

Part of your health...part of your community.

2011 |  ALBERTA **BLUE CROSS**[®]
annual
report





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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.

 **ALBERTA
BLUE CROSS®**

Corporate Address

Part of your health...part of your community.

There are two qualities that truly set Alberta Blue Cross apart from other health benefit carriers: our exclusive focus on the health of Albertans and our active presence in the communities we serve. The theme of this year's annual report, *Part of your health...part of your community*, reflects these two qualities. Through this report we look to share some of the exciting initiatives that Alberta Blue Cross has undertaken over the last year, in the interest of meeting both the health needs of Albertans and the communities we serve.

Our focus on the health of Albertans is grounded in our legislative purpose and mandate. While this focus is primarily on delivering the best benefit plans and service to the 1.5 million Albertans we count as our customers, we also see an important element of our purpose to promote and encourage the health and wellness of all Albertans.

Our focus on the communities we serve is grounded in our not-for-profit orientation and our local presence—we live in the communities we serve and serve in the communities in which we live. As such, not only do we participate in a number of initiatives across the province to promote and improve the health of Albertans, but we strive to make a positive difference in communities across the province. Whether through corporately-led community relations initiatives, the activities of the ABC Benefits Corporation Foundation, or our employee-led charity Hearts of Blue, we are actively engaged in the lives and communities of Albertans.

2011 has been a year of continued growth for Alberta Blue Cross. It is through the efforts of our dedicated staff and close working relationships with our valued stakeholders that together we make this growth happen.

Before our eyes, Alberta Blue Cross is transforming to keep pace with the changing needs of our customers. We are in the midst of key projects to enhance our information systems and technical infrastructure to position our organization for the increasing demands of the future. We are seeing Alberta Blue Cross take on a much more visible role in the community. We are finding new ways to increase efficiency while reducing both costs and our corporate environmental footprint. But most importantly, we are making a genuine difference in the lives of the Albertans we serve—not only through our innovative products and excellent service but also through our charitable efforts.



Ray R. Pisani, President and CEO

In the fall of 2011, Alberta Blue Cross undertook a corporate image study conducted on our behalf by Leger Marketing, Canada's largest independent market research firm. According to this survey, the vast majority of Albertans who know Alberta Blue Cross—85 per cent—have a favourable opinion of our organization. At the same time, the survey found that in comparison to our competitors, Alberta Blue Cross has the highest reputation index score among major health benefit carriers in Alberta and also ranks higher than other notable large Alberta organizations. We have worked hard to earn our reputation as an organization that Albertans know and trust and we take pride in achieving this enviable reputation.

Through this survey, Albertans also indicated to us that they place a high value on the role Alberta Blue Cross plays in their health and appreciate the role Alberta Blue Cross plays in their communities. We are pleased that Albertans recognize Alberta Blue Cross as *Part of your health...part of your community*—and we are committed to maintaining this focus.

Ray R. Pisani
President and
Chief Executive Officer

Kevin J. Gregor
Chair,
Board of Directors

Gaining efficiencies in health benefit delivery

Promoting paperless options

In 2011, Alberta Blue Cross began offering our plan members the opportunity to go paperless and access claim and treatment plan statements online.

Plan members can sign up for paperless claim statements through our secure online services for plan members on the Alberta Blue Cross web site. Once registered, an e-mail notification from Alberta Blue Cross advises registered individuals whenever a claim or treatment plan statement is available. They then simply follow the link to the secure area of our web site to see the details of their claim or treatment plan.

By joining us in going paperless, plan members not only help the environment by eliminating thousands of pieces of mail, but they also help Alberta Blue Cross control plan costs. Going paperless enables plan members to receive statements faster than by mail—and reduces the risk of lost mail or postal service disruptions.

In the face of continually rising health care costs, reducing paper and postage expenses is one more way we are working to ensure the value and long-term affordability of our customers' benefit plans. Tens of thousands of our plan members have already signed up for this convenience.

Delivering 24/7 access to information

Alberta Blue Cross's web site, www.ab.bluecross.ca, offers much more than general information about us and our plans and services. It also has claim forms and claiming tips for plan members and is the gateway to a range of password-protected, secure services.

