

# 2019

*Helping you  
live your best life*

2019 ANNUAL REPORT

ALBERTA  
**BLUE CROSS**





**>5,000**

**EMPLOYER GROUPS**

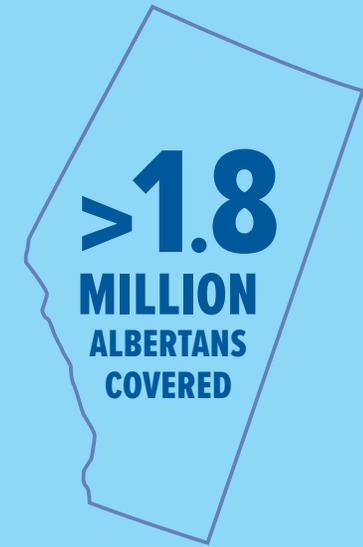
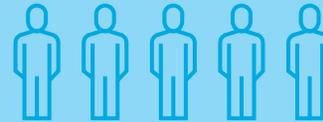


*Programs administered for*  
**PROVINCIAL, TERRITORIAL  
AND FEDERAL GOVERNMENTS**



*Committed  
to supporting*  
**HEALTH AND  
WELLNESS**

**HUNDREDS  
OF THOUSANDS**  
*of individual customers*



**A MOST  
TRUSTED  
BRAND**  
*in Canada*



**>680,000**  
**CUSTOMER SERVICES  
INQUIRIES HANDLED**



**A VALUES-DRIVEN  
ORGANIZATION**



**100+ SPONSORSHIPS  
AND PARTNERSHIPS**  
*across the province*

**>50** **CHARITABLE  
PROGRAMS**  
*supported yearly*

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## **HELPING YOU LIVE YOUR BEST LIFE**

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Living your best life means different things to different people. It may mean taking care of your mental health, getting more sleep, finding a better balance between work and family, pursuing a goal or dream, eating better or exercising more, adapting your lifestyle to manage a chronic health condition or simply taking time out once in a while to relax. Helping you live your best life is the essence of our purpose at Alberta Blue Cross.



# *Corporate address*

## HELPING YOU LIVE YOUR BEST LIFE

*At Alberta Blue Cross, we passionately believe we have an opportunity to impact lives for the better through our commitment to wellness.*

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At Alberta Blue Cross, we passionately believe we have an opportunity to impact lives for the better through our commitment to wellness.

Our vision, Blue For Life, is to have a presence in the health and wellness of our customers and stakeholders through all ages and stages of life—whether as Alberta’s leading benefits provider or by promoting wellness in the communities we serve. This vision aligns with our unique legislative mandate to support the health and wellness of those we serve, and guides our actions and direction as an organization.

2019 was another year of significant progress for Alberta Blue Cross. We continued to drive and deliver upon our Blue For Life vision, through growth in our business and the evolution of our organization to better serve our customers and to position us for continued success.

We surpassed a key milestone in 2019, breaking through the \$3 billion mark in annual revenue for the first time. Our business units saw strong activity as we worked closely with government program sponsors to evolve government benefit program offerings; as we worked with employer group plan sponsors to ensure sustainable plan management while seeing growth in life and disability benefits; and as we expanded our individual health plan offerings and grew our base of customers which included significant growth in the retiree segment.

Our Blue For Life vision is fueled by two overarching principles focused on customer experience and wellness. In 2019, we continued to gain traction on our Customer Experience strategy as we championed initiatives across the organization in pursuit of customer excellence while also implementing measures to assess our success through the eyes of our customers. We continued to integrate wellness into everything we do while executing initiatives in the fulfillment of our Wellness strategy, including our first Wellness Summit.

The roots of Alberta Blue Cross run deep into the communities we serve, and in 2019 we expanded our community engagement with an increased number and scope of involvements across the province. This included nearly 100 sponsorships facilitating interaction with tens of thousands of Albertans. Our community involvements are highlighted in our 2019 Community Accountability Report, a companion document to our Annual Report.

Our ability to deliver on Blue For Life is underscored by a commitment to continual gains in operational excellence. In 2019, we completed major corporate projects to increase the efficiencies and effectiveness of our systems and production processes, which further elevated our digital experience. At the same time, we evolved internally. We increased our workforce agility with nearly 25 per cent of our

team members either working from home or completely mobilized. Recognizing that our commitment to wellness starts within, we also had more than 800 team members complete mental health training and 238 team members complete wellness screenings—to support the health and well-being of our people.

Through this year’s Annual Report, we are focusing on the meaning of wellness through the eyes of our customers, partners and employees. We’re excited to introduce you to some of the people that personify our commitment to wellness.

