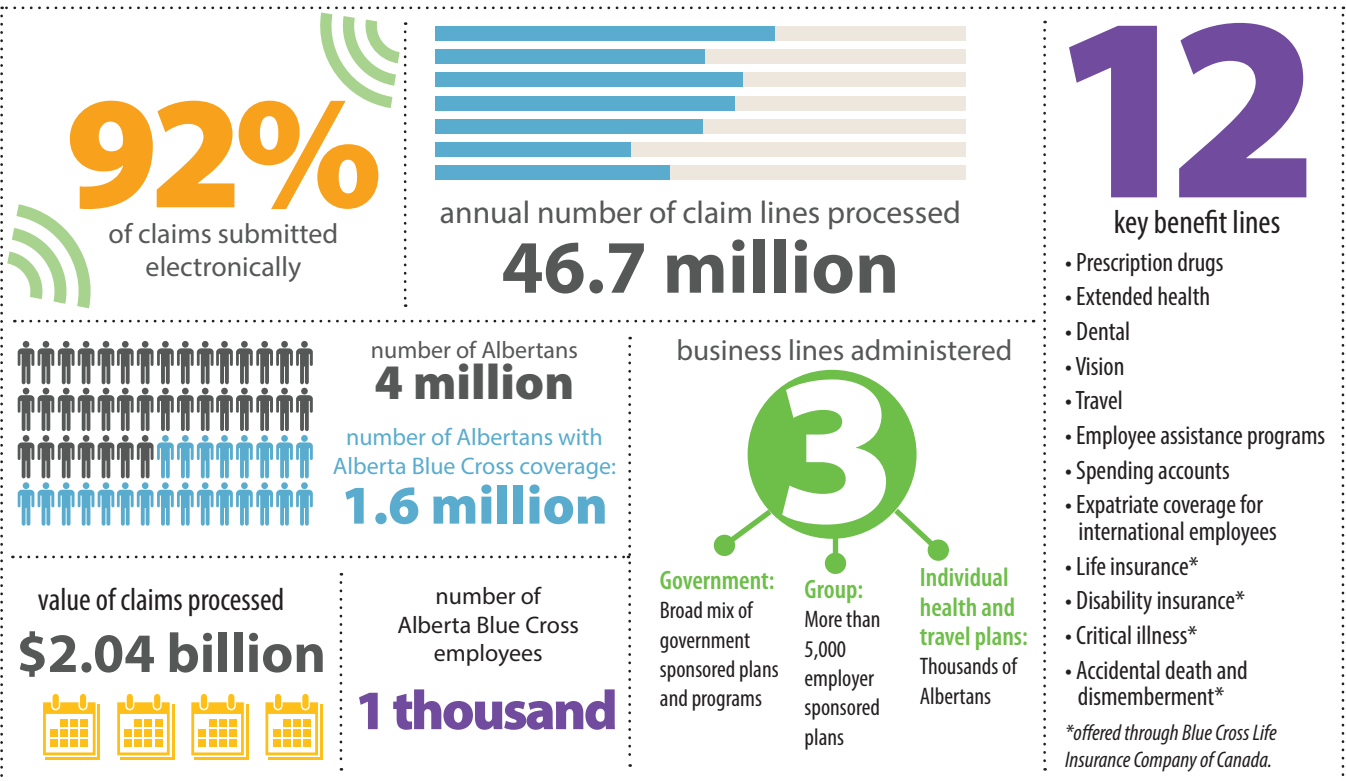


COMMITTED TO YOUR HEALTH...AND WELLNESS



2013 Annual Report

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.



# Promoting health and wellness— in a wide variety of ways

Since 1948, Alberta Blue Cross has continually evolved to meet the changing needs of Albertans. From our beginnings as a small hospital care benefit plan, we've evolved into Alberta's largest supplementary benefit coverage provider, offering a range of products and services for 1.6 million customers—and going beyond that to promote the health and wellness of all Albertans in a variety of ways.

Our accomplishments through 2013 reflect our steadfast commitment to fostering Albertans' well-being today, and for tomorrow.

AWARD OF  
DISTINCTION

Premier's Award for  
Healthy Workplaces



As a best practices organization, Alberta Blue Cross is a four-time recipient of the Premier's Award of Distinction for Healthy Workplaces, and is ranked as one of Alberta's Top 65 Employers.

The Alberta's Top 65 Employers designation recognizes Alberta employers that lead their industries in offering exceptional places to work. Employers are compared to other organizations in their field to determine which ones offer the most progressive and forward-thinking programs.

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# Corporate address

## Committed to your health...and wellness

Alberta Blue Cross is regarded as an organization with a solid and long-standing commitment to the health of Albertans. But as we continue to embrace the entirety of our unique legislative purpose, we are expanding this commitment to include a greater focus on wellness.