Thousands of plan members sign into our secure site every day for information about the products and services covered by their benefit plans. This includes prescription drug coverage and special authorization criteria and status, a summary of claims that have been processed and much more.

There are also many other value-added services in our secure area for plan members such as being able to sign up for direct deposit and paperless claim statements, download forms and print additional ID cards. Plan members can also find out if a particular prescription drug is eligible for coverage through our secure drug look-up area. By typing in the drug identification number and the province in which the drug was dispensed, plan members can find out in an instant if a specific drug is covered under their plan.

Alberta Blue Cross strives to provide the best customer service and ensure that our customers have full access to information about their benefits and claims whenever they want.

Continuing the growth of direct billing

In our commitment to delivering unparalleled convenience to both our customers and efficient service to the health providers we partner with, last year Alberta Blue Cross continued to extend our direct billing capabilities to more health service providers.

Today 90 per cent of claims submitted at the time of service to Alberta Blue Cross—from pharmacies, dental offices, ambulance providers, vision care providers, chiropractors, physiotherapists and most recently massage therapists—are adjudicated electronically in just seconds.

In 2011, massage therapy providers were offered the convenience of registering for online claim submission. Online claims submission allows extended health providers to submit benefit claims at the time of service through an easy-to-use secure web site created and maintained by Alberta Blue Cross. This allows providers to check the plan member's coverage and immediately determine the amount Alberta Blue Cross will pay to the provider's office on the plan member's behalf, as well as the amount—if any—they need to collect from the plan member. The service is available at no cost to participating providers across Alberta.

Alberta Blue Cross leads the benefits industry in offering providers the ability to bill claims to Alberta Blue Cross directly, providing an unparalleled experience to our customers.

Expanding our technical infrastructure

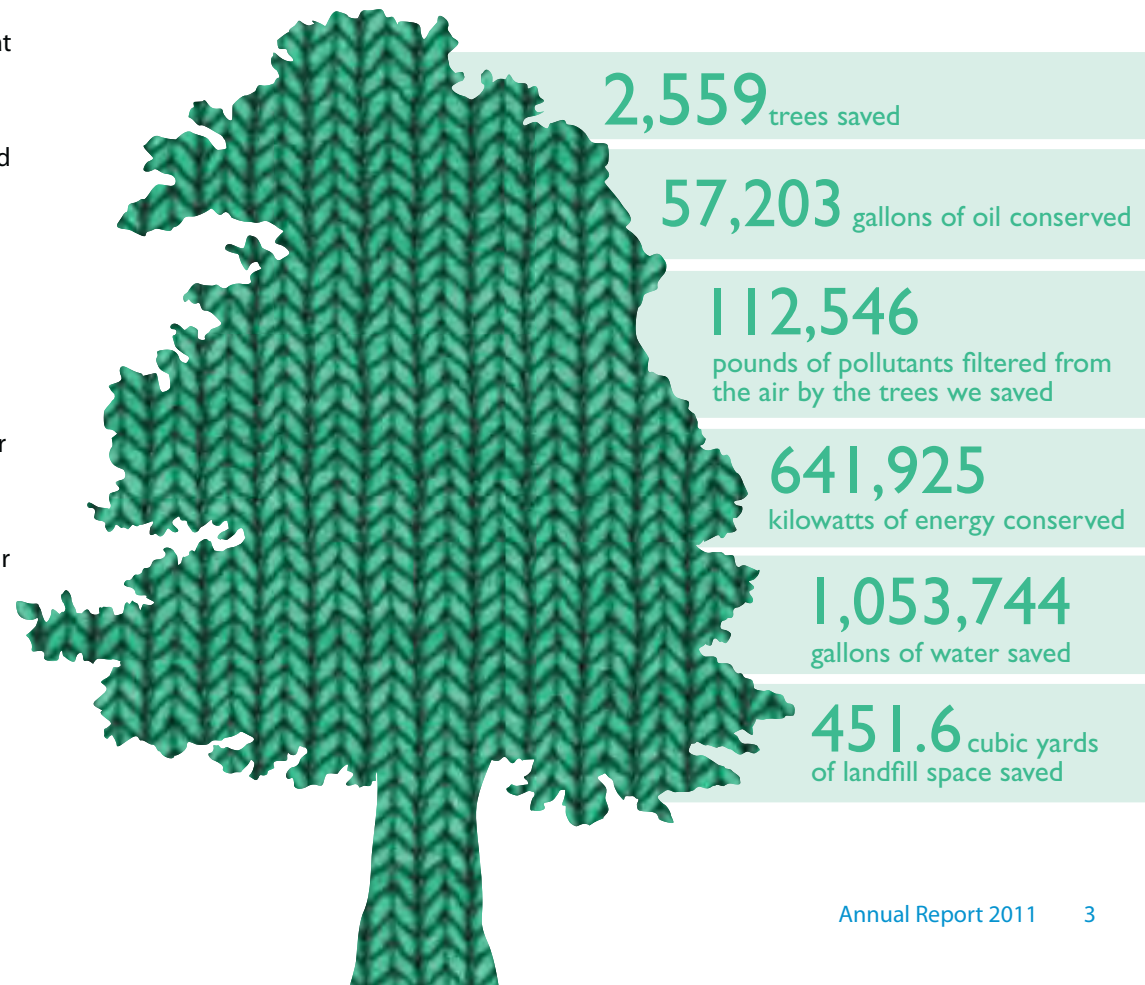
Over the past year we have undertaken significant enhancements to our technical infrastructure at Alberta Blue Cross. This has included the redesign and expansion of our data centres to meet the evolving computer processing requirements of Alberta Blue Cross for the next 10-plus years.

