

# 2017 Annual Report



Championing your  
health—*and wellness*



Alberta Blue Cross is the largest health benefits provider in Alberta and one of the largest in Western Canada. We serve more than 1.7 million customers with coverage through more than 5,700 small and large employer group plans, individual plans and government-sponsored programs. In 2017, Alberta Blue Cross processed more than 60 million claim lines with a value exceeding \$2.77 billion. We maintain a high-tech yet high-touch approach—aggressively adopting technology to deliver an unparalleled customer experience, but still maintaining a strong commitment to personalized and excellent customer service.

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**Jose Baires**  
Information Technology Infrastructure Systems



# Corporate address

Championing your health—and wellness

It's been two years since Alberta Blue Cross launched our Blue For Life vision—our commitment to provide access to an integrated suite of innovative health and wellness solutions to support our members through all ages and stages of life.

A fundamental part of this vision is an expanded focus on wellness—to ensure that the communities we serve are not only healthy but also well. Through 2017, we continued to ramp up this commitment.

Viewing the business of health benefits through the lens of wellness has provided us with greater clarity in our evolution from where Alberta Blue Cross began to where we are going—the evolution from health to wellness. With health-care spending reaching unsustainable levels across Canada, it's time for a shift not only in paradigms but also in personal accountability as we transition from a focus on treatment and rehabilitation to preventive wellness. While our core competency remains benefit plan management and administration, our approach at Alberta Blue Cross has expanded to incorporate a focus on wellness across all our products and services. This includes our Balance online wellness program, which after a successful pilot in 2016 was introduced in 2017 to hundreds of thousands of Alberta Blue Cross plan members. Balance not only includes health risk assessment tools, health trackers and interactive tutorials, but also provides plan members with the opportunity to receive rewards ranging from gift cards to fitness equipment. Balance also contains a number of features for employer group plan sponsors including the Excellence Canada Healthy Workplace Essentials program and the opportunity to access aggregate data on employee population health.

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Beyond our business, we are committed to championing wellness across the communities we serve. As a sponsor of the AMA Youth Run Club, we saw this program expand in 2017 to 454 schools in 155 communities across Alberta with more than 27,000 children participating. As a sponsor of the Prescription to Get Active Program, this grew to 27 of 42 Primary Care Networks participating, comprising more than 3,000 physicians and more than 140 fitness and recreation facilities across Alberta. As the title sponsor of the Gift of Play program, we are supporting the installation of painted stencils on playground tarmac surfaces at 140 schools across the province over a four-year period. As a partner to organizations such as the Arthritis Society, Diabetes Association, MS Society, Liver Foundation and Lung Association, we sponsored health forums and expos in 2017, attended by thousands of Albertans. And through our own Alberta Blue Cross Healthy Communities Grant Program, we provided another \$250,000 in funding to organizations across the province for sports courts, outdoor gyms and playground projects.



Aside from our growing focus on wellness, Alberta Blue Cross had an excellent year in 2017.

In our Government business unit, we continued to build upon our collaborative approach with Alberta Health—enabling the government to utilize Alberta Blue Cross to our full potential as an instrument for delivering programs and initiatives. We also took the first steps toward full transition of administration of the Alberta Aids to Daily Living Program from Alberta Health to Alberta Blue Cross, and completed the successful build of the Central Patient Attachment Registry system for Alberta Health.

In our Group and Individual Products business units, we saw continued growth despite a difficult economic climate where Alberta continues to be challenged by low oil and gas prices. At the same time, we brought a range of new products to market in support of our Blue For Life vision. Meanwhile, we continue to experience growth in Life and Disability.





Across our business, we maintained our focus on delivering value and increasing operational efficiencies through continuous evolution and innovation. We expanded our use of analytics, built new strategic partnerships, expanded our focus on customer experience and delivered specialized expertise and services to our customers. Meanwhile, we saw Blue Cross ranked as the most trusted insurance brand in Canada, as Canada's

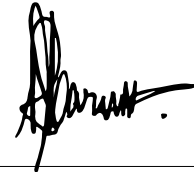
top health insurance brand, as Canada's most trusted travel insurance provider and as one of Canada's Top 100 consumer brands two years running.

