Small businesses have benefit needs that are distinctly different from those of organizations with thousands of employees. Alberta Blue Cross draws on our knowledge and expertise to deliver value and exceptional services to employer groups of all sizes. Many of the employer plans we administer are on behalf of Alberta-based employers with employees working outside our province.

Promoting workplace health through the Health & Wellness Companion

Growing evidence shows that promoting wellness in the workplace can help keep employees healthy, productive and on the job. Chronic conditions such as heart disease, diabetes, obesity and smoking-related illnesses account for a significant amount of health care costs and contribute to absenteeism and disability that can increase business and benefit plan costs substantially.

To help benefit plan members become more conscious of lifestyle decisions that affect their health and to enable them to make positive changes, in 2008 Alberta Blue Cross introduced the Health & Wellness Companion.

This set of practical online health risk assessment tools, and an online health library, is provided at no cost to employers and their benefit plan members. The Health & Wellness Companion, designed and maintained by Practice Solutions (a subsidiary of the Canadian Medical Association), on behalf of Alberta Blue Cross, has unparalleled credibility and has already seen wide use by benefit plan members.



Helping plan members make the most of their benefits

Explaining the coverage provided through employer group benefit plans can be complicated. Increasingly, busy plan members are relying on clear, concise information provided through their claim statements and online via our secure Alberta Blue Cross member services web site.

As part of our ongoing goal of empowering plan members to make the most of their benefits, we undertook a major project in 2008 to redesign our claim statements. Based on plan member feedback and additional research and focus testing, we began issuing enhanced claim statements in a new format that is easier to read and understand. The new format features a claims summary, a cleaner presentation of claims data and clear explanations. To minimize paper waste, the redesigned statements are printed on both sides of a legal-sized sheet.

Feedback from customers has been positive, and we look forward to transitioning all our claim statements to the new format throughout 2009.



NAMCO owners, Kate and Ivan Vukovic with their daughter and son, Christina and Bernard



NAMCO's 40,000-square foot, state-of-the-art facility where precision-machined components and gear products are manufactured



Supporting healthy choices through plan flexibility

The first thing you notice when you visit NAMCO Machine and Gear Works in Edmonton's south side is the size of the buildings and the high-tech equipment. This family-owned business has maintained steady growth over the past 30 years and now employs more than 40 employees in a 40,000-square foot state-of-the-art facility. NAMCO supplies precision-machined components and gear products for industries as diverse as farming, forestry, oil and gas and the alternative energy sector, and has a well-deserved reputation for exceptional customer service and a commitment to top quality.

Entering the NAMCO main office and meeting the owners reveals another reason for the company's success: their dedication to their employees. NAMCO retains its employees for an average of 15 years, and after meeting Ivan and Kate Vukovic along with their son and daughter, Bernard and Christina, it's not hard to understand why. They care about their employees and believe that maintaining strong personal relationships is one of the keys to their long-term growth and success.

An important part of the way the NAMCO owners and management team support their staff is by providing them with an Alberta Blue Cross employer group benefit plan.

"Your health is your greatest asset—and if you're able to offer benefits to employees, you should do it," says Christina. "It's a way of extending respect and appreciation for the work they do, and it allows us to help provide security for our employees and their families."

The company has health, dental, life and disability coverage and has recently added flexibility through a Health Spending Account (HSA). This account helps contain costs and ensure plan viability and, at the same time, gives employees the flexibility to choose where they'd like to spend their benefit dollars. HSAs 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.

"We had a solid, basic benefit plan," explains Christina, "but adding an HSA was a phenomenal idea. Now the company isn't paying for things that aren't used, and the extra benefits are there for staff who need them."

Affordable plans for Alberta individuals and families

Since the launch of our Seniors Plus and Personal Choice individual health plans more than a decade ago, thousands of Alberta residents without employer group benefits have purchased affordable health and dental coverage through Alberta Blue Cross.

These customers include seniors, early retirees, self-employed Albertans, and those working part time or on contract.

Alberta Blue Cross Personal Choice individual health plans help Alberta families budget supplementary health costs and provide valuable protection against the high cost of unexpected illness, medical conditions and future health problems—ensuring that filling prescriptions won't strain their finances.

Alberta Blue Cross individual health plan member Mary Hum-Bly is an energetic woman with a warm smile and a positive attitude toward life. You'd never guess that she has survived two heart surgeries and relies on expensive blood thinners to keep healthy.

Both she and her husband are self employed and, as Mary says, "When we first enrolled on a Personal Choice plan back in 1996, we didn't even look around. We trust Alberta Blue Cross and have always been happy with the service it provides."