2013 saw Alberta Blue Cross further expand our focus on championing wellness and active living—in the interest of not only supporting health care system sustainability and ensuring the continued viability of benefit plans, but also increasing quality of life for all our customers and indeed, all Albertans. Our approach to wellness is based on three pillars: supporting individual health through the products and services we provide, promoting healthy workplaces and fostering healthy and active communities.

A highlight of our 2013 wellness initiatives was the introduction of the Alberta Blue Cross Healthy Communities Grant Program, committing \$1 million over five years, through our Foundation, to support and promote active living in communities across Alberta. We also sponsored a well-attended session to share best practices in workplace wellness, and launched a practical new web site resource to support Alberta employers in adopting workplace wellness strategies. At the same time, we were pleased to support a myriad of wellness initiatives across the province working with partners including Alberta Health and Alberta Health Services.

2013 was also a year in which Alberta Blue Cross continued to grow our business and evolve as an organization.

Through 2013, we supported the Government of Alberta with continued health care system enhancements, including implementation of the Alberta Health Insulin Pump Therapy Program to enhance care for Albertans with Type 1 diabetes. We are pleased to serve as a trusted partner to the government—a role that is reinforced by our unique legislative mandate, not-for-profit orientation and exclusive focus on the health of Albertans.

Our products and services also continued to evolve as we refined our employer group benefit plans to meet the needs and interests of Alberta-based businesses and organizations, introduced our new line of Blue Choice individual health plans offering higher maximums and new benefits, and expanded the availability of our emergency medical travel coverage by making it available for purchase online.



Ray R. Pisani, President and CEO

From an operational perspective, we implemented new call centre technology across our organization, enabling us to more efficiently manage and respond to inquiries from plan members and service providers. We continued to make significant progress on our major project to replace our administration systems. We redesigned our secure member services web site to provide a more user-friendly experience, and introduced online member claims submission for health benefits and wellness spending accounts. This complements our extremely high electronic claims submission—unparalleled in the benefits industry at over 92 per cent of all claims—providing added convenience for plan members, while supporting our continued corporate efforts to reduce paper flow.

One of our actions in 2013, of which we are particularly proud, is how we demonstrated our commitment to Albertans through our rapid response to the Southern Alberta flooding. We were quick to implement measures to provide special handling of claims and to accommodate the unique needs of displaced customers, while also stepping up with corporate and employee donations to the Canadian Red Cross in support of flood relief efforts.

From a financial perspective, Alberta Blue Cross also had a very positive year. This further reinforces our viability as an organization—including the requirement to provide reserves for possible future claims that might result from an epidemic, catastrophe or unpredictable loss.

As we foresee opportunities for Alberta Blue Cross to continue to grow and evolve through 2014 and beyond, we remain steadfastly committed to the health and wellness of Albertans.

A handwritten signature in black ink, appearing to read 'R. Pisani'.

Ray R. Pisani  
President and Chief  
Executive Officer

A handwritten signature in black ink, appearing to read 'P. Merlo'.

Peter L. Merlo  
Chair, Board of  
Directors

# Putting wellness up front

## Wellness resources for all Alberta employers

Promoting wellness at work is gaining ground as one of the best investments employers can make in helping employees—their most valuable asset—to remain healthy. This keeps organizations healthy, reducing absenteeism due to illness and increasing productivity because of better health.

Alberta Blue Cross administers over 5,000 group benefit plans for employers across the province—ranging from those with as few as two employees, up to tens of thousands. Augmenting the support provided by a group benefit plan, workplace wellness initiatives can take many forms. These can range from simply allowing time for exercise or providing on-site kitchen and eating areas and healthy food options to health education, on-site medical screenings or weight management programs.



Although the concept of workplace wellness may seem overwhelming and costly, it does not need to be. In October 2013, in conjunction with the Alberta International Symposium on Wellness, sponsored by Alberta Blue Cross and Alberta Health, we announced a practical new online resource to support Alberta employers who are ready to start promoting workplace wellness. The site, [www.workplacewellnessonline.ca](http://www.workplacewellnessonline.ca), contains a section highlighting best practices and success stories, a section containing a wide variety of workplace wellness resources and references, a listing of relevant upcoming events and a downloadable “toolkit” with a step-by-step approach to incorporating wellness into the workplace.

The site also provides a link to a new Alberta Workplace Wellness discussion group on LinkedIn. This group provides a forum where Alberta employers of any size—or any individuals with an interest in workplace wellness—are invited to collaborate on workplace wellness by sharing ideas and successes, making connections, asking questions or seeking advice.

The site is updated on a continual basis with additional resources and information.