Alberta Blue Cross is well-positioned as we build on our successes in 2017 and as we embrace our commitment to championing your health—and wellness.



**Ray Pisani**

President and Chief Executive Officer



**Robert Carwell**

Chair, Board of Directors







**Mirella Nardi**  
Records Centre





# Champions for Alberta-based employers and individuals

We know the opportunities and challenges of doing business in Alberta—that’s what motivated us to ensure we’re providing Alberta-based employers with the best products and services to meet their needs and budgets through 2017. We brought a new range of products to market in support of our Blue For Life vision while continuing to enhance the plan management that sets us apart as the marketplace leader in benefit plan administration.

## Drug plan management

The Maintenance Medication Program, generic drug pricing and step therapy were created to help curb drug plan costs for our members and plan sponsors and keep costs sustainable. These programs balance cost savings with member choice and encourage plan members to change their behaviour. We continue to review drug claims so we can track changes to both the costs and prevalence of health conditions affecting our members. Refinements to these programs through 2017 help us ensure we’re meeting the health needs of our members while also implementing innovative drug plan management solutions for optimal management of benefit plans.

## Managing provider eligibility

Our Provider Code of Conduct establishes an expected standard of behaviour for health service providers who offer services to our plan members. If Alberta Blue Cross assesses that a provider is in breach of our code of conduct, we deem that particular provider ineligible and no longer pay for claims provided by that individual.

As this could catch plan members by surprise, in the past, we paid for the first claim and then notified the plan member that any further services from that particular provider would no longer be covered. This was termed “first claim forgiveness.”

Today, ineligible providers are listed online in the member site and our plan members are encouraged to check the list before they access services from a health provider. In 2017 first claim forgiveness was removed. This small step reduces payments to providers who are on the ineligible list, which reinforces the sustainability of the plans we administer.

## New retiree plan options

In response to customer demand, we developed a new retiree plan in 2017 to provide additional coverage options for our customers. While we have offered individual health plans for retirees for more than 20 years, this plan delivers a flexible wellness solution for retiring employees who are preparing to leave their group benefit plans. The plan officially launched in October and allows members to choose from a variety of options.

## Blue Choice

As we continue to fulfil our commitment through Blue For Life, to deliver plans for all ages and stages of life, we redesigned our Blue Choice plans to offer individual health plan customers more flexibility and choice than what was offered previously. We listened to what our customers were asking for to ensure the new Blue Choice plans directly met their needs.

## New dental fee guide

On November 22, the Government of Alberta and the Alberta Dental Association and College announced the implementation of a suggested provincial fee guide to go into effect January 1, 2018. The announcement outlined a suggested 8.5 per cent drop in dental procedure prices that would benefit Alberta consumers and plan sponsors. Alberta Blue Cross has been a long-time advocate for reform to Alberta’s extremely high dental costs and we promptly responded to this change to pass potential savings back to our members and plan sponsors.



**Ali Gohar**  
Group Administration,  
Member Administration Business Support





# Championing sustainable health care, supporting the Government of Alberta

As a strategic partner to Alberta Health and primary supplier of health care management, expertise and administrative services, we support the sustainability of health care in our province. We have an unwavering focus on delivering efficient and cost-effective program management for the Government of Alberta.

## Alberta Aids to Daily Living Program

In 2017, we took the first steps toward full transition of administration of the Alberta Aids to Daily Living Program from Alberta Health to Alberta Blue Cross. Moving this program to Alberta Blue Cross provides the government access to our specialized expertise, modern technology platforms and claims adjudication systems. It also provides the opportunity for a coordinated approach for payment and processes to deliver service that is more efficient to both program vendors and clients.