Mary's Personal Choice plan covers all her family's supplementary health needs, from coverage for her son's glasses, to ambulance, physiotherapy, prescription drugs and visits to the dentist for the whole family.

"Years ago I certainly didn't expect to have any serious health problems," says Mary. "But I always felt that health coverage was important. I love my plan and wouldn't want to be without it!"



Mary Hum-Bly of
Edmonton, Alberta



The Rahman family of
Calgary, Alberta



Individual Products
representative, Karen Misura

The Rahman family of Calgary has had individual health and dental coverage through Alberta Blue Cross since 2002 when it was recommended to them by a friend. When Hady Rahman decided to take a job with a company that provided a group benefit plan in 2005, he called to discuss his family's options with Karen Misura, their contact in the Individual Products department.

On Karen's advice they didn't leave their Personal Choice individual coverage behind. Instead, they enrolled on a Portability Plan to secure their eligibility for continued individual health plan coverage without a medical review.

"I strongly recommend that people consider Portability plans to ensure that they can fall back on individual coverage," says Hady. "Now that I've gone back to consulting, I'm so glad that Karen explained the options so carefully to us."

Mr. Rahman appreciates the personalized service he gets from Karen and her co-workers in the Individual Products department. "Karen has always been wonderful to talk to," says Hady. "She's warmhearted and knowledgeable about the plans and she's always given us the advice we need."

In fact, Mr. Rahman looks forward to meeting Karen in person sometime and since we're based in Alberta, that meeting is entirely possible.

Online claim submission

Alberta Blue Cross plan members have grown accustomed to the convenience of visiting their dentist or pharmacist and receiving products or services without having to submit a paper claim form and wait for reimbursement of the portion covered by their benefit plan.

Now, in addition to our dental and pharmacy direct-bill networks, Alberta Blue Cross also provides the convenience of online submission for optical claims.

This service is delivered through a secure web site that allows optical providers to check patient coverage and immediately determine the amount Alberta Blue Cross will pay to their office for the service provided, and the amount they need to collect from the patient. The web site also provides access to online reports listing outstanding claims and payment records.

“There are two main reasons I like Alberta Blue Cross’s new claim submission web site,” says Dr. Troy Brady in his office at the Leduc Eye Centre. “The first one is that it improves the quality of service I can provide to my patients. And the second reason—and a very important one—is that it makes my staff’s life easier. I’m a fan of anything that can provide improvements in those two key areas!”

With online claims submission, optical offices also see a reduction in their mailing and credit card costs. And of course, receiving payments even more quickly from Alberta Blue Cross is always appreciated.



Optometrist, Dr. Troy Brady, in his office at the Leduc Eye Centre



Glenda Bell of the Optometrists’ Clinic Inc.

Working closely with providers

To ensure that our new online claim submission system for optical providers would meet users’ needs, Alberta Blue Cross piloted the system with several optical providers and, prior to launching it, made changes based on their feedback.

Glenda Bell, who does claim entry for four optical offices, provided valuable suggestions and comments throughout the site’s development and is enthusiastic about the results.

“I love it! It’s a wonderful system and easy to use,” Glenda notes. “Customers appreciate the fact that they don’t have the initial outlay of money out-of-pocket. This can be significant for parents with two or three kids who all need glasses. With this system, they know right away if a claim will be accepted or denied so they can do everything in one appointment.”

Serving Albertans—right here in Alberta

We believe that our customers should have the opportunity to do business with us face to face at one of our branch offices located in major centres throughout the province, or through our convenient, toll-free phone lines accessible from anywhere in Alberta as well as from across Canada. In 2008, our Customer Services call centre responded to 469,938 phone calls—with 95 per cent of those calls being answered within one minute. The call centre also kept in touch with customers by answering 9,265 e-mails and 3,848 letters.



Corporate Challenge Big Bike Challenge



Hearts of Blue - Habitat for Humanity

Supporting worthy causes right here in Alberta

Alberta Blue Cross has 875 employees who live in communities throughout Alberta. We're your neighbours and your relatives; we're Albertans like you, and we're people who care deeply about our province.

Hearts of Blue, our employee-run charity

From Grande Prairie in the north to Lethbridge and Medicine Hat in the south, Alberta Blue Cross employees are out in their communities donating money or making in-kind donations to charitable organizations through Hearts of Blue.

This employee-run charity gives employees an opportunity to raise money through voluntary payroll deductions, and to directly support a wide range of worthwhile charitable organizations by volunteering. To encourage its success, Alberta Blue Cross makes an annual financial contribution and provides resources to promote and communicate the program to staff. Every year, each of our branch offices across Alberta is given a portion of money raised through Hearts of Blue to donate to needy organizations in their own communities.

