

# 2015 Annual Report

# BLUE FOR LIFE





52.8 million claim lines worth  
**\$2.29 billion**



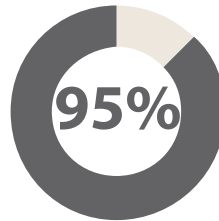
628,000  
customer phone calls  
handled by customer services



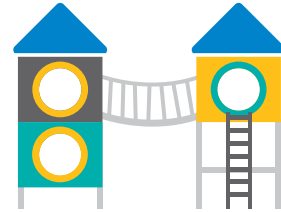
55,000  
online inquiries

**BALANCE™**  
Your life ▲ Your rewards

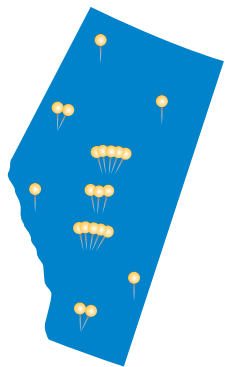
health and wellness  
rewards program introduced



95%  
percentage of revenue  
paid out in  
claims



awarded  
Healthy  
Communities  
Grants



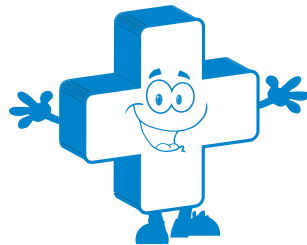
300  
leaders from across  
Alberta brought  
together to hear  
lessons of Blue Zones



Employees walked a distance  
equivalent to  
**11.5 times**  
around the earth



4 projects



**Big Blue**  
welcomed to  
Alberta Blue Cross



400  
employees  
participated in  
Winter Walk Day

# BLUE FOR LIFE

—innovative health and  
wellness solutions—keeping  
you well through all stages of life.

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# CORPORATE ADDRESS



As Alberta Blue Cross began 2015, we embarked upon a significant new direction for our organization. Blue For Life represents a new long-term strategic vision for Alberta Blue Cross, setting a course toward a bigger, bolder future for our organization over the next decade.

To our customers, Blue For Life represents the promise of a lifelong relationship with Alberta Blue Cross and a commitment whereby our customers have access to an integrated suite of innovative health and wellness solutions to support them through all ages and stages of life. And even when they don't have an overt need for our products or services, we are present in their lives and communities supporting and promoting their health and wellness.

Through 2015, we made significant progress laying the foundation and groundwork for our new Blue For Life strategy—with research and product development leading the way for several new products and initiatives to be launched in 2016 and beyond.

As the Alberta economy experienced a significant downturn through 2015, our Blue For Life commitment took on immediate relevance. With thousands of Albertans leaving employer-sponsored group benefit plans due to layoffs and downsizing, and businesses looking to control and often reduce operating costs, we worked with both employers and individuals to ensure they continued to have access to coverage whether through individual health plans, employer-sponsored plans or government programs.

Aside from our focus on our Blue For Life strategy, Alberta Blue Cross had significant accomplishments in a number of areas through 2015.

A high point was the successful launch of our new administration system, marking the culmination of our multi-year Administration Systems Replacement project.

Through 2015, we saw a continued growth in claims, processing a record 52.8 million claim lines—an increase of 7.5 per cent. We also responded to a corresponding record number of inquiries from our growing customer base, managing an impressive volume of more than 628,000 customer phone inquiries as well as more than 55,000 online inquiries.

We continued to lead the way on wellness in Alberta by hosting very successful stakeholder Blue Zones events in Edmonton and Calgary, chairing the Alberta Workplace Wellness Network, launching the Post-Secondary Wellness Promotion Grant Program and playing a key role in the Wellness Alberta coalition. In the interest of promoting wellness among our plan members, we also developed an innovative new online wellness platform called Balance—which we successfully piloted with our employees in December 2015 for launch to our customers in early 2016.

We earned a position among Ipsos' Alberta's Top 10 Most Loved Brands for the second time and joined Leger's ranking of Most Respected Organizations in Alberta for the first time, as well as continued to rank as one of Alberta's Top Employers. In recognition of the significant economic contribution that Alberta Blue Cross makes to our province, we also continued to rank among Alberta's Top 40 Largest Corporations.