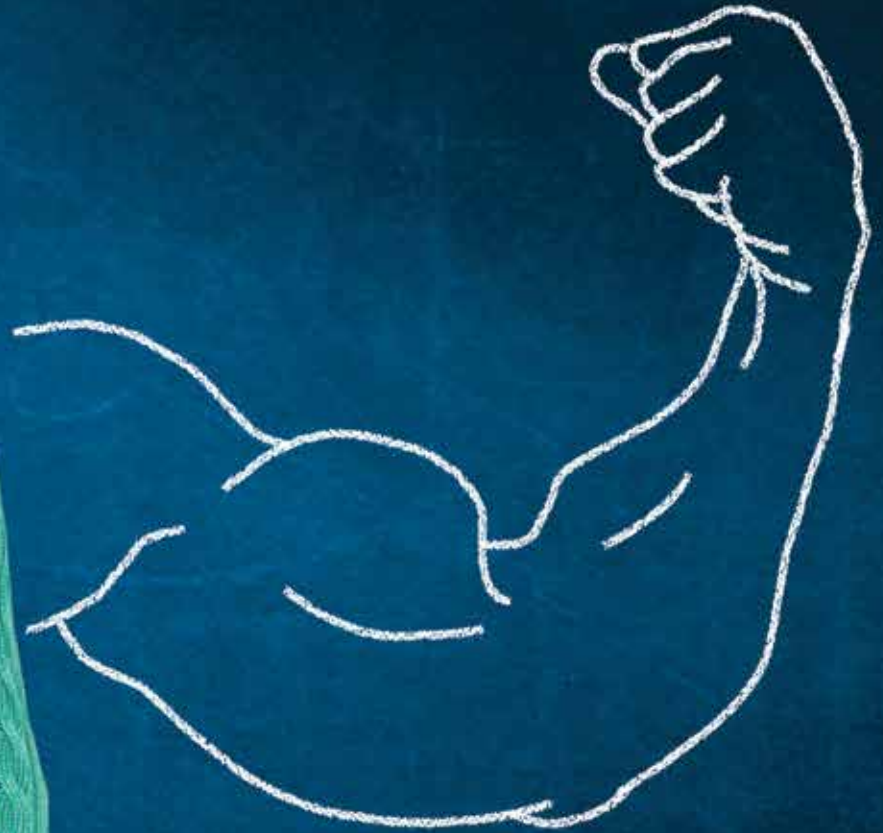
## Central Patient Attachment Registry

The Central Patient Attachment Registry (CPAR) is a centralized database that stores information and attaches a primary care physician or nurse practitioner with patients. In collaboration with the government, Alberta Health Services and the Alberta Medical Association, Alberta Blue Cross completed the successful build of the CPAR system in 2017, which will enable better continuity of care for Albertans.

## Dental reforms

In 2017, the Government of Alberta completed its review of high dental costs in the province leading to the introduction of a new suggested dental fee guide.

When the government announced in 2015 that it would be undertaking a review of Alberta's extremely high dental costs, Alberta Blue Cross offered our perspective as the province's largest consumer of dental services on behalf of our customers. We applaud the government for its commitment to addressing the issue of high dental costs. However, even with the new suggested fee guide, dental costs in Alberta remain significantly higher than those in other provinces—which continue to be a deterrent to regular dental care for Albertans and make the cost of dental benefit plans unsustainable for employee group plan sponsors and individuals alike. As a long-time champion for reforms to the high cost of dental services in Alberta, we will continue to follow and support this process. We will continue to call for additional measures including mandating more open pricing and advertising to support consumer choice and foster open competition.



**Maureen Prepchuk**  
Provider Relations Contact Centre





## Championing wellness

At Alberta Blue Cross, our mission is to deliver health and wellness plans, programs and services on a viable, not-for-profit basis for the financial protection and well-being of our communities. We have a unique legislative mandate to serve the health and wellness of Albertans.

### Balance

To reinforce Alberta Blue Cross's leadership in wellness, we made Balance, our comprehensive online wellness program, available to group plan members in 2017 as an integral part of our service offering. We also continue to work with the government toward the introduction of Balance—first to Coverage for Seniors plan members and later to Non-Group Coverage members. As a result, we saw significant growth in the level of participation in Balance.