At the same time, we have also continued with ongoing enhancements to our systems to enable us to meet the evolving and anticipated needs of our customers into the future.

Reducing our environmental footprint

Alberta Blue Cross is continually looking for ways to minimize the impact our operations have on the environment. Through a number of environmentally-friendly initiatives and practices, we have cut down on our energy consumption. Our environmentally-friendly practices include everything from reducing our use of paper products by delivering employee news on our internal web site, using recycled paper stock and paper sources certified by the Forest Stewardship Council (FSC), to the installation of energy efficient plumbing and new fluorescent lighting—which alone consumes 40 per cent less power.

The positive impact of our recycling efforts is nothing short of amazing. In 2011, Alberta Blue Cross recycled 320,963 pounds of recyclable material. The shredding and recycling of this material resulted in the following environmental benefits:



Ensuring the best value

Enhancing service to out-of-province plan members

To ensure efficient service to plan members who reside outside of the province, in 2011 Alberta Blue Cross improved the ability of pharmacies across Canada to submit claims directly to Alberta Blue Cross at the time of service.

For those plan members whose plans provide direct-bill prescription drug benefits, providers can bill Alberta Blue Cross directly for eligible claims through Claimstream. Claimstream is a new Canada-wide network that enables the secure electronic transmission of pharmacy claims from providers to select members of the Canadian Association of Blue Cross Plans for adjudication. It offers enhanced privacy and security of claim data, allows Alberta Blue Cross to handle higher volumes and ensures a higher level of system availability.

The addition of this advanced network provides added value and enhanced service to Alberta-based employers with employees in other provinces.



Extending access to online services

In 2011, Alberta Blue Cross was pleased to expand access to our secure online services to Alberta Health and Wellness and Alberta Seniors program participants.

The secure online services site for plan members allows individuals to check the status of a claim, download forms, print ID cards, sign up for direct deposit and paperless claim statements and more. By extending access to this secure value-added area of the Alberta Blue Cross web site, Alberta Health and Wellness and Alberta Seniors program participants have the opportunity to review information about their claims and benefits at their convenience.

Alberta Blue Cross online services are designed to balance the need for convenience and ease of use with the necessity of maintaining the security and confidentiality of plan member information.

Providing savings through Blue Advantage

As part of Alberta Blue Cross's ongoing commitment to reinforce and expand the value our plans deliver, in early 2011 we introduced the Blue Advantage program to our plan members.

A shared initiative of the Canadian Blue Cross Plans, Blue Advantage allows Alberta Blue Cross plan members to save on medical, vision care and many other products and services. The Blue Advantage program is unique because it provides savings at the point of sale on the total cost of products and services from participating providers, regardless of whether the item is covered under the plan member's benefit plan or not.

This program gives our plan members an added advantage as they seek improved value on health-related expenditures and helps employers as they seek to support employee health and wellness without incurring additional financial liability.