At Alberta Blue Cross, we have an unwavering commitment to our customers, our team members and the communities we serve.



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**MARK KOMLENIC**  
*President and Chief Executive Officer*  
*Alberta Blue Cross*



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**SCOTT THON**  
*Chair, Board of Directors*  
*ABC Benefits Corporation*

## EXECUTIVE MANAGEMENT TEAM

### Alberta Blue Cross 2019

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**MARK KOMLENIC**  
*President and Chief Executive Officer*

**DIANNE BALON**  
*Vice-President, Government*

**LARAINÉ BARBY**  
*Vice-President and Chief Administrative Officer*

**BRIAN GEISLINGER**  
*Vice-President, Corporate Relations*

**MARK RAZZOLINI**  
*Vice-President, People, Wellness and Innovation*

**JERRY RUDELIC**  
*Vice-President, Group*

**NIRMAL SINGH**  
*Vice-President, Individual Products*

**HOA QUACH**  
*Chief Audit Executive*

## BOARD OF DIRECTORS

### ABC Benefits Corporation 2019

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**SCOTT THON (BOARD CHAIR)**  
*President and CEO, Altalink*

**MARGARET BATEMAN**  
*Communications Consultant*

**DONALD CHYNOWETH**  
*Businessman*

**ANNAMARIE FUCHS**  
*Health Care Consultant*

**YASMIN JIVRAJ**  
*Director, Dexcent Inc.*

**CHRISTINE MCGINLEY**  
*Chartered Professional Accountant*

**DAVE MOWAT**  
*Businessman*

**LORNE TAYLOR**  
*Businessman, Consultant*

**VINCENT VAVREK**  
*Chartered Professional Accountant*



*Experiencing life: our focus  
on **customer experience***

*Our Blue For Life vision—to have a greater presence in supporting and promoting the health and wellness of Albertans through all ages and stages of life—is truly about making lives better whenever, wherever and however we can. As a customer-committed organization, this means every decision we make is motivated by the well-being of our customers.*

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As a benefits provider, the products and services we provide have a direct impact on peoples' day-to-day lives—whether it's filling a prescription, going to a physiotherapy appointment, trying an online psychology session or maintaining the ability to go for a walk. Our commitment is to ensure our products and services help make our customers' lives better.

#### **DELIVERING ON CUSTOMER EXPERIENCE**

Our Customer Experience strategy reflects our commitment to keep our customers at the centre of everything we do, striving to make every interaction they have with us a positive one. In 2019, we focused on bringing our established strategy to life. We started by getting to know our customers better. We delved deeper into customer segmentation and held journey mapping sessions with both our individual and group customers to find out, first-hand, what our customers are truly experiencing. Through the sessions, we've been able to assess our practices and identify ways to improve customer experiences. To hold ourselves accountable, we also developed scorecards to measure how we're doing on our customer experience initiatives.

We also had the chance to personalize our experiences with customers through our baby boxes and greeting cards. The baby box program gives us a way to acknowledge one of the biggest events in our individual health plan members' lives—the birth of

a child. Through the program, we send small gifts to our customers, congratulating them on the arrival of their new bundle of joy when they add a newborn to their individual plan. Our greeting cards are a personalized way for our team to reach out to our members to let them know we're thinking of them through the good and the bad.

#### **TRANSFORMING CUSTOMERS' DIGITAL EXPERIENCES**

Excellent customer service doesn't stop on the phone. For us, it's also the key to our digital experiences. We're focused on creating seamless, intuitive online experiences that let our customers take control of their benefits and health journeys. To do this, we made several digital enhancements. To make bills and payments easier, our member site now allows certain customers to view bills, update their payment details, make payments and change preauthorized payment information online. We also implemented our benefit lookup—a tool that allows plan members to look up eligible benefits and other important information related to their health benefits. We made a host of other updates including downloadable ID cards; a Flex system refresh; online coordination of benefits for plan administrators; online submissions for dietitians, nutritionists, occupational therapists, nursing services providers and more. The intent of every digital change is to meet our customers where they are and to empower our customers with accurate, easily accessible benefits information.



## *It's the little things*

**HAZEL SOMARRIBA** | Individual health plan member

"I called in to add my twins to our plan and I was told by the representative that they'd like to send me a little gift. When I called in, I was expecting a quick checkmark like, 'your kids are added to the plan', but instead I got two baby boxes in the mail. When I got them, I cried. It was an emotional time because the twins were premature and there was a lot of chaos and uncertainty in our lives, but this small gesture meant that someone was thinking about us and that things might get back to normal, to a place where I can read books to my kids. The fact that you sent two—one for each of the twins—made it feel like you cared about each of them individually. We still read the books from the baby box today... and I'm starting to cry just talking about it again. On top of that small gift, our experience with Alberta Blue Cross has been great. Our plan gives us the freedom to care for ourselves and our kids before we worry about money. We get glasses, go to the dentist, make sure we have the antibiotics we need, without a second thought. Health can come first."