*We define wellness as the ability for each of us to reach our maximum potential through prevention.*



We're also proud to support initiatives that improve the health and wellness of our communities.

## AMA Youth Run Club

Alberta Blue Cross is an enthusiastic sponsor of the Alberta Medical Association's AMA Youth Run Club, a free, school-based running program designed to get children and youth active and help them embrace healthier lives. Over the course of three years, Alberta Blue Cross will provide an annual \$25,000 sponsorship—as well as \$5,000 per year for ten prize draws of \$500 each—to purchase sports equipment or fund other activity-related infrastructure costs for participating schools. Funding for the sponsorship comes from the ABC Benefits Corporation Foundation. In 2017, more than 27,000 students in 454 schools across 155 Alberta communities participated in the program.

Alberta Blue Cross has a close working relationship with the Alberta Medical Association and Alberta physicians, and we are excited to extend this relationship on this excellent program. Focused on encouraging and educating children and youth on the importance of regular physical activity and good nutrition as the foundations for a lifetime of physical and mental health, the Youth Run Club is well aligned with Alberta Blue Cross's wellness promotion activities.



## Gift of Play

According to ParticipACTION's 2016 Report Card of Physical Activity for Children and Youth in Canada, less than 10 per cent of children between five and 17 years old meet the recommended 60 daily minutes of moderate to vigorous activity levels—the minimum amount needed to experience positive health benefits.

As a response to this report, the Be Fit for Life Network—a provincial initiative comprising nine regional centres working to support a more physically active Alberta—and the University of Calgary's Faculty of Kinesiology piloted a new program in fall 2016 called Gift of Play. Gift of Play includes a resource guide of games and activities to go with stencils that are painted on playground surfaces to promote play in schoolyards and community spaces. This program was a huge success during its pilot phase and with our support it is now expanding across the province.

Alberta Blue Cross is very pleased to be the title sponsor of the Gift of Play program. Through funding from the ABC Benefits Corporation Foundation, we are excited to play a key role in facilitating the extension of this program to 140 schools across Alberta.



## Preventable

Preventable injuries are a leading cause of death and disability in Alberta—resulting in more than four injury deaths per day in the province. Alberta Blue Cross is pleased to sponsor the Preventable injury prevention campaign in Alberta and to support the Community Against Preventable Injuries. Preventable aims to raise awareness of preventable injuries and to get people thinking about the attitudes that directly lead to injuries. Alberta Blue Cross is committed to helping raise awareness of preventable injuries among Albertans with campaigns ranging from bicycle helmet safety to childhood poisoning and drowning prevention.

## Finding Balance

Alberta Blue Cross continues to be a sponsor of the Alberta Finding Balance campaign. Created by the Alberta Centre for Injury Control and Research and the Alberta Medical Association, this initiative is an annual education initiative designed to raise awareness about seniors' falls in Alberta and to provide seniors with tips for fall prevention.

## Prescription to Get Active

We're pleased to sponsor the Prescription to Get Active program, through which Primary Care Networks across Alberta have partnered with local municipal recreation facilities in a unique venture where local family physicians and health-care teams can prescribe physical activity to patients who would benefit from increased activity. Currently, 27 of 42 Primary Care Networks are participating, comprising more than 3,000 physicians and more than 140 fitness and recreation facilities across Alberta.

## Winter Walk Day

As a sponsor of Winter Walk Day, Alberta Blue Cross challenges Albertans to bundle up, step outside and participate in a province-wide initiative to get up and moving during the winter months. In 2017, more than 100,000 Albertans, including 400 Alberta Blue Cross employees braved the frigid temperatures to participate in this event.

## Diabetes Canada

Today, more than a quarter of a million people are living with diabetes in Alberta. Diabetes is a serious and growing health concern. For this reason, we have sponsored a number of Canadian Diabetes Expos in recent years in Edmonton and Calgary. These large-scale events provide opportunities for Albertans to learn about self-management for adults living with diabetes. In 2017, we extended this support to sponsorship of the first-ever Indigenous Gathering event held to promote diabetes awareness.