While Alberta Blue Cross enjoyed relative success in 2015, against the backdrop of a deepening recession in Alberta, we are not complacent about our success. Hundreds of thousands of Albertans have been impacted by the economic slowdown in our province. In many instances, this recession is touching the lives of our customers, friends, neighbours and families. As we look forward, we must be cognizant of the human impact that Alberta's economic slowdown is having. We will ensure our organization remains positioned to provide Albertans with both solid value and a range of plan options to meet their diverse needs.

A handwritten signature in black ink, appearing to read "Ray Pisani".

Ray Pisani  
President and  
Chief Executive Officer

A handwritten signature in black ink, appearing to read "Robert Carwell".

Robert Carwell  
Chair, Board of Directors

## A new vision for Alberta Blue Cross

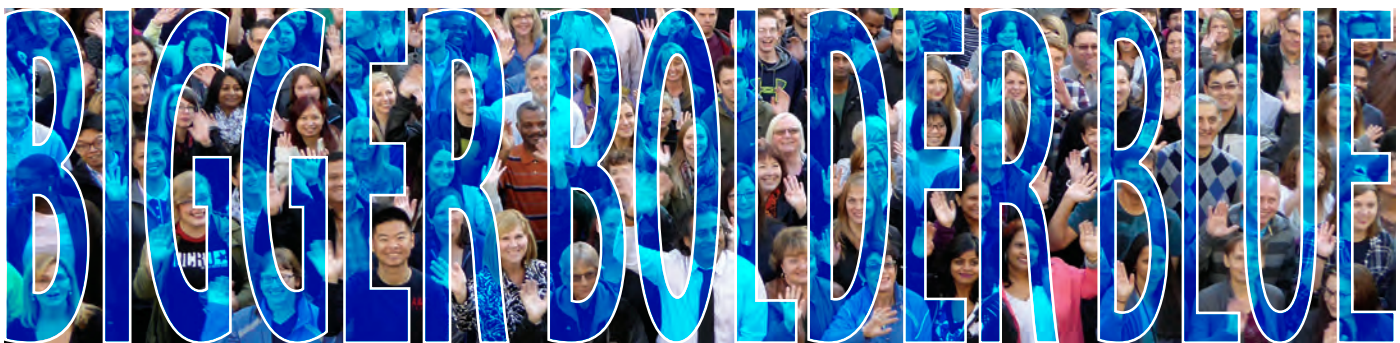
While Alberta Blue Cross has served generations of Albertans, in 2015 we took our long-standing relationship with Albertans a step further through the launch of a new vision: Blue For Life. For our customers, this vision represents the promise of a life-long relationship with Alberta Blue Cross.

Blue For Life represents a commitment to our customers whereby they have access to an integrated suite of innovative health and wellness solutions to support them through all ages and stages of life. In an increasingly integrated world, it means never having to leave their Alberta Blue Cross coverage behind and being empowered as a consumer to have a plan that follows them through multiple careers and employers, in and out of government programs and through life stages and events—all while providing consistent value and protection. From the young adult finishing their post-secondary education and starting a career to the senior in retirement, Alberta Blue Cross intends to be there as a life-long partner in their health. And when they don't have an overt need for our products or services, we are still working to support and promote their health and wellness.

*Blue For Life: innovative health and wellness solutions—keeping you well through all stages of life.*

Blue For Life proactively addresses a number of emerging trends in the benefits marketplace. Employers are seeking new approaches to deal with the challenge of fulfilling their responsibility to provide benefits in the face of increasing plan costs. Governments are looking to private insurers with creative solutions to address gaps in publicly-funded health care programs. Retirees who have been accustomed to comprehensive group benefits want to continue to have access to comparable benefits through retirement. Individuals are looking to maintain their insurability in a world where a medical condition that requires long-term drug therapy can come with crippling costs.

Blue For Life is a vision that facilitates natural connections between our lines of business and benefits to provide a seamless experience for our customers. It is a strategic approach to continued growth in our three business units with products through all life stages and a philosophy that embraces strategic partnerships and incorporates a wellness approach across our business.