In 2008, one organization that benefited from a branch donation was the Family Services of Central Alberta for its "Gifts for Grandparents" program. The program was developed to ensure low-income seniors in the community receive a gift at Christmas. The donation from the Red Deer branch included items such as mitts, toques, toiletries, tea, coffee, mugs, crossword puzzles and gift certificates.

Top fundraising team

With a combined corporate and employee donation exceeding \$11,000 and a lot of team spirit, the Alberta Blue Cross Corporate Challenge Big Bike Team was thrilled to be named the Top Fundraising Team for the 2008 Big Bike event in support of the Heart and Stroke Foundation for the Edmonton and area division.

The Corporate Challenge Big Bike event is always popular because it combines fundraising for a great cause with the adventure of 29 employees riding together on a one-tonne custom-made bike.

Organizations assisted by Hearts of Blue in 2008

- Lethbridge Handicapped Riding Society
- Child Find
- Meals on Wheels
- CUPS Health and Education Centres, Calgary
- Pilgrim's Hospice
- Sacred Heart Church of the First Peoples
- Santas Anonymous
- ME Society
- A Safe Place
- Camp Tamarack, Grande Prairie
- Wings of Providence
- Youth Emergency Shelter Society
- Operation Friendship
- Habitat for Humanity
- Food Bank, Fort McMurray and Medicine Hat
- Family Services of Central Alberta - Gifts for Grandparents Program, Red Deer
- School Lunch Program



Supporting Alberta students

This year the Alberta Blue Cross scholarship program reached an important milestone: it has now been providing financial support to Alberta students for a decade. Since 1998, when we created a \$1-million endowment fund to set up 58 scholarships at 17 post-secondary institutions across the province, we've helped more than 500 students achieve their dreams.

As one University of Alberta student recently wrote, "I am in my first year of pre-pharmacy studies, and receiving this award has allowed me to focus completely on my studies. Upon completion of my degree, I will return to my home in Cold Lake, Alberta, where I aspire to be a good role model for young aboriginals in my community."

Making wishes come true

For the past 15 years, Alberta Blue Cross and its counterpart Blue Cross Plans across Canada have been part of a national partnership with the Children's Wish Foundation.

Each Plan provides emergency medical travel coverage at no charge for "wish families" in their province and waives the pre-existing condition exclusion for Wish children. Sick children are referred to the foundation and once their case has been medically approved, the child is asked what would bring them the greatest happiness. They can choose literally any wish imaginable as long as it won't jeopardize their health or safety. Often such wishes include travel to destinations such as Disneyland. The foundation's goal is to create positive, magical experiences for children with high-risk, life-threatening illnesses and bring joy to their families.

In 2008, Alberta Blue Cross supported 53 wishes, providing coverage for 214 family members and medical attendants travelling with sick children.

Capturing the gold medal

The Alberta Blue Cross Row For Kids team finished in first place in 2008. By completing the race in an excellent time and raising an incredible \$7,587.25, the crew ended up beating the second place crew by just half a second to capture the gold medal. All funds raised through the Row For Kids competition benefited the University of Alberta Stollery Children's Hospital.

Overall results are decided on two factors: results in the water and amount of fundraising dollars. Depending on the amount raised, rowing crews receive a time deduction up to a maximum of 30 seconds. The Alberta Blue Cross crew received the maximum time deduction, pushing them into first place.



Row For Kids team with their first-place trophy



United Way Award of Distinction committee members

United Way Award of Distinction

Exceptional teamwork!

In 2008 Alberta Blue Cross was honoured to receive the United Way Award of Distinction for Outstanding Campaign Committee for the United Way of Alberta Capital Region. This award is presented to the committee that best demonstrates exceptional teamwork resulting in increased employee per capita giving.

With the generous support of our employees, our 14-person committee worked together to raise \$135,470 for the United Way. We surpassed our employee pledge goal by 33 per cent—and increased the number of donors by 50 per cent over the previous year. Alberta Blue Cross was also nominated in the Campaign Special Event of the Year category for our wildly popular Blue Idol event.

Investing in our people, our systems and our infrastructure

Key ingredients in our continued success

Throughout 2008, we faced increasing demands placed on our organization as a result of our growing customer base but we continued to excel in attracting and retaining skilled workers. We've worked hard to foster an environment that encourages staff to grow and work to their full potential.

As our organization continued to evolve toward a high-performance workplace, we knew we could not achieve increased capacity simply by increasing the hours employees worked or by asking people to work harder. Instead, we continued to focus on investing in developing the skills and knowledge, innovation, responsiveness and resiliency of our current employees through education, training and growth opportunities.