### **A GLIMPSE INTO HAZEL'S BEST LIFE**

Hazel doesn't just have 15-month-old twins, she has a 16-year-old, a 14-year-old and a three-year-old. Life can get pretty busy around their place, but this year, Hazel made a commitment to her own health and had amazing results. "Three months after having the twins, I needed to do something for me, so I got serious about my physical fitness. I've lost 40 pounds since then, more than just the baby weight. On top of the physical benefits, I'm feeling the mental and social benefits of going to workout class every day, getting out of the house and socializing with adults."

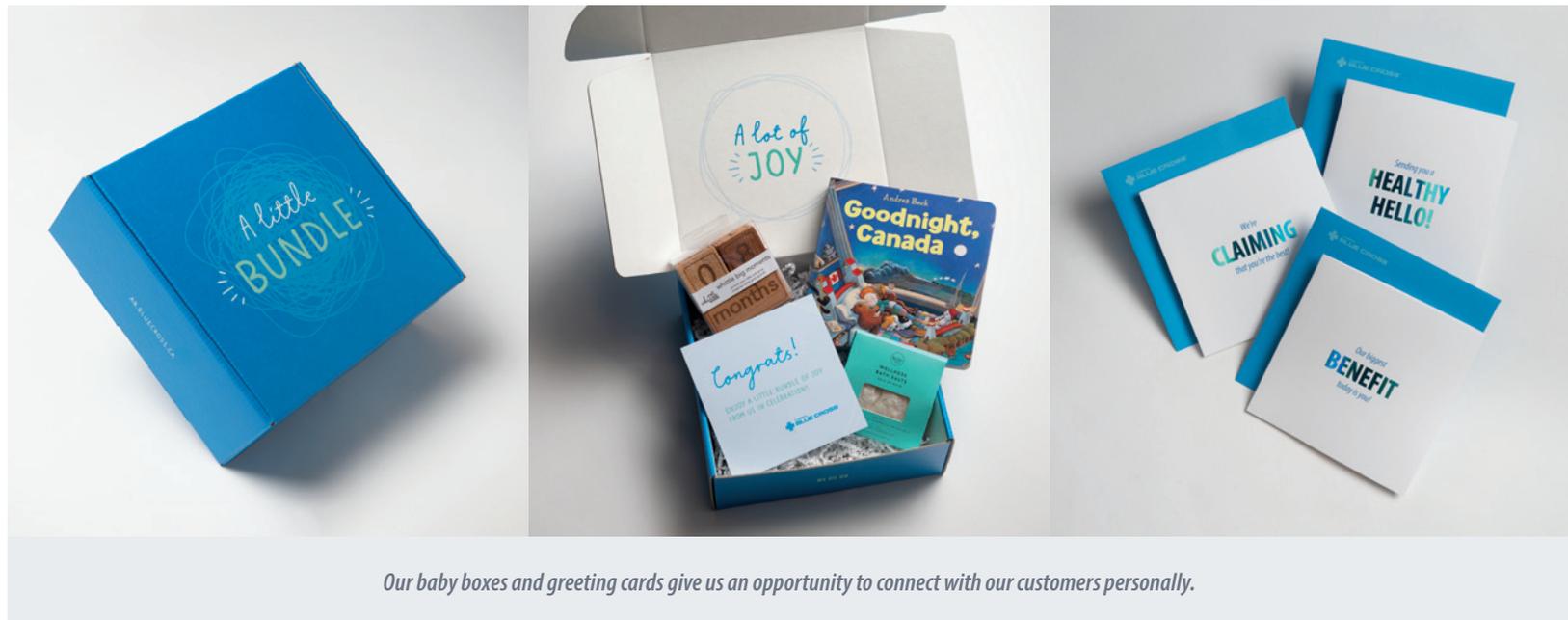
*"It was an emotional time because the twins were premature and there was a lot of chaos and uncertainty in our lives, but this small gesture meant that someone was thinking about us and that things might get back to normal, to a place where I can read books to my kids."*