Jason and Sarah are two hardworking Albertans raising a young family—Mason, age 6, and Olivia, age 8. Through our Blue For Life vision, Alberta Blue Cross is committed to a lifelong relationship with Albertans like Jason and Sarah's family ...

# SUPPORTING ALBERTANS

## Supporting the Government of Alberta

In 2015, Alberta Blue Cross continued to support the Government of Alberta by administering a broad range of provincial drug and supplemental health benefit programs in support of the health and well-being of Albertans.

In late 2015, Alberta Blue Cross worked with Alberta Health to support the urgent development and implementation of the provincial naloxone program. This program is intended to help address the rising number of opioid overdoses (including fentanyl) and deaths by increasing access to take-home naloxone kits for at-risk Albertans. Naloxone can be used to temporarily reverse an overdose of fentanyl or other opioids allowing a person time to get emergency medical help. Distribution through community pharmacies, where claims are adjudicated by Alberta Blue Cross, supplements client access through other channels such as harm reduction agencies, various Alberta Health Services sites and private service providers.

In October 2015, Alberta Blue Cross began administering the Retina Anti-Vascular Endothelial Growth Factor Program for Intraocular Disease (RAPID) program on behalf of Alberta Health. Albertans may be eligible to take advantage of the program if they're prescribed Avastin or Lucentis by their retinal specialist. RAPID provides coverage to eligible Albertans requiring these medications to treat age-related macular degeneration, diabetic macular edema, retinal vein occlusion and other retinal diseases.

## Supporting the provincial review of dental fees



In 2015, the Government of Alberta began a review of the extremely high cost of dental services across the province. Dental rates in Alberta are out of line with the rest of Canada, are a deterrent to regular dental care for Albertans and are making the cost of dental benefit plans unsustainable for employer group plan sponsors and individuals alike.

As the largest payer of dental services in the province, Alberta Blue Cross pays in excess of \$430 million annually to dental providers. As dental benefits are a key aspect of the coverage we provide to Albertans, Alberta Blue Cross serves as an advocate for our plan sponsors and members. We have a keen interest in dental costs as they directly affect the viability of our customers' benefit plans and the affordability of regular dental care and treatment.

We are pleased to participate in this review and look forward to tangible action by the government to restore competitive pricing in Alberta.

Sarah's mother, Mary, lives in a retirement community. Mary's community offers assistance to help her live comfortably—everything from housekeeping and meal preparation to assistance with bathing and other daily living tasks.





## Helping employer group plan sponsors get the most value out of their plans

As the Alberta economy slowed down in 2015, many of our customers began looking for ways to control costs. Alberta Blue Cross has a number of options available to our customers to help them contain expenditures while being able to offer their employees a benefit plan that meets their unique health needs. Plan management options available to our customers include:

- Generic drug pricing—when lower-priced products are available, the plan pays only the cost of the generic medication. However, plan members still have choice in that they can choose to purchase the brand name drug. Plan members are responsible for the difference in cost between the brand name and the generic medication.
- Special authorization—this process ensures that costly drugs are covered by the plan only if they are used for the right condition, involve the right prescriber, used at the right time, paid for at the right dose and at the right frequency and that coverage is only continued if the drug is effective in treating the patient's condition.
- Maintenance medication program—this program helps reduce the number of times a dispensing fee is paid for plan members prescribed medications to treat chronic conditions.
- Dental fee bases of payment—as dental fees are not regulated in Alberta, Alberta Blue Cross offers two different managed dental fee guides to assist in managing dental plan costs.
- Auditing procedures—we ensure claiming practices are consistent and valid; fraud and abuse prevention can help to stabilize rates.
- Spending accounts—these offer plan sponsors predictable benefit costs as plan members decide how to spend their credits to meet their families' health needs.
- Cost sharing and co-pay—increasing a plan member's share of their benefit plan cost and increasing the co-pay at the point of sale can save money for plan sponsors.

## A zero tolerance policy towards fraud

Alberta Blue Cross takes fraud seriously. Every year, Alberta Blue Cross recovers thousands of dollars through auditing and fraud control measures. With our policy of zero tolerance toward any fraudulent abuse of the benefit plans we administer on behalf of our customers, we investigate and pursue all suspected fraudulent activities.