Offering innovative drug plan management

Alberta Blue Cross has earned a reputation in the benefits industry for our proactive approach to drug plan management. With the rising utilization of prescription drugs combined with the expanded availability of new and expensive drug products, the need for effective drug plan management has never been more critical. Looking ahead, specialty drug products which have recently been approved for sale in Canada, or are in late stages of the development pipeline, could negatively impact the sustainability of drug plans if not appropriately managed. Many of these products have costs exceeding \$50,000 per patient per year.

As we monitor factors that may fuel drug trends such as increasing utilization, drug costs and dispensing fees, in 2011 we undertook a retrospective claims review comparing dispensing practices for maintenance drug products across Alberta Blue Cross benefit plans. This review indicated that dispensing a longer days' supply for maintenance drug products may enhance plan viability.

Maintenance drug products are often prescribed to patients with chronic conditions that, once stabilized, can be managed on an ongoing basis. These drugs have a low probability for dosage change and are usually administered continuously over the course of treatment. Maintenance drug management frees up valuable pharmacist time to focus on patient care rather than filling repeat prescriptions in instances where the pharmacist recognizes that an individual is stabilized on a long-term maintenance medication.

In 2011, enhanced maintenance drug management was applied to all Alberta Blue Cross employer-sponsored and individual health plans. This plan design enhancement was requested by our plan sponsors and is part of our contractual obligation to preserve the viability of their drug benefit plans.

innovative

Evolving travel coverage

As Alberta Blue Cross evolves to meet the diverse needs of Alberta businesses and plan members, our group and individual travel plans must reflect these changes. In 2011, our individual and standard group travel plans were reviewed to provide more value to our plan members.

While some of the enhancements provided increases to maximum amounts on specific travel benefits, new benefits were added which included the return of a pet, return of personal items and the return of dependent children including the cost of an approved escort.

Alberta Blue Cross works hard to ensure our travel plans continue to provide the types of benefits that are important to, and valued by, Albertans.





Engaging our stakeholders through social media

If you follow, connect or network through social media, you might have already noticed that Alberta Blue Cross has a corporate presence on Twitter, Facebook and LinkedIn. As more and more Albertans turn to the Internet as their primary source of information and more of our customers use social networks, it became increasingly important that Alberta Blue Cross maintain an online social media presence. This presence enables us to maintain our corporate image, create greater awareness of our organization, build community with our customers and stakeholders, share our success stories, decrease our reliance on traditional news media, report on matters affecting our organization and reinforce customer service and satisfaction.

Through 2011, we continued to increase our presence in social media and engage with stakeholders through these mediums.

We encourage our customers to join us on social media to receive regular news updates from Alberta Blue Cross and to help them stay informed regarding their Alberta Blue Cross coverage.



Keeping customers well-informed

As the Government of Alberta implemented a number of prescription drug pricing reform initiatives in 2011, Alberta Blue Cross ensured that our group plan sponsors and plan advisors were kept informed of any potential impacts to their plans.

In mid-2011, Alberta Blue Cross completed an analysis of the savings achieved through the first year of prescription drug pricing reform initiatives. An overview and accompanying statistics were then shared with our group customers and plan advisors. Alberta Blue Cross will ensure our group customers are kept up to date regarding any further changes and potential impacts to their plans.

connected

Committed to wellness

Promoting a healthy workplace

As the benefit carrier of choice for more than 5,000 Alberta-based employers, Alberta Blue Cross plays a leading role in promoting—and supporting—employee health and wellness. We advocate an approach that builds upon core benefits with spending accounts to support health and encourage wellness, augmented by plan features including our Health and Wellness Companion online resource—all within a workplace that promotes healthy living.

We practice what we preach to our customers and nowhere is this commitment more evident than with our own employees. For the fourth year in a row, Alberta Blue Cross was honoured to receive the Premier's Award of Distinction for Healthy Workplaces, in recognition of our investment in our employees' well-being.

This commitment also underlies our reputation as one of Alberta's preferred employers. In 2011 we were pleased to be acknowledged as one of Alberta's Top Employers for the fifth consecutive year, and recognized among Canada's Top Employers for Young People for the second consecutive year, as an employer that offers an exceptional workplace for young people and succeeds in attracting and retaining young employees.