## Wellness Alberta Coalition

Alberta Blue Cross continues to play an active role in Wellness Alberta, a coalition of more than 120 organizations—representing more than three million Albertans—committed to reducing the impact of preventable illness and improving the quality of life of Albertans. To continue the dialogue on wellness, we were pleased to sponsor a luncheon in March 2017, hosted by Wellness Alberta. It featured Roy Romanow, former premier of Saskatchewan, former Chair of the Royal Commission on the Future of Health Care in Canada and passionate advocate for the Canadian health-care system. Mr. Romanow's inspiring comments at the luncheon focused on an appeal for prevention and wellness—and attracted attendance from a cross-section of leaders in government, health care, business, wellness and community.





**Christophito Fenelon**  
Information Technology Service Desk





## Champions for innovation

Establishing a culture of innovation is fundamental to the achievement of our Blue For Life vision. A deliberate focus on innovation is critical for our organizational growth and development. We've implemented and championed various initiatives in 2017 as we move forward on our journey towards a culture of innovation.

### Member site updates

Last summer, we successfully updated our member website to include a more streamlined sign-in process. We listened when plan members asked us to make the sign-in process more user-friendly. Members no longer need to enter their group and ID numbers to sign in—they can now choose their own login ID. Additionally, if members have more than one Alberta Blue Cross benefit plan, they're able to connect and view all their accounts using one login ID and password.

### Digitization

We continue our efforts to find operational efficiencies and issue more payments and statements electronically. We no longer send claim statements by mail to group plan members who are registered for direct deposit and most of our group plan sponsors are now registered for direct deposit.

As well, health and optical providers registered for online billing were moved to daily claim payments and online statements in 2017. Those not registered for direct deposit were directed to sign up on our website.

### Effective member communication

2017 marked a turning point for our Customer Services department as we saw a seven per cent decrease in telephone inquiries despite continued increases in the number of plan members and complexity of the benefits we administer. We carried out a number of initiatives to proactively address common reasons for member inquiries in an effort to contain annual increases in call centre volumes. This included adding messaging in newsletters, revising our on-hold messaging to drive plan members to our online services, working with our group customers to build awareness of the reasons for common calls and revamping sections of our member site to deliver greater efficiency. Together with emails, correspondence and other requests, Customer Services handled approximately 725,000 inquiries in 2017.

As our website has become our central point of contact for not only plan members but also plan sponsors, service providers and prospective customers, we have moved to a state of 'continual refresh' on our site with the intent of making ongoing enhancements in the interest of delivering an exceptional user experience. In 2017, our website received 2.38 million visits—a 12 per cent increase over 2016.



**Sophia Mah**  
Information Technology Web Administration



# Champions for our people

Our employees are our most valuable asset and taking care of them is one of our biggest priorities. This is why we continue to offer programs, rewards and incentives to attract and retain the brightest and the best. Listening to feedback from our employees through surveys and focus groups, we further refined some of our employee benefits and offerings.

## Evolving our structure

As we move further into a business model requiring rapid change on all customer-facing fronts—products, services and systems—we continue to evolve our organizational structure to better support this journey. Our structure allows us to focus on capabilities, capacity and productivity enabling us to achieve our Blue For Life vision.

*We're growing our flexibility as an employer with **five per cent** of our employees now working from home.*

## A truly *awesome* staff assembly

In May, we gathered our employees at the Winspear Centre in Edmonton to share our company strategy and show how we're working to achieve our Blue For Life vision. Employees also had a chance to hear from special guest and best-selling author of *The Book of Awesome*, Neil Pasricha. Neil spoke from the heart about the experiences in his life that led him to start his award-winning blog, *1000 Awesome Things* and become an internationally renowned speaker. He explained how we can cultivate a little more awesome in our own lives.