In early 2015, Red Deer RCMP laid charges against two individuals who are alleged to have defrauded Alberta Blue Cross of more than \$119,000 between 2007 and 2010. This case was identified by our Claims Assurance Services team during an audit of employee coverage at a Red Deer employer in 2010. While such cases may take years to resolve, we are committed to pursuing justice and restitution in such cases.

## Controlling drug costs for plan sponsors

In 2015, we developed a unique program designed to help plan sponsors save on the cost of dispensing fees for long-term maintenance medications. The maintenance medication program promotes the dispensing of a 90 to 100-day supply for these medications. After a stabilization period, if a member does not fill their maintenance medication in a 90 to 100-day supply, the dispensing fee will not be covered by the plan and the member will be responsible for the dispensing fee cost. This program is unique in that it encourages positive plan member behaviour by rewarding the plan member for changing their medication-filling behaviour. For example, if the dispensing fee is not covered because a maintenance medication is being filled monthly, then plan members can discuss with their pharmacist whether the prescription can be filled for a 90 to 100-day supply instead. If so, members are rewarded as the dispensing fee is then covered by their plan.



Mary participates in the Government of Alberta-sponsored Coverage for Seniors program, which is administered by Alberta Blue Cross. This program provides her with benefits including drug coverage, which helps keep her healthy for her grandchildren.

# TECHNOLOGY

As part of our Blue For Life strategic vision, we are constantly enhancing our technology to make the plan member experience faster and more convenient for our customers. Whether they are submitting a claim or accessing a government-funded program, our technology has the potential to touch all 4.1 million Albertans.

## Enhancing our mobile app

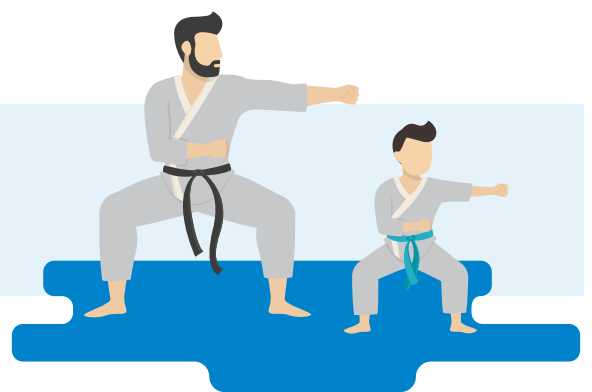
After successfully launching our mobile app in 2014, we added new functionality in 2015 in response to plan member feedback. To further enhance our app's capabilities, we added a claim submission option. Plan members can now sign in to the app and submit their claim details on the go. If their claims are selected for review, they can take photos of their receipts and upload them through the app. In addition to submitting claims, plan members can also review their spending account credit balance, arrange for offline access to ID cards and view emergency contact information and claiming tips when travelling out of province.

## New administration system implemented

In early 2015, we successfully launched our new administration system. The new system updates our underlying technology that supports day-to-day administrative functions. It is a significant step forward for Alberta Blue Cross technologically, laying the foundation to ensure we can continue to meet—and exceed—our plan sponsors' needs. It positions us to manage the increasing complexity of the benefit plans we administer for our customers, while improving efficiency for various administrative tasks from enrolling members to handling customer payments.



Every Wednesday evening, Jason takes his son Mason to karate practice. While he watches his son practice, Jason is able to submit his chiropractor claim easily using the Alberta Blue Cross My Benefits app.





# COMMUNITY INVOLVEMENT

## New online wellness platform introduced



In conjunction with our Blue For Life vision, Alberta Blue Cross has taken our commitment to promoting wellness to a whole new level—by rewarding our plan members for making healthy choices. With the introduction of Balance, a new online wellness platform, Alberta Blue Cross plan members have access to a wealth of interactive tools to support and promote their health—and an opportunity to enter draws for hundreds of prizes ranging from Fitbits and GoPros to gift cards and weekend escape packages. The Balance platform was developed through 2015 and successfully piloted to our employees late in the year, with the intent to launch it to our customers in early 2016.