Focused on health and wellness

Alberta Blue Cross has a genuine commitment to fostering a healthy workplace and supporting the health of our employees. This commitment includes a wide range of measures, from our focus on ergonomics and influenza prevention to encouraging physical activity through onsite fitness classes and a Wellness Spending Account.

Stepping up to better health

Last year we took this commitment to the next “step” with the launch of an internal Step Up to Health initiative. For two months we invited our employees to “step up” their activity level. Celebrating Alberta Blue Cross’s commitment to supporting the health and wellness of our employees, the program recognized any steps employees took toward better health, whether they were climbing stairs, walking a dog, participating in fitness classes, skiing or enjoying any other fitness or recreational activities. The Step Up to Health program encouraged employees to stop using the elevator and take the stairs, challenge other departments in friendly fitness competitions, enjoy fitness trivia in the stairwells and share personal healthy lifestyle stories in our internal newsletter. More than 775 employees participated and pledged to take steps to lead a healthier lifestyle.



Recognizing team spirit

Alberta Blue Cross has become so renowned for our positive atmosphere and spirit that we advertise ourselves in our recruiting materials as a place “where co-workers often become friends.” This atmosphere is evident in the hundreds of Alberta Blue Cross employees who participate in Corporate Challenge every year. Created in 1992, Corporate Challenge fosters employee interaction, teamwork, morale, pride, health and wellness. The event has grown to include over 175 companies, over 18,000 athletes and 1,900 volunteers in an Olympics-style competition that is one of the largest amateur sporting events in Canada.

In 2011, Alberta Blue Cross took part in the 20th annual Edmonton and area Corporate Challenge games. Our employees participated in events ranging from volleyball, mountain biking and race walking to scavenger hunts, table tennis and foosball. Alberta Blue Cross was a proud sponsor of the games in 2011 and supports our employees’ participation each year.

Celebrating wellness

Alberta Blue Cross hosted a staff assembly in spring 2011 to bring together our employees across the province to discuss our business and highlight our efforts to promote wellness within our workforce and our communities. With a theme of “Healthy Company, Healthy Workplace, Healthy Employees and Healthy Community”, the event included a recap of our highly successful Step Up to Health employee fitness program; an informative and engaging presentation from our President and CEO; a slide show highlighting employee activities and events, and an inspiring and entertaining presentation from guest speaker and Olympic silver medalist Cheryl Bernard. Encouraging a healthy workforce supports the continued success of Alberta Blue Cross through improved morale, increased productivity and reduced turnover and absenteeism. With our commitment to support a healthy balance in all aspects of life, this event celebrated the positive atmosphere of our work environment and the value we place on the wellness of our employees, our customers and our communities.



healthy



Involved in your community

Engaged in the health and wellness of Albertans

As a not-for-profit organization, Alberta Blue Cross has limited funds to invest, but we are very engaged in supporting our communities—both financially and through volunteering. Although our approach doesn't get Alberta Blue Cross the level of recognition that paying to have our name put on a building or banner would bring, it ensures that the support we provide is put to use for the good of Albertans and is spread across a wide range of organizations throughout the province.

Encouraging an active lifestyle

In our commitment to support a healthy and active lifestyle, Alberta Blue Cross was proud to sponsor the 2011 Alberta 55+ Games, held in Fairview, Alberta. Alberta Blue Cross was the official sponsor of the Games office.

Leading the way on wellness

Alberta Blue Cross was a proud sponsor of the Alberta Health and Wellness Action on Wellness international symposium held in October 2011 in Banff, Alberta. The three-day symposium allowed industry leaders and government officials a chance to discuss how to promote healthier lifestyles. Renowned wellness presenters from around the world examined the issues of healthy eating, active living, mental wellbeing and addictions; explained what they've studied or implemented in their areas of wellness, and how the findings can be translated for practical use in Alberta.

Tuning in to support bone and joint health

Last fall, Alberta Blue Cross was proud to sponsor Music in Motion, a unique fundraising event to improve the care and rehabilitation that musculoskeletal patients receive across Alberta. The 2011 Music in Motion galas in Calgary and Edmonton offered evenings of musical entertainment showcasing the Calgary Philharmonic Orchestra/Edmonton Symphony Orchestra, Tommy Banks and special friends, and the Alberta Ballet.