## Blue CHOICE

### Enhanced plans for individuals and families

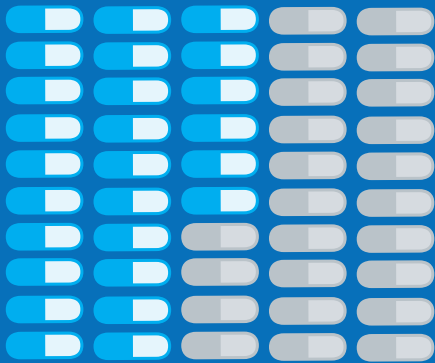
As the health care needs of Albertans and their families change, Alberta Blue Cross is there to help them to maintain good health. In fall 2013, we introduced our new Blue Choice suite of medically-reviewed individual health plans. Blue Choice plans were designed based on extensive research of marketplace trends and feedback from both existing individual health plan members and our sales areas.

Blue Choice plans provide higher maximums for dental, vision and accidental death benefits that our current customers value. They also include new benefits—the most popular for new customers being massage therapy, up to \$5 million in emergency medical travel coverage and a brand new benefit, hospital cash. This covers incidental expenses like parking and a television rental during a stay in hospital. The addition of the acupuncture, osteopath, homeopath and naturopath benefits is also valued.



# Responding to new and evolving needs

55%



percentage of pharmacy claims in Alberta paid by Alberta Blue Cross

## Signing of Agreement-in-Principle signals changes in prescription pricing for Albertans

Discussions during 2013 between Alberta Blue Cross, the Alberta Pharmacists' Association and the Alberta government led to the final approval of a new Agreement-in-Principle that establishes four years of stable funding. This will provide updated fees for the services pharmacists are providing to Albertans and support pharmacists in working to their full scope of practice. Services for which the government plans to compensate pharmacies include counselling for smoking cessation and a larger focus on medication management for Albertans with diabetes.

As our province's largest benefit carrier, Alberta Blue Cross has a responsibility and commitment to our 1.6 million customers to ensure affordability and viability of their prescription drug plans. At the same time, we appreciate our close working relationship with Alberta pharmacy providers in the shared interest of serving Albertans. We believe the new Agreement achieves a balance between meeting the needs of our customers, and the interests of the pharmacy community.

## Supporting new Government of Alberta initiatives

Effective June 1, 2013, Alberta Blue Cross began its role in administering the Alberta Health Insulin Pump Therapy Program, on behalf of Alberta Health. This program enhances diabetes care for Albertans with Type 1 diabetes—who meet eligibility criteria—by providing coverage for insulin pumps and insulin pump therapy related supplies.

Delivery and adjudication of the Insulin Pump Therapy program involves the participation of the patient's physician, Alberta Health Services and Alberta Blue Cross. A patient must be referred by his or her physician to one of 11 approved diabetes insulin pump clinic locations for assessment and education about the use of the insulin pump. After a patient is approved by Alberta Health Services, Alberta Blue Cross informs the patient what products will be covered and how to obtain them, accepts direct bill claims from authorized providers of the pumps and supplies and handles inquiries from program participants.

We are pleased to play a role in providing this valuable benefit to Albertans.





**\$5,400**

donated to the Canadian Red Cross  
by staff at our six offices during one of our  
monthly Casual for a Cause days

**\$25,000**

corporate donation made by Alberta Blue Cross  
to help with flood relief



*Alberta Blue Cross Calgary office staff*

## Responding to Alberta's floods of 2013

In June 2013, thousands of Alberta Blue Cross customers in southern Alberta communities were affected by devastating flooding. Committed to ensuring uninterrupted service for affected customers, Alberta Blue Cross took a number of steps to meet the exceptional needs of these customers.

This included assisting health service providers by confirming plan member information and benefit eligibility, if a customer lost his or her ID card and required a treatment or prescription refill; temporarily deferring premium payments on a request basis without any impact on eligible claims payments; and paying claims without supporting documentation in cases where it wasn't accessible or was lost due to flood damage.

We responded to hundreds of requests, including everything from approving early refills for those forced to flee their homes without their prescriptions to replacing eyeglasses for a senior whose glasses were washed away during the flooding.

As fellow Albertans, we were touched by the losses faced by these customers, many of whom are family and friends. Staff at our six offices donated \$5,400 to the Canadian Red Cross during one of our monthly Casual for a Cause days. Alberta Blue Cross made a corporate donation of \$25,000 to help with flood relief efforts. Many employees in our Calgary office also personally assisted with flood cleanup.

# Service enhancements: online and behind the scenes



# 597,516

number of calls received  
by Customer Services in 2013

## Improving our contact centre technology

In 2013, we continued to fine-tune and increase services to customers and health service providers who are increasingly embracing online access for claims submission and benefits and claims inquiries—while also still expecting to be able to have phone contact with us. More than 1.2 million calls were received across all our call centres in 2013, with almost 600,000 in Customer Services.