Balance walks plan members through a confidential health risk assessment and gives them personalized action plans that include targeted education modules, tools to track health behaviours like diet, exercise and sleep and reminders to take medications and eat fruits and vegetables. The platform is even integrated with wearable fitness tracking technology to provide ongoing incentives to keep active. Every tool inside Balance is an opportunity for plan members to earn points, which they can redeem for chances to win a wide range of prizes.

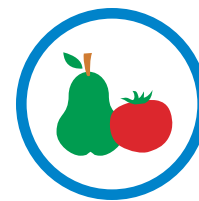
Balance is unique in the Canadian benefits marketplace as it also gives group plan sponsors aggregated statistics on their employees' health to help them identify opportunities for programs and interventions, and is integrated with Excellence Canada's Healthy Workplace Essentials program to provide additional support to employers interested in implementing turn-key, best-practices workplace wellness guidelines. Through the Healthy Workplace Essentials program, employers are guided through a series of workplace wellness milestones, while rewarding employees with Balance points for each milestone the organization achieves. The end result: healthier individuals, healthier organizations and healthier populations.



Learn



Track



Earn



Jason and Sarah believe in staying active year round. During the winter months, the family takes advantage of their community's outdoor skating rink. They also pursue activities like cross-country skiing and kialsledding.



## Investing in the wellness of Albertans

A key part of our Blue For Life strategic vision is assuming a larger role in fostering the health and well-being of all Albertans. We execute this vision in a number of ways, which include championing a wide range of wellness and active living initiatives across the province, working with health care system stakeholders in the shared intent of enhancing the health of Albertans and supporting our employees in giving back to the communities we serve.

## Living the lessons of the Blue Zones

At Alberta Blue Cross, we believe the time is right to nudge Albertans toward a healthier future. Through our workplaces, through urban design, through our communities, through our education system, through government policies and through a health care system that focuses on wellness and prevention rather than solely on treatment, we have an opportunity to work together to turn the corner on the epidemic of chronic disease and escalating health care costs.

In the spirit of championing a culture of wellness among Albertans, Alberta Blue Cross brought together nearly 300 of our province's leaders in 2015—from business, education, government and health care—for inspiring presentations by National Geographic explorer and *New York Times* bestselling author of *Blue Zones*, Dan Buettner. The Blue Zones are five locations around the world where people live measurably better and longer lives. The lessons from the Blue Zones are relevant to us as both individuals and a province as we strive to help Albertans live longer, healthier lives.

Alberta Blue Cross looks forward to continuing this dialogue in 2016.

## Fostering healthy communities

Alberta Blue Cross is about more than just health benefits—we believe in fostering wellness at the community level, which is why in 2013, we introduced the Healthy Communities Grant Program. This program committed \$1 million over five years to support and promote active living in communities across the province. Now in its third year, we issued four grants of \$50,000 each to four very deserving projects.

### *Edmonton: Bessie Nichols School Fundraising Society*

The funding will support the development of a park and playground next to Bessie Nichols School (kindergarten to grade nine). The playground will have equipment for youth and toddlers, as well as walking trails, bike paths, benches and tables. The park is designed to be accessible for all community members.

### *Calgary: City of Calgary*

The funding will be used to transform an outdoor space into a children's playground at the Village Square Leisure Centre in northeast Calgary. The new structure will offer more affordable recreational options to families living in that part of Calgary.

### *Secondary Cities: Healthy Communities Association of Lethbridge and Area*

The funding will be used to build an outdoor gym in southwest Lethbridge. It is being built in a neighbourhood with many young families, university students and newcomers. The gym will include equipment for junior high students and adults, as well as a playground for children.

### *Rural communities: Village of Breton*

The funding will be used to revitalize Maple Ridge Park in Breton. The village is building a skateboard park and an outdoor gym for its residents with the goal of offering different options for staying active.

To encourage more outdoor activity, Mason and Olivia's school participates in Winter Walk Day, which occurs on the first Wednesday of February every year and is sponsored by Alberta Blue Cross. The school invites parents to participate so Mason and Olivia can take a family walk with their parents.



## Supporting the health and wellness of young Albertans

Alberta Blue Cross appreciates the valuable role that Alberta's post-secondary institutions play in preparing our young adults with the skills they need to not only build successful futures for themselves, but to build the future of our province.