**Lindsay Bots**  
Facilities Management



# Champions in our communities

We're actively involved in the communities we live in and are passionate about connecting with our neighbours. Our employees are committed to giving back and being involved in their local communities, which is how we're able to impact so many great causes and initiatives across our province.

## 2017 Healthy Communities Grant Program

The Healthy Communities Grant Program is a \$1 million commitment to support community amenities and facilities that promote active living. This program was so popular that we added a fifth grant in 2017 and decided to extend the program into the future.

The 2017 recipients were

- St. Alphonsus elementary and middle school in Edmonton—replacement of playground structure;
- Children's Village elementary school in Calgary—replacement of playground structure;
- City of Lloydminster—new outdoor community gym;
- St. Francis of Assisi Academy elementary and middle school in Okotoks—new outdoor sports courts; and
- St. Elizabeth Seton elementary school in Red Deer—new playground to replace the one previously torn down.

## Canada Games

As community champions, we expanded our community presence with new involvements including sponsorship of the 2019 Canada Games in Red Deer.

In 2019, the City of Red Deer will be hosting the best amateur athletes from across the country as they take part in the Canada Games. Athletes will compete in sports such as figure skating, speed skating, curling, hockey, skiing and much more. Alberta Blue Cross is proud to support the games with a \$50,000 sponsorship through the ABC Benefits Corporation Foundation.

## Champions for the future

Alberta Blue Cross awards up to 65 scholarships annually to post-secondary students studying full-time in Alberta each year. We give these scholarships to young Albertans based on academic achievement and financial need. Their respective post-secondary institutions choose these scholarship recipients.

We also select and award Aboriginal post-secondary students with three scholarships each year in consultation with an external selection committee. This year, we were thrilled to be part of Chelsey Jeffrey, Dante Cadwell and Payton Bouvier's post-secondary journey. Chelsey is pursuing a nursing degree at the University of Alberta. Both Dante and Payton are studying kinesiology at the University of Alberta's Augustana campus.

We're proud of the progress each of these recipients have made and look forward to seeing what else they accomplish.



## Partners for Life

Alberta Blue Cross is proud to work with Canadian Blood Services through its Partners for Life program. As members of this lifesaving program, our employees demonstrate their commitment to saving lives through donating blood, platelets and plasma. In 2017, 64 employees donated 167 units of blood. Alberta Blue Cross makes it easy for employees to give blood by organizing shuttles to Canadian Blood Services over the lunch hour.

## Row for Kids

Our Alberta Blue Cross rowing team raised more than \$11,000 in the eleventh 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 \$110,000.



## Big Bike

Despite 2017 being a challenging fundraising year, our amazing group of Alberta Blue Cross employees—with the help of friends and family—managed to do an exceptional job raising money for Heart and Stroke Foundation's Big Bike fundraiser. In total, our team raised \$13,873.70.

## Street team

2017 was a busy year for the Alberta Blue Cross street team. Our mascot Big Blue and our brand ambassadors were found at Rogers Place celebrating Canada's 150, at the K-days parade, the Taste of Edmonton, the Northern Alberta International Children's festival, the Alberta Legislature grounds, Churchill Square and along Whyte Avenue handing out swag and healthy treats. Our street team's purpose is to promote wellness and get involved in our local communities. Our branch offices in Calgary, Lethbridge, Medicine Hat and Red Deer also headed out to meet Albertans and have some fun.



## Central Alberta Leaders' Reception

In May, our Board of Directors and executive leadership travelled to Red Deer to meet with local leaders at our first ever leaders' reception. The event included a presentation by Olympian, Catriona Le May Doan. The success of this event provided a template for future events that bring our leaders into the communities we serve.

## Calgary's Top 7 over 70 awards

The first Top 7 over 70 award winners were honoured in Calgary in October 2017 and Alberta Blue Cross was there, proud to sponsor a program that recognizes the vibrant contributions of this community. Seven outstanding seniors over 70 who live in Calgary and surrounding communities were recognized for their accomplishments, after age 70. The awards focus on new accomplishments, not past accomplishments or lifetime achievements.