Alberta Blue Cross sponsored both the Calgary and Edmonton events which together raised more than \$1 million to improve care and rehabilitation for Albertans with bone and joint disease.



Educating children

In summer 2011, Alberta Blue Cross was pleased to be a sponsor of *Sesame Street Presents: The Body*. This internationally renowned, interactive, hands-on exhibit was designed to educate children aged two to eight about the body and how to keep it healthy. *Sesame Street Presents: The Body* featured educational displays that highlight the human body and the importance of a healthy lifestyle. The exhibit—held at Edmonton's World of Science—ran from May 28 to September 5.

support wellbeing



Supporting health and wellness initiatives

Alberta Blue Cross is committed to leading and supporting province-wide health and wellness projects and initiatives. This is facilitated through both our contributions of time and expertise to these initiatives and through financial support provided through the ABC Benefits Corporation Foundation.

Alberta Blue Cross provided funds and support to a number of Alberta Health & Wellness initiatives in 2011 including the Finding Balance campaign—an education program designed to raise awareness about seniors' falls in Alberta, as well as provide seniors with tips for fall prevention.

We also continued our support for the Coalition for Cellphone-Free Driving, a leading Alberta initiative to reduce cell phone use while driving.

In February 2011, Alberta Blue Cross participated in Alberta Winter Walk Day—a province-wide initiative to get Albertans up and moving during the winter months, while promoting the health benefits of walking. One hundred and twenty Alberta Blue Cross employees were among the 100,000 Albertans who participated in Winter Walk Day 2011.

Playing an active role in the lives of Albertans

Alberta Blue Cross plays an active role in the communities in which we live and work by supporting community initiatives and causes across the province.

Hearts of Blue

Our staff-funded charity committee, 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 also makes an annual financial contribution and provides resources to promote and communicate the program to staff. Some of the organizations assisted by Hearts of Blue in 2011 include Operation Friendship, Lurana Shelter, Meals on Wheels, Santas Anonymous, Kids Kottage, Head Start, Brown Bagging for Calgary's Kids Society, Medicine Hat Family Services, Edmonton Food Bank, Calgary Women's Emergency Shelter, Pilgrims Hospice, Kids with Cancer Society, Calgary Drop-in and Rehab Centre and many more.



United Way

Our involvement in the annual United Way campaign helps ensure that United Way funded agencies will be able to deliver services to people in communities across Alberta who need them. In 2011, our workplace campaign for United Way raised over \$144,000 distributed to United Way campaigns across Alberta.



Biking in a big way

In May, 2011, 58 Alberta Blue Cross employees took turns to pedal a huge 30-seat bike through Hawrelak Park in Edmonton to support the Heart and Stroke Foundation. The Big Bike ride is a Heart and Stroke Foundation fundraising event and every year approximately 40,000 riders in more than 200 communities across Canada help raise millions of dollars. In 2011, the Alberta Blue Cross Big Bike team raised a total of \$17,705!

givingback



Row for Kids

The Row for Kids Festival takes place at Telford Lake in Leduc, Alberta, every September. This festival is a joint fundraiser for the Stollery Children's Hospital Foundation and the Edmonton Rowing Club. In 2011, Iron Oar—the Alberta Blue Cross rowing crew—raised a record-breaking \$23,127, which went toward the overall \$121,000 raised by the event. The Iron Oar crew was awarded “The Oar of Honour” for the most funds raised.



Rolling up a sleeve

Alberta Blue Cross employees don't hesitate to roll up their sleeves to help someone in need. One way of doing this is through donating blood. Besides participating in the annual Corporate Challenge blood donor challenge, a committed group of Alberta Blue Cross employees make regular trips to donate blood. Alberta Blue Cross has arranged with Canadian Blood Services to have a shuttle scheduled throughout the year to take interested employees to Canadian Blood Services to donate blood over the noon hour and help save a life.

In 2011, 26 shuttles were scheduled resulting in 103 donations!

Casual for a Cause

Alberta Blue Cross has been organizing Casual for a Cause Days on a regular basis since 1999. By donating money for the privilege of dressing casually, employees have helped raise thousands of dollars for various charities. In 2011 alone, we donated over \$50,000 to charities such as the Canadian Red Cross, Alberta Diabetes Foundation, Crohn's and Colitis Foundation, CURE Foundation and the Edmonton Humane Society.