While many health prevention programs target children and adolescents, young adults do not receive the same amount of attention. Conditions such as diabetes and heart disease, which are commonly associated with later stages in life, are increasingly being diagnosed in young adults. At the same time, more young adults are facing mental health challenges. Wellness promotion initiatives targeted toward young adults can proactively address health conditions and in doing so, ensure a healthier future for our young people.

That's why Alberta Blue Cross created the Post-Secondary Wellness Promotion Grant Program—through which we made up to \$350,000 available on a one-time basis, and to be distributed equitably, among Alberta's universities and colleges.

The program received an enthusiastic response with 20 post-secondary institutions across the province applying for funding.



### Winter Walk Day 2015

On February 4, Alberta Blue Cross was pleased to sponsor and participate in a province-wide annual initiative to get Albertans up and moving during the winter months—Winter Walk Day. On this day, all Albertans are encouraged to walk at least 15 minutes outside. Winter Walk Day celebrates our Alberta winter while promoting the year-round health benefits of walking. In 2015, 120,000 Albertans walked more than 1.8 million minutes in conjunction with this event. We also hosted a noon-hour walk for our employees, in which more than 400 employees participated. Several of our branch offices also held their own employee walks.



### Meet Big Blue

In August 2015, Alberta Blue Cross welcomed our new brand ambassador, Big Blue, to the family, with an unveiling at our staff family picnic event. Alberta Blue Cross has a long-standing reputation as an organization that Albertans know and trust, and we look forward to Big Blue building upon this tradition through appearances at community events and trade shows throughout the coming year.

Big Blue was also excited to meet Alberta Minister of Health Sarah Hoffman when she stopped by for a tour of Alberta Blue Cross just prior to Halloween on October 30.



Dental checkups are routine for Jason and Sarah's family. They believe good oral health is essential to their family's overall well-being. They appreciate their dental coverage, and are thankful their dental provider direct bills Alberta Blue Cross and submits dental treatment plans so they know exactly how much they have to pay out-of-pocket on each visit.



## Investing in Albertans' wellness

Through direct contributions of time and expertise, and financial support from the ABC Benefits Corporation Foundation, Alberta Blue Cross supported a range of initiatives in 2015 to improve and promote the health of all Albertans.

We continued our ongoing sponsorship of the Multiple Sclerosis Society's annual Alberta MS Connections Conference. This conference brings together health professionals, researchers and Albertans affected by MS to discuss and learn about important initiatives to enhance the quality of life for Albertans living with this disease.

We supported the Arthritis Society by sponsoring public forums for Albertans looking for more information about psoriatic arthritis and psoriasis.

Many Albertans are living with diabetes, which is why we sponsored two Canadian Diabetes Expos in Edmonton and Calgary in 2015. These large-scale events provided opportunities for Albertans to learn about self-management for adults living with diabetes and featured keynote speakers Hal Johnson and Joanne McLeod of Body Break.

Alberta Blue Cross believes it's important to stay active regardless of age. To support active seniors, we sponsored the Alberta 55 Plus Winter Games in Lethbridge and the Alberta 55 Plus Summer Games in Strathmore. These games attract athletes and spectators from across the province.

We sponsored the 2015 Grey Matters Conference in Drumheller, which offers Alberta's senior services providers the opportunity to network, gain knowledge and increase their awareness of issues, supports and services for Alberta seniors.

We continued our commitment to STARS air ambulance through our ongoing Fund a Flight sponsorship. In 2015, STARS flew more than 1,800 missions across Alberta.

Alberta Blue Cross partnered with the Community Against Preventable Injuries (Preventable). Preventable is a nationwide, multi-partner organization that aims to raise awareness of preventable injuries and to get people thinking about the attitudes and actions that directly lead to injuries. In support of Preventable's mission, Alberta Blue Cross helped raise awareness of preventable injuries such as drowning and falls.

We continued our support of Finding Balance, an organization dedicated to raising awareness about falls among older Albertans and providing them with strategies to reduce their risk of injury.

We supported the Wellness Alberta initiative, a campaign to improve the health of Albertans and reduce the burden of chronic disease and disability on families, communities and our health care system.

We sponsored Alberta Health Services' *Apple* health magazine, which sees 120,000 copies distributed across the province and to all Alberta Health Services facilities. We also sponsored the Apple Talks seminar series, which connects Albertans to health experts who can help them manage their families' health.