Growing with Alberta Blue Cross

Sophia Mah's career with Alberta Blue Cross began eight years ago when she started a two-week practicum placement in our Service Desk. She did so well that within months she was back as a summer student and then was hired on full time as a Service Desk phone analyst.

"That job was perfect for me," Sophia says. "Over the next 18 months I saw many different aspects of our information technology world and saw the kinds of opportunities I wanted to pursue. I decided to take advantage of Alberta Blue Cross's educational assistance program and enrolled in night classes to complete the Computer Systems Technology certificate program at the Northern Alberta Institute of Technology (NAIT)."

Armed with her new knowledge, Sophia was soon ready for another challenge and moved to the web administration team where she is now an intermediate web administrator.

"I still enjoy my work, but that's not the only reason I look forward to coming in each day," she says. "I work with a great team and owe a lot to ongoing encouragement from managers and co-workers."

We know that employees like Sophia have many choices, so we work hard to remain an attractive employment option by helping them reach their full potential. It's a mutually beneficial approach that ensures long-term success for both employees and Alberta Blue Cross.



Sophia Mah of the Alberta Blue Cross web administration team

Putting technology to work

Meeting rising customer expectations during volatile economic times requires a careful balance between enhancing current systems and investing in new, long-term applications and technology. To achieve this balance—in addition to developing a new web-based reporting application for plan advisors—we also continued to add new functionality to our existing web sites and expand our online claiming capabilities. Our new web site for optical providers, for example, allows customers' claims to be submitted on line, and displays results in real time. Web-based reporting and claim submission offer convenient self-service opportunities that customers and providers appreciate and we will continue to expand our capabilities in these areas.

Whether managing system availability and security or designing new applications to enhance productivity, an infrastructure that is secure and able to easily withstand stress is a prerequisite. Our continued business growth throughout 2008 required us to manage higher volumes of data and undertake ongoing improvements in back-up techniques to ensure security and efficient recoveries. Keeping both our technology and our infrastructure at industry-level standards is a corporate priority that boosts our ability to quickly enhance functional capabilities.



Premier's Award for Healthy Workplaces

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

Alberta Blue Cross employees gather for an annual photograph

Premier's Award for Healthy Workplaces

For the third year in a row, Alberta Blue Cross was selected to receive the Premier's Award of Distinction for Healthy Workplaces. This award is a significant acknowledgement of Alberta Blue Cross as a best-practices organization in the area of encouraging employee health and wellness. The award specifically recognizes our focus on supporting employee health through our emphasis on wellness and a balanced lifestyle and reinforces our reputation as an employer of choice.

One of Alberta's top 40 employers

Now entering its fourth year, Alberta's Top Employers program 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*. It is a special designation that recognizes those Alberta employers that lead their industries in offering exceptional places to work. To place in Alberta's Top 40 competition, organizations must have their head office—or principal place of business—in Alberta.

In 2008 Alberta Blue Cross was named one of our province's Top 40 Employers, highlighting both our company and our outstanding employees. The selection process for the Top Employers' competition began with a review of the recruitment histories of more than 55,000 employers across Canada. From this initial group, invitations were sent to select organizations asking them to complete an extensive application process that included a thorough review of their operations and human resources practices.

Caring about Alberta's environment

Alberta Blue Cross is committed to reducing its impact on the environment. This includes recycling office paper and undertaking ongoing upgrades to our infrastructure. In 2008, these upgrades included installing energy efficient lights and plumbing.

As part of our commitment to sustainability, we are selective about the volume and kind of paper we use for our communication materials and use recycled paper stocks as well as paper sources certified by the Forest Stewardship Council (FSC). The paper stock we chose for this year's annual report, for example, is FSC certified, meaning that it was obtained from a forest that was managed according to a set of strict environmental and social standards.

In addition during 2008, after reviewing the advantages and disadvantages of using bottled water in coolers placed throughout our buildings, we made a decision to go "bottle-free." No longer are truckloads of bottled drinking water delivered to Alberta Blue Cross each week. Without the heating and cooling mechanisms required, we are able to further reduce our overall energy consumption. Alberta's tap water is already among the highest quality in the world, but to ensure the quality of drinking water for our staff, we installed filtration units and drinking water faucets in kitchen sinks throughout our head office buildings in Edmonton.



Tap water enthusiasts, Megan Krienke and Anna Hui in our Edmonton head office



ABC Benefits Corporation

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Alberta Blue Cross

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Here for 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 1.5 million Albertans with coverage through over 5,300 small and large employer group plans, individual plans and government-sponsored programs. In 2008, Alberta Blue Cross processed 35 million claim lines with a value of \$1.6 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, six local offices and the Internet.