In August, we deployed new contact centre technology with several features to improve service to the thousands of customers and providers who phone us each day. Callers can direct their calls internally, input information that helps call centre staff efficiently access records and leave their name and phone number to receive a callback in the same order the call was placed. Response to the new system has been very positive from customers, providers and Alberta Blue Cross call centre staff.

## Redesigned member services web site launched

In October 2013, our member services secure web site was enhanced to provide improved navigation and functionality. Feedback received throughout the redesign process was used to deliver a more efficient user experience for plan members by



directing them more quickly to information and resources of relevance to them. For example, the home page includes links to frequently used functions and inquiries, such as “Submit a claim,” “Find your next dental check-up date” and “See if a drug is covered.” Feedback has been very positive and return visits have increased markedly.

These enhancements were in addition to changes made in the spring that enabled plan members to submit their spending account and coordination of benefit claims online.

## Enhancing our administration system

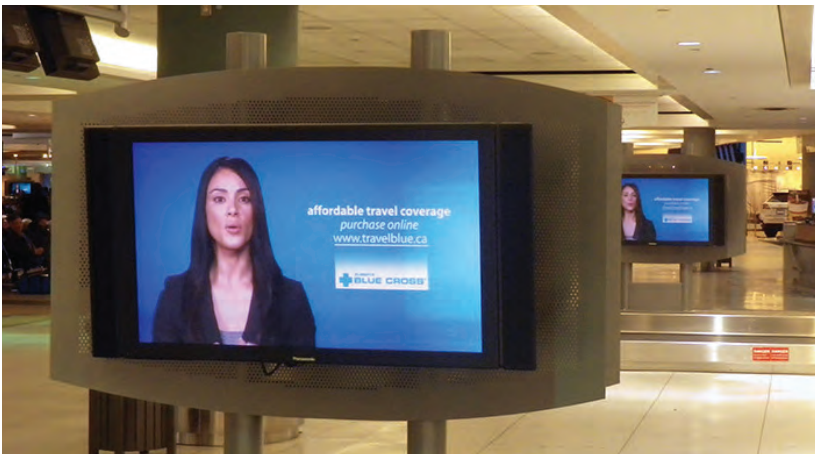
We continue to move forward with a major initiative to enhance our administration system in the interest of positioning Alberta Blue Cross to manage the increasing complexity of the benefit plans we administer for our customers. Our new system will deliver many unified features and will improve efficiency for various administrative tasks from enrolling participants to handling customer payments.





### Building strong ties with health service providers

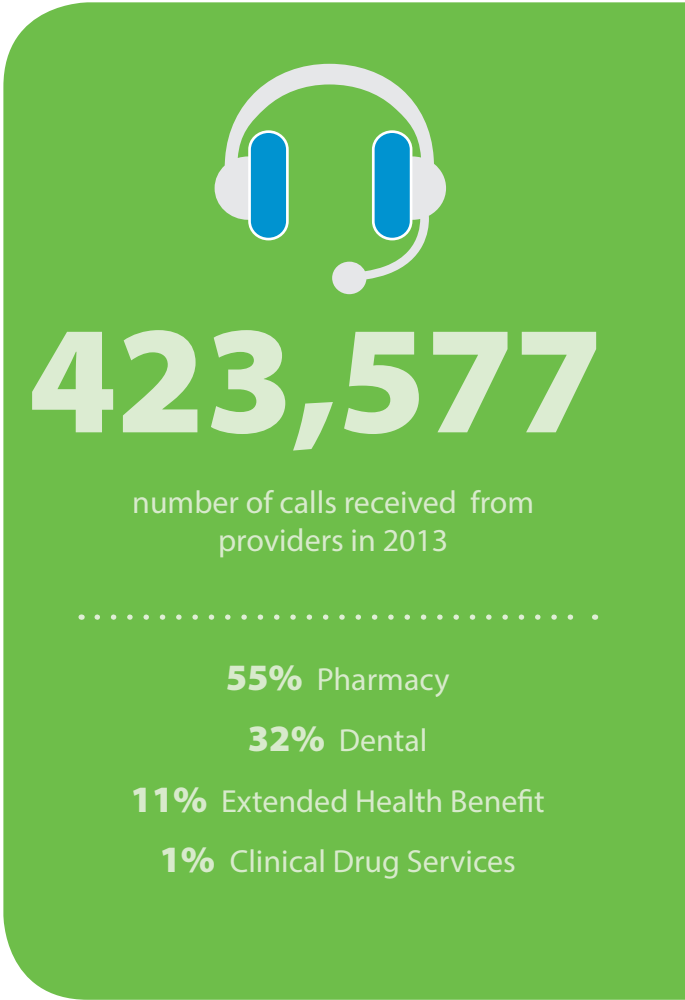
In 2013, our Health Services department worked closely with a number of Alberta health service provider associations and colleges to encourage service providers to take advantage of our enhanced online claims system. Based on previous survey results, we had revised and enhanced features relating to coordination of benefits and simplified sign-on and claiming processes. Through email, social media and newsletters, physiotherapists, chiropractors, optical providers and massage therapists were encouraged to register. The result was a significant increase in use of this service.