### ENHANCING OUR PRODUCTS

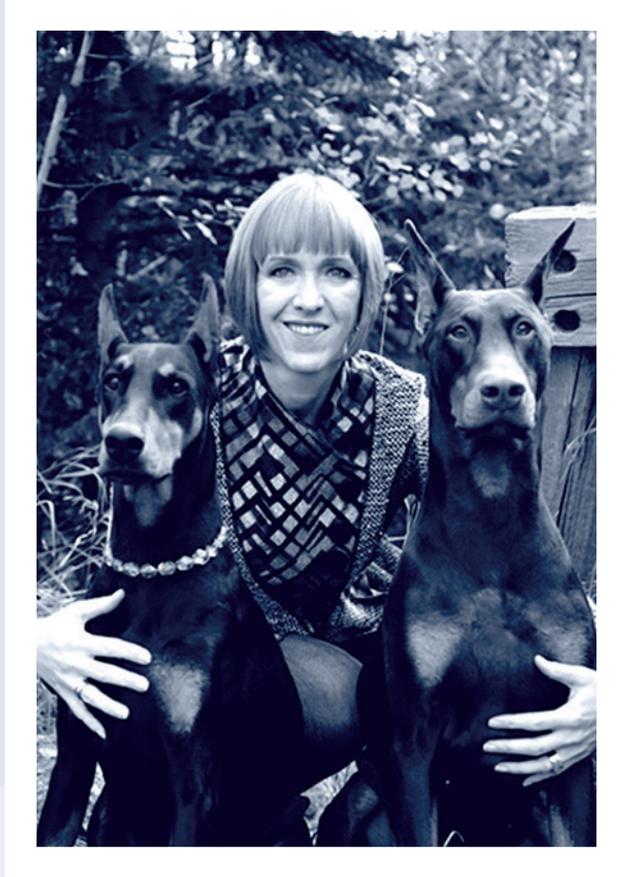
We are deeply committed to mental health. To strengthen our commitment to it, we implemented enhancements to our Employee and Family Assistance Program (EFAP) and improved accessibility to our Individual Assistance Program (IAP). EFAP and IAP provide customers and their families with accessible and confidential counselling and support services. For no additional cost, we added lifestyle and specialty coaching services and e-services to all EFAP plans and to our bridge plan—making it easier for plan members to access support in a way that fits with their lives.

### MAKING AN IMPACT

Our retiree plan—providing quality coverage for retirees—saw a 200 per cent increase this year. We also saw growth in our individual health plan customer base and growth among our employer group plan customer base as groups continued adding life and disability to their employee benefit plans.



*Our baby boxes and greeting cards give us an opportunity to connect with our customers personally.*



## Actively enjoying life

**ALISON MERRICK** | Group plan member, Elite Promotional Marketing

With locations in Edmonton, Stony Plain, Calgary and Victoria, and consultants in Fort Saskatchewan and Grande Prairie, Elite Promotional Marketing is Western Canada's foremost supplier of promotional products, awards, sportswear and corporate apparel. As the group benefit plan provider of choice to Elite, Alberta Blue Cross supports Elite in promoting the health and wellness of its team of 80 employees—including Alison Merrick. "My best day is getting up early and hitting Orange Theory or my spin bike and then going to a job I truly enjoy. Being fit and active are pillars in my life and they allow me to enjoy all life's amazing aspects."

### A GLIMPSE INTO ALISON'S BEST LIFE

"Dog sports are my passion and I am fortunate to be able to train daily. My husband and I have gotten to see North America through showing and trialing our dogs."

*"Being fit and active are pillars in my life and they allow me to enjoy all life's amazing aspects."*



## People then prescriptions

**MANAR ABU SHARKH** | Pharmacist

“My favourite part of the job is connecting directly with my patients. I became a pharmacist because I wanted to be a member of the health care community, but I didn’t want to lose touch with the people I’m trying to help. Pharmacology is the field, but studying people is how you get good at it. Sometimes the patient needs medication, yes, but what they need to get better is knowledge or reassurance—when to take a medication, how to take it, potential side effects. If you have more time to talk to the patient, they will feel more confident, so I always try to make time for my patients, no matter how busy I am. Alberta Blue Cross is one of the best for customer service. They are open seven days a week, so even on weekends, I can get answers to my questions. It makes my life easier because we can get a response any time. The agents I talk to are professional and knowledgeable and they’re able to help me right away, so I can have more time with my patients.”

### A GLIMPSE INTO MANAR’S BEST LIFE

Manar has a busy family at home, but she considers her patients family too. The pharmacy has only been open since 2018 and it keeps getting busier. “I make a point of greeting as many patients as I can. I hope that when patients come to my pharmacy they feel like family. I know most of them by name and I’m often recognized out in the community. It’s about so much more than just medicine.”

*“If you have more time to talk to the patient, they will feel more confident, so I always try to make time for my patients, no matter how busy I am. Alberta Blue Cross is one of the best for customer service. They are open seven days a week, so even on weekends, I can get answers to my questions.”*



*Living life well:*  
*