## Hearts of Blue

We provide broad-based support to charitable community-based organizations and activities across the province at a grassroots level through both our charitable foundation and our employee-led Hearts of Blue charity.

Hearts of Blue also facilitated numerous opportunities for Alberta Blue Cross employees to give back to their communities by volunteering and donating essential items such as food, clothing and appliances to charitable organizations in need. Some of the many organizations that Hearts of Blue was able to support in 2017 included

- Brown Bagging it for Calgary Kids,
- YMCA of Medicine Hat,
- Wellspring Edmonton,
- MS Society of Canada, Lethbridge and District Chapter,
- Grande Prairie Suicide Prevention Resource Centre,
- Habitat for Humanity,
- Youth Empowerment and Support Services,
- Ronald McDonald House, and
- Autism Aspergers Friendship Society of Calgary.

To ensure the continued success of Hearts of Blue, Alberta Blue Cross makes a significant financial contribution annually and provides resources to promote and communicate the program to employees.

Hearts of Blue also organizes Days of Giving that give Alberta Blue Cross employees the opportunity to volunteer during work hours. This is not only a huge help for the organizations they work with, but also allows employees to learn about the day-to-day work of local charities.

*In 2017, Hearts of Blue contributed \$20,000 to various charities across Alberta through corporate and employee donations.*





**Christine Maligec**  
Risk and Assurance Services





## A few things we're proud of

Through 2017, we were excited to receive recognition for being one of Canada's top 100 brands and Alberta's top 70 employers. We also continued to maintain our benchmarks on reputation among Albertans and corporate Alberta.

### One of Canada's Top 100 brands and Canada's top brand in health insurance

With our strong and positive reputation in Alberta, it was encouraging to see our brand also ranked prominently on a national basis. In the insurance category, Blue Cross ranked first among health benefits insurers on Leger's most reputable companies annual survey.

### One of Alberta's top 70 employers

With our fundamental belief that our people will deliver our vision, we continue to champion the health, wellness, growth and engagement of our employees. For the eleventh year, we were named one of Alberta's top employers—recognized as a company that offers their employees one of the best places to work and is an industry leader with best practices for attracting and retaining employees.



### Named most trusted insurance brand in Canada

Blue Cross is proud to be named the most trusted insurance brand in Canada by the 2017 Gustavson Brand Trust Index. This survey analyzed the impacts of community engagement, relationship management and customer experience on consumer trust. This position is reinforced by the ranking of Blue Cross by Readers Digest as Canadians' Most Trusted Brand in Travel Insurance in its 2017 *Reader's Digest* Trusted Brand survey.





# Executive Management Team

Alberta Blue Cross 2017

**Ray Pisani**  
President  
and Chief Executive Officer

**Dianne Balon**  
Vice-President  
Government

**Laraine Barby**  
Vice-President  
and Chief Administrative Officer

**Brian Geislinger**  
Vice-President  
Corporate Relations

**Dominique Grégoire**  
Vice-President  
and Chief Financial Officer

**Mark Komlenic**  
Vice-President  
and Chief Operating Officer

**Mark Razzolini**  
Vice-President  
People, Wellness and Innovation

**Jerry Rudelic**  
Vice-President  
Group

**Nirmal Singh**  
Vice-President  
Individual Products

# Board of Directors

ABC Benefits Corporation 2017

**R. Carwell**  
Board Chair  
Chartered Professional  
Accountant/Businessman

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

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

**C.E. McGinley**  
Chartered Professional Accountant

**D.G. Chynoweth**  
President, SNC Lavalin  
O&M Logistics

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

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

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

**V.C. Vavrek**  
Chartered Professional Accountant

**A.A. Fuchs**  
Health Care Consultant

# Our locations across Alberta



## **Edmonton**

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

## **Calgary**

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

## **Red Deer**

103 Elements at  
Rivers Edge  
5002 55 Street  
T4N 7A4  
403-343-7009

## **Medicine Hat**

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

## **Lethbridge**

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

## **Grande Prairie**

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



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