### An online first for Alberta Blue Cross

In fall 2013, Alberta Blue Cross began selling one of our products online: emergency medical travel coverage. This option gives our customers ages 59 and under another convenient way to obtain travel coverage. After answering a few questions to determine eligibility, they get a quote and then proceed to buy online. Visits and sales on the new site have increased over the months since the site was launched. Individual Products Travel representatives are noticing they are able to provide prompter service to customers who choose to phone us, reducing the number of abandoned calls.

Shortly after launching the online sales web site, we uploaded a series of videos explaining our travel coverage. These videos clearly explain our travel coverage and what customers can expect when they buy an Alberta Blue Cross travel plan for their next vacation. In addition, online advertising was posted on travel-oriented web sites and in the waiting areas of the Edmonton and Calgary airports.



# Playing an active part in Alberta communities



*Stephanie Remington with children, Rosemary and Collin*

# 4

\$50,000 grants  
awarded yearly  
for community  
infrastructure projects.

The Healthy Communities Grant program reinforces our commitment to fostering wellness for all Albertans. We are committing \$1 million over five years from our Foundation to support and promote active living in communities across Alberta, with four \$50,000 grants to be awarded each year for community infrastructure projects. In addition to Cold Lake Family and Community Support Services, the other recipients for 2013 were

- Poplar Park Playground Committee in Edmonton, which will build a much needed playground for Florence Hallock School;
- Westmount Charter Middle/High School in Calgary, which will build new outdoor sports courts; and
- the Town of Blackfalds, which will set up outdoor fitness equipment at the town's municipal recreation centre.

## Healthy community grants awarded for first time

Cold Lake is a booming community in northeastern Alberta filled with many young families. In fact, according to the 2012 municipal census, nine per cent of the city's population is aged zero to four. With that many toddlers, the City of Cold Lake's Family and Community Support Services (FCSS) branch is growing its services to meet their needs. It's for that reason FCSS applied for one of four \$50,000 Alberta Blue Cross Healthy Communities grants—to help build a toddler playground.

Cheri Walpole, mother of 18-month-old Emberlyn and three-year-old Caulton, is excited for the new playground and cannot wait until it's built. "There is only one jungle gym in Cold Lake, and it's indoors at the current Parent Link Centre," says Cheri. "Whenever the Parent Link Centre is open, the jungle gym is packed. Sometimes I will drive past the centre if the parking lot is full. It will be nice to have more equipment."

The toddler playground will be located outside the new FCSS building, which is expected to open this fall when construction of the building is finished. FCSS manager Christine McWillis says Cold Lake residents make over 10,000 visits to the current Parent Link Centre every year. "We're excited for the new toddler playground," says Christine. "Because it will be outside, parents can bring their children to play any time they want, even when the Parent Link Centre is closed."

Stephanie Remington, mother of three year-old Rosemary and two year-old Collin, is also excited. "The toddler playground allows my kids to be active and lets their imagination run wild," says Stephanie. "It will give them more options as Cold Lake has outgrown its current facility."



## Active at any age

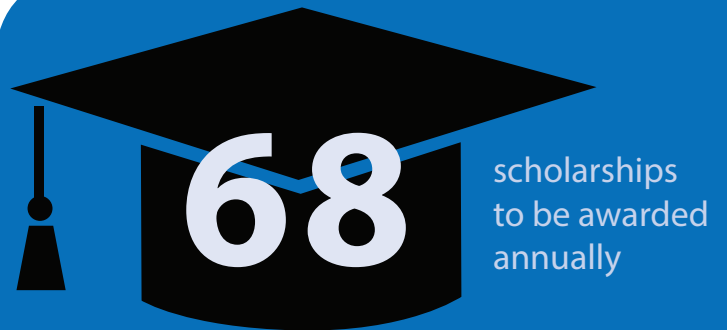
Alberta Blue Cross is a strong supporter of active living for all ages. Staying active is an important part of maintaining good health and wellness. Last year, we sponsored the 2013 Alberta 55 Plus Summer Games in Westlock and Barrhead. Held every two years, the games attract thousands of athletes and spectators from across the province.

The games encourage seniors to be active, both physically and mentally, which fosters a sense of independence and well-being. Athletes participate in a range of activities including cycling, athletics and slo-pitch.