We also worked with the Alberta chapter of the Canadian National Institute for the Blind to raise awareness and provide information about age-related macular degeneration, the leading cause of vision loss among Albertans.

Sarah and her best friend, Katie, often go to the park with Olivia and Katie's son, Jackson, for play dates. Sarah and Katie catch up on the week's news while Olivia and Jackson play hide-and-seek on the local playground.



## Track it: a race across Canada

As a recognized leader in the promotion of workplace wellness, Alberta Blue Cross aspires to become the healthiest workplace in Alberta. This begins with our own employees. In mid-2015, we provided all of our employees with Fitbit devices for our *Track it: a race across Canada* campaign from July to September. We encouraged our employees to form teams to see how far they could walk across Canada. Every week, we tallied each team's total number of steps their Fitbit tracked and sent them postcards when they reached a new destination. In total, our employees walked more than 576 million steps, which is equivalent to walking around the earth 11.5 times!



## The Alberta Blue Cross spirit

The Alberta Blue Cross Spirit Awards acknowledge employees who go above and beyond in fostering our corporate culture and supporting our community involvements as ambassadors of our organization.

Award recipients for 2015 were Tyra Prepchuk and Robert Kisteleki. Tyra was recognized for her hard work and dedication to our employee-run charity, Hearts of Blue. Robert was recognized for leading our Row for Kids team, which has raised tens of thousands of dollars for the Stollery Children's Hospital Foundation over the last three years.

## Celebrating wellness

In May, we invited all employees to the Winspear Centre in downtown Edmonton to learn more about our Blue For Life vision and celebrate the organization's successes over the last two years. Employees heard an informative and engaging presentation from our CEO as well as a slide show highlighting employee activities and events. The assembly also featured keynote speaker Dan Buettner, who presented information about the Blue Zones, which are five locations around the world where people live measurably better and longer lives.



The playground was built in part using a Healthy Communities Grant provided by Alberta Blue Cross to the community league that built the playground. Katie, Jackson and their friends will benefit from the playground for years to come.



## Our employees: engaged in our community

### *United Way*

Alberta Blue Cross is a proud supporter of the United Way. Each year, we sponsor an employee campaign to raise money for this organization that supports agencies in the communities we serve. Through employee donations, matched by corporate dollars, we met our donation goal by raising more than \$140,000 for the United Way in 2015.

### *Heart and Stroke*

Every spring, Alberta Blue Cross employees support the Heart and Stroke Foundation by participating in the Big Bike fundraiser. Thirty-four employees spend the months of April and May collecting pledges for the opportunity to ride the Big Bike through downtown Edmonton. This fundraiser is also an Edmonton Corporate Challenge event with the first place prize going to the company that raises the most money. In 2015, the team raised \$14,000.

### *Stollery Children's Hospital Foundation*

Our Alberta Blue Cross rowing team raised more than \$14,000 in the 10th annual Row for Kids event. Proceeds support the Stollery Children's Hospital Foundation and Edmonton Rowing Club programs. In total, the event raised more than \$180,000. We also received a special award as Alberta Blue Cross has been participating in the Row for Kids fundraiser since the event began ten years ago, and is the only organization still participating from when the event started.

Even though Katie doesn't have Alberta Blue Cross coverage, she benefits from our commitment to wellness for all Albertans. As an Albertan living with diabetes, she attends the annual Diabetes Expo, an event sponsored in part by Alberta Blue Cross, to learn how to better manage her condition.

### *Partners for Life*

Alberta Blue Cross is a long-time supporter of Canadian Blood Services and joined the Partners for Life program in 2012 to signify our commitment. Employees are encouraged to donate regularly by signing up for convenient noon-hour shuttles. In 2015, we once again exceeded our Partners for Life goal by making 244 blood donations.

### *Casual for a Cause*

Every month, for one day, we encourage our employees to dress casually for a cause. This fundraising initiative raises thousands of dollars for Alberta charities. In 2015, our employee donations, which were matched with corporate dollars, raised more than \$29,000 for charities including Canadian Red Cross, the Alberta Diabetes Foundation and the Caritas Foundation.