Helping children's wishes come true

The Children's Wish Foundation of Canada provides opportunities for children living with high-risk, life-threatening illnesses to realize their most heartfelt wishes. During these wish trips, Alberta Blue Cross provides travel coverage for terminally ill children and their families thanks to an initiative shared by all the Blue Cross Plans across Canada. For Alberta families, the Children's Wish Foundation of Canada works directly with Alberta Blue Cross travel specialists to set up their premium-free travel coverage. The Foundation arranged 62 wish trips for Alberta families in 2011. The wish destinations ranged widely—including locations such as New York City, Los Angeles and Europe—but the most popular choices were Disney World in Orlando and Disney Cruises.



Investing in our communities

As an Alberta-based and community-minded organization, we take great pride in helping those in need and are committed to making a genuine difference in the communities in which we live.

Giving back

In mid-2011, we introduced an exciting new community investment program to help our employees support their communities. Over the course of a month, Alberta Blue Cross provided every employee with the ability to direct a \$100 charitable donation to a community organization or cause of their choosing. Each chosen organization also received a letter explaining the donation and acknowledging the employee or employees who directed it. With close to 1,000 employees eligible to participate, over 280 different grassroots-level community organizations around the province received over \$80,000 in donations!



Doing what we can

When the residents of Slave Lake experienced devastating wildfires in the spring of 2011, Alberta Blue Cross employees quickly rallied to raise funds and donations to help them in their time of crisis. A Casual for a Cause day was held in May where employees could donate funds in order to dress casually. Over \$11,000 was raised in one day. Some departments took this a step further and organized a donation drive, collecting various items such as new and gently-used clothing, blankets, baby supplies and basic toiletries. The items were then distributed to Slave Lake residents through the Edmonton Emergency Relief Services Society.

At the same time, we also took a number of extraordinary measures to ensure that plan members affected by the fires—as well as businesses in Slave Lake with employer group plans—continued to have uninterrupted access to Alberta Blue Cross coverage in the aftermath of the fires.



1
month

280
community organizations

\$80,000
in donations

Alberta Blue Cross 2011 Executive Management Team

Ray R. Pisani	President and Chief Executive Officer
Susan K. Adam	Vice-President, Human Resources
Nicholas O. Arscott	Vice-President, Benefit Services and Administration
Dianne O. Balon	Vice-President, Government and Pharmaceutical Services
Laraine T. Barby	Vice-President, Application and Information Systems
Brian J. Geislinger	Vice-President, Corporate Relations
Richard L. Martin	Vice-President and Chief Financial Officer
David W. Miller	Vice-President and Chief Information Officer
Jerry Rudelic	Vice-President, Group and Individual

ABC Benefits Corporation 2011 Board of Directors

K.J. Gregor	Board Chair	Partner, Odgers Berndtson
G.R. Bardell		Professional Engineer, Consultant
M.M. Bateman		Partner, Calder Bateman
R.J. Carwell		Chartered Accountant/Businessman
G.J. Clanachan		Chartered Accountant
M.J. Graham		Chair, SEARCH Canada
P.L. Merlo		Professional Engineer
M.H. Switzer		President, Global Muffler and Shock Absorber
M.A. Valentine*		Principal, ConsultP2

*Our dear friend and Board member, Peggy Valentine, passed away March 7, 2011. Peggy was an outstanding board member and a great supporter of Alberta Blue Cross and in her honour we remember her service to our organization in this Annual Report.



2011 Executive Management Team

Back row: Richard Martin and Nicholas Arscott.
 Middle row: Ray Pisani, Laraine Barby, Jerry Rudelic,
 Dianne Balon and Brian Geislinger.
 Front row: Susan Adam and David Miller.



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2011



annual
report

Part of your health...part of your community.

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 5,000 employer group plans, individual plans and government-sponsored programs. In 2011, Alberta Blue Cross processed 42 million claim lines with a value exceeding \$2 billion.

We maintain a high-tech yet high-touch approach—aggressively adopting technology to deliver highly efficient service, but still maintaining a strong commitment to personalized and excellent customer service.



www.ab.bluecross.ca