## Winter Walk Day 2013

As a sponsor of the annual province-wide Winter Walk Day, Alberta Blue Cross challenges Albertans—including our employees—to bundle up, step outside and get moving. On February 6, 2013, over 300 Alberta Blue Cross employees braved the cold for an invigorating walk to the Legislative Grounds where they posed for a group picture. Their participation was recorded as part of the estimated 133,374 Albertans who walked over 3.5 million minutes that day.



total of more than  
**\$1 million**  
 awarded since 1998

## Scholarship program update

In 1998, Alberta Blue Cross established its \$1 million 50th Anniversary Scholarship Fund to assist young Albertans pursuing full-time post-secondary studies across the province. Ranging in value from \$375 to \$1,250, up to 65 scholarships are awarded each year on the basis of academic achievement, financial need and community involvement. Over the past 16 years, more than \$1 million has been given out.

Most of the scholarships are administered directly through accredited post-secondary institutions. Three annual scholarships for Aboriginal students are administered directly by Alberta Blue Cross to provide support in each student's quest for higher skills and meaningful employment.

In 2013, the three Aboriginal scholarship recipients were:



Evan Brown from Valleyview, attending Grande Prairie Regional College in Open Studies, studying business.



MacKenzie Brown of Yellowhead County, attending the University of Alberta's Faculty of Science, studying zoology.



Janelle Kakakaway from Calgary, attending Red Deer College in Open Studies, working towards a criminal justice degree.

# Walking the talk in our workplace

## Wellness Challenge 2013 ... make it your own

In 2013, we took an active step in helping our employees achieve their health and fitness goals. For three months, we invited employees to commit to taking steps towards better health. Big or small, every activity, whether it was climbing stairs, participating in on-site fitness classes, enjoying recreational activities or changing eating habits, was recognized. Throughout the Wellness Challenge, employees shared their inspiring health and wellness journey with us in our internal newsletter. More than 500 employees registered to take part in this initiative.



### Natasha Lung-Beghin, Accounting

Early in 2013, Natasha Lung-Beghin vowed to make changes in her life after seeing a picture of herself with her children—and not liking what she saw. A few weeks later, Alberta Blue Cross kicked off the 2013 Wellness Challenge, which encouraged employees to improve their health and wellness by taking part in fitness activities and information sessions offered by Alberta Blue Cross.

The Wellness Challenge could not have come at a better time for Natasha. She began with the indoor walking circuit that included climbing several flights of stairs in our Edmonton office buildings. When she started, Natasha could barely climb five floors before needing to catch her breath. Today, she climbs 11 flights of stairs two to three times per day and has begun attending on-site fitness classes.

The hard work has paid off for Natasha. "I can keep up with my kids, who are two and four, without feeling exhausted," she says. And she has set a new goal: to run five miles in one hour and 45 minutes before turning 40. "I don't think I could have achieved these goals without the support of Alberta Blue Cross," she says.



Photograph courtesy of Visual Musings Photography - Susan Knight

### Bee Turner, Medicine Hat office

Even though many of the Wellness Challenge activities were centered in our Edmonton office, employees in our branch offices, like Bee Turner in Medicine Hat, also took part. Bee is one of two people who staff our Medicine Hat office.

"I don't have the same on-site amenities as the Edmonton employees, so I have to get creative with limited time and space," says Bee. "I often sneak in workouts during the day. If I have a few moments when there are no customers in the office, I do squats, jumping jacks, sit-ups, chair yoga and skip rope in the lunchroom. Anything that promotes physical activity is a good thing in my opinion."

Not only do her workouts keep Bee active, they also keep her conditioned for one of her newer passions—roller derby. "I need to stay in good shape to participate in this sport. I'm expected to be able to do 27 laps of the roller derby rink in 25 minutes."

After work, Bee takes advantage of Alberta Blue Cross's Branch Employee Fitness Subsidy. This allows her to participate in drop-in fitness classes in Medicine Hat and submit the receipts to Alberta Blue Cross for reimbursement.

Bee says she is appreciative of the support Alberta Blue Cross gives her to stay active and in good health. "The Wellness Challenge inspired me to find new ways to achieve this goal," she says.

Dr. Mike Evans, guest speaker at 2013 Staff Assembly



## Employee Community Investment Program

The 2013 Employee Community Investment Program, announced at the Staff Assembly, allowed each employee to designate a corporate donation of \$100 to a community-based charitable group or organization. 800 employees participated, allocating over \$80,000 to 160 different community groups and organizations across Alberta.

## Celebrating our achievements

Alberta Blue Cross hosted a staff assembly in June 2013 to bring our employees together to discuss our business and highlight our efforts to promote wellness within our workforce and communities. With a theme of “Moving towards a healthy future,” the event included a recap of our highly successful Wellness Challenge, an informative and engaging presentation from our president and CEO, Ray Pisani, a slide show highlighting employee activities and events and an inspiring and entertaining presentation from guest speaker, Dr. Mike Evans. Dr. Evans, a family physician at St. Michael’s Hospital in Toronto, teaches medicine at the University of Toronto. He is known for communicating health information to the general public in novel and creative ways. For our staff assembly, he focused on the many benefits of exercising for 30 minutes every day.