### *Hearts of Blue*

Our employee-led charity, Hearts of Blue, is one of the biggest ways we give back to our community.

The charity is funded by employee donations and corporate dollars. Hearts of Blue supports dozens of lower-profile community-based charitable organizations across the province.

In 2015, Hearts of Blue donated more than \$50,000 to charities such as the Edmonton John Howard Society, the Medicine Hat Food Bank, the Women In Need Society in Calgary and the Seniors Association of Greater Edmonton.

Not only does Hearts of Blue raise money for charity, it also coordinates volunteer opportunities for staff, both during work time and after hours. In 2015, we sponsored and served meals at the Operation Friendship Society, we inspired youth at the McCauley Boys and Girls Club, we wrapped presents at Sacred Heart Church for inner city kids and visited schools to read to elementary school students.





Big Bike



United Way



Hearts of Blue



Row for Kids



Partners for Life



When Olivia was four, she broke her arm during a visit to Edmonton. She was taken to the Stollery Children's Hospital where doctors put a cast on her arm. Olivia benefitted from the support that Alberta Blue Cross's rowing team gives to the Stollery Children's Hospital Foundation. Each year, the team raises money, which the foundation uses to purchase pediatric equipment.

# AWARDS

## One of Alberta's Top 10 Most Loved Brands

For the second year in a row, Alberta Blue Cross was named one of Alberta's Top 10 Most Loved Brands in 2015 by Ipsos. Every interaction with our customers and everything we do as an organization impacts our reputation and our brand. Ipsos based the ranking on a poll of more than 1,000 consumers across the province and asked them about a number of companies that they have strong ties with.



## Ranked among Alberta's Top 40 largest corporations

Alberta Blue Cross earned a position among Alberta's Top 40 largest corporations in *Alberta Venture* magazine's 2015 ranking of Alberta's Top 250 corporations based on revenue. Alberta Blue Cross is proud of the role we play in supporting the health and well-being of Albertans and the significant role we play in the provincial economy.



## One of Alberta's Most Respected Organizations

In May, Alberta Blue Cross was ranked as one of Alberta's Most Respected Organizations by *Alberta Venture* magazine. The survey, commissioned by *Alberta Venture* through Leger Marketing, identifies the organizations that are most respected in Alberta by combining responses from consumers and the business community. Alberta Blue Cross appears as number 15 on the ranking of the top 25 organizations and in the top three rankings by industry in the "Other financial and benefits" industry category.

As busy parents, Jason and Sarah strive to keep a healthy balance in their lives. They are making good use of Alberta Blue Cross's new wellness platform, Balance. They use it to track their daily steps, sleep habits and stress.





## Recognized as one of Alberta's Top 70 Employers for 2015

Employee wellness, growth and engagement remain pillars for employee engagement at Alberta Blue Cross. For the ninth year in a row, we were named one of Alberta's Top Employers. It recognizes Alberta companies that offer their employees the best places to work and that lead their industries with best practices for attracting and retaining employees. Employers were compared to other organizations in their field to determine, which offered the most progressive and forward-thinking initiatives.



## One of Canada's "Most Admired Corporate Cultures"

In November 2015, Alberta Blue Cross was named one of Canada's 10 Most Admired Corporate Cultures. This national program, an initiative by Waterstone Human Capital, annually recognizes best-in-class Canadian organizations for having positive corporate cultures that enhance performance and result in significant business success.

Alberta Blue Cross was included in the top 10 ranking in the "Broader Public Sector" category.

This ranking comes as a validation of our organization's belief that employee engagement is directly linked to our success as a business; our mission and vision are strongly supported by a set of shared core values and they serve in creating and maintaining a collaborative, high energy culture.



Alberta Blue Cross's Blue For Life vision touches all Albertans by helping families like Jason and Sarah's stay healthy. Whether it's tracking healthy habits, going to the park or a routine visit to the dentist, Alberta Blue Cross touches their lives as well as the lives of their extended family and friends.



[www.ab.bluecross.ca](http://www.ab.bluecross.ca)

Alberta Blue Cross is the largest 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 2015, Alberta Blue Cross processed over 52.8 million claim lines with a value exceeding \$2.29 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.