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.



number of organizations supported through our 2013 Employee Community Investment Program



## Wellness Challenge employee comments

“Since signing up for Wellness Challenge, I have been walking the indoor walking circuit every lunch hour. It is a great way to stay in shape and can easily be done during my busy workday.”

“I think the ‘make it your own’ slogan is perfect! I know for my own personal fitness, I have to find something I enjoy doing otherwise I can’t force myself to do it.”

“Because of the Wellness Challenge, I now try to use the stairs as often as I can. Promoting the use of the stairs was a great idea for the Wellness Challenge—they are available any time to use.”

“Overall, I am feeling healthier and have more energy. I think it is great that Alberta Blue Cross provides encouragement like this to its employees to live a healthier lifestyle.”

# Making a genuine difference

As an Alberta-based and community-minded organization, Alberta Blue Cross is passionate about making a genuine difference in communities across our province. We live in the communities we serve, and we serve in the communities in which we live.

Our long-standing commitment to community involvement is a credit to the spirit of giving, generosity and volunteerism of our employees. While as a not-for-profit organization we have limited funds to invest, we are highly engaged in supporting our communities—both financially and through volunteering.



## Leading and supporting province-wide health and wellness projects and initiatives.

In 2013, through direct contributions of time and expertise—and financial support from the ABC Benefits Corporation Foundation—Alberta Blue Cross supported a range of initiatives from mental health and general health education to cellphone-free driving and a highly successful seniors' fall prevention campaign.

- We renewed our partnership with Alberta Health Services by sponsoring the publication of its *Apple* health magazine, which sees 120,000 copies distributed quarterly across the province and through all Alberta Health Services facilities.
- In February, we were a sponsor of the National Bottom Line 2013 conference hosted by the Calgary Region office of the Canadian Mental Health Association. This event featured expert presentations on workplace mental health, first-hand stories and discussion on best practices for promoting psychologically safe and healthy workplaces.
- Alberta Blue Cross was a gold sponsor of 2013 International Wellness Symposium, hosted by Alberta Health, that brought together leading wellness practitioners and experts from government, the public sector, business, non-profits and academia. More than 380 delegates attended. The conference theme, "Wellness: It's For Life," captured the idea that wellness is a lifelong endeavor, touching almost every aspect of our lives, and affecting every one of us. We sponsored the special Best Practices in Workplace Wellness Pre-Symposium associated with this event.
- We initiated a "Fund a Flight" funding sponsorship for one STARS (Shock Trauma Air Rescue Society) flight per year for the next three years. In 2013, STARS flew 1688 missions to 251 communities across Alberta from its bases in Calgary, Edmonton and Grande Prairie.
- We continued our sponsorship of
  - Arthritis Society Alberta division community education forums and awareness campaigns;
  - the Finding Balance campaign created by the Alberta Centre for Injury Control and Research and the Alberta Medical Association, to promote seniors' falls prevention across Alberta;
  - the annual Alberta MS Connections Conference; and
  - the Coalition for Cellphone-free Driving.

## Supporting charitable community-based organizations across Alberta

Through our charitable foundation and direct employee participation, we provided broad-based support for organizations and endeavours.

### United Way annual fundraising campaign

We are an active supporter of the United Way through employee involvement, gifts in kind and participation in the loaned representative program. In 2013, we surpassed our participation goal for the United Way Campaign by 20 per cent and raised more than \$145,000 to support United Way-funded agencies across Alberta.



### Partners For Life

A long-term supporter of the Canadian Blood Services, we formalized our commitment by joining the Partners For Life program. In 2013, employees contributed more than 225 blood, plasma and platelet donations, exceeding our goal.

### Casual for a Cause days

Since 1999, in exchange for an opportunity to dress casually once a month, our employees have raised hundreds of thousands of dollars.

over  
**\$35,000**

amount raised  
annually through  
Casual For A Cause days



### Heart and Stroke Foundation

More than 30 employees participated in the 2013 Big Bike Challenge, raising over \$15,700 toward the foundation's total fundraising amount.

### Stollery Children's Hospital Foundation

For the past eight years, the Alberta Blue Cross Iron Oar crew has rowed at Telford Lake in Leduc to support Row for Kids—an annual fundraising event for the Stollery Children's Hospital Foundation. In 2013, Iron Oar raised \$24,500, earning them the Oar of Honour, recognizing the highest fundraising achievement, for the third year in a row.



The **Children's Wish Foundation of Canada** arranges wish trips for terminally ill children and their families in Alberta and across the country. For these trips, Alberta Blue Cross provides premium-free travel coverage thanks to an initiative shared by all the Blue Cross plans across Canada. In 2013, Alberta Blue Cross provided coverage for 64 trips with a total of 288 family members covered.



## Capturing the Alberta Blue Cross spirit

In fall 2013, Alberta Blue Cross introduced a new Spirit Award to acknowledge employees who go above and beyond in fostering our corporate culture or supporting our community involvements as ambassadors of our organization. It is one way Alberta Blue Cross recognizes and celebrates employees who selflessly give their time.

## Supporting charitable community-based organizations across Alberta

Our employee-led charity, Hearts of Blue, is funded by employee donations and corporate funding and resources. Employees donate not only money but also their time to assist dozens of lower-profile community-based charitable organizations across Alberta to provide food, clothing and other valuable necessities to those in need.

In 2013, Hearts of Blue donations, totalling over \$37,000 were made to charities like Potter's Hands in Red Deer, Grande Prairie and District Victim Services, Kids with Cancer, the Mustard Seed and many more.

Alberta Blue Cross encourages employees to give their time as well. Every year, Hearts of Blue organizes Days of Giving events in which staff can take time off during the work day to volunteer their time. In 2013, we served lunch to over 300 people at Hope Mission, delivered meals to seniors for Meals on Wheels and helped Basically Babies, a charity that distributes clothing for an infant's first year of life to families in extreme need.

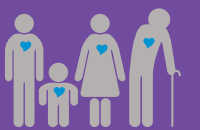


The following were the 2013 recipients (left to right):

**Ashley Bolduc**, of Technical Services, recognized for her dedication to initiatives including Hearts of Blue and the Staff Association, her contributions as a tireless volunteer, and her role spearheading initiatives such as our Santas Anonymous toy collection campaign.

**Allan Friesen**, of Group Sales Southern Alberta, recognized for his role as a champion of Alberta Blue Cross in southern Alberta—not only is he a great promoter of our products and services, but he's also an advocate for Hearts of Blue.

**Joan Tandy**, of Pharmaceutical Services, recognized for her tremendous contributions to promoting our community and culture through her leadership of our Big Bike team in support of the Heart and Stroke Foundation and her involvement with our Corporate Challenge team.



more than  
**200,000**

estimated number of Albertans supported by our Hearts of Blue Charity since its inception in 1998

more than  
**100**

organizations supported by our Hearts of Blue Charity since its inception in 1998





*Back row, left to right:*  
Brian Geislinger,  
Richard Martin, David Miller  
and Jerry Rudelic

*Front row, left to right:*  
Mark Razzolini, Laraine Barby,  
Ray Pisani, Dianne Balon and  
Jean-Guy Wiart



## 2013 Executive Management Team

### Alberta Blue Cross 2013

**Ray R. Pisani**, President and Chief Executive Officer

**Dianne O. Balon**, Vice-President, Government

**Laraine T. Barby**, Vice-President and Chief Administrative Officer

**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

**Mark L. Razzolini**, Vice-President, Human Resources

**Jerry Rudelic**, Vice-President, Group and Individual

**Jean-Guy Wiart**, Senior Manager, Enterprise Risk Management

## Board of Directors

### ABC Benefits Corporation 2013

**P.L. Merlo**, **Board Chair**, Professional Engineer

**G.R. Bardell**, Professional Engineer, Consultant

**M.M. Bateman**, Partner, Calder Bateman

**R.J. Carwell**, Chartered Accountant/Businessman

**M.J. Graham**, Not-for-Profit Governance Consultant

**C.E. McGinley**, Chartered Accountant

**D.L. Mowat**, President and CEO, ATB Financial

**L.J. Taylor**, Businessman, Consultant

**S.W. Thon**, President and CEO, AltaLink

**6**  
number of  
office locations



**Grande Prairie**

Suite 108  
10126 120 Avenue  
T8V 8H9  
780-532-3505

**Edmonton**

Blue Cross Place  
10009 108th Street NW  
T5J 3C5  
780-498-8000

**Red Deer**

152 Riverside Office Plaza  
4919 59th Street  
T4N 6C9  
403-343-7009

**Calgary**

Main Floor  
715 5th Avenue SW  
T2P 2X6  
403-234-9666

**Medicine Hat**

95 Carry Drive Plaza  
105 Carry Drive SE  
T1B 3M6  
403-529-5553

**Lethbridge**

470 Chancery Court  
220 4th Street S  
T1J 4J7  
403-328-1785



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## COMMITTED TO YOUR HEALTH...AND WELLNESS

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 1.6 million Albertans with coverage through over 5,000 small and large employer group plans, individual plans and government-sponsored programs.

In 2013, Alberta Blue Cross processed over 46.7 million claim lines with a value exceeding \$2.04 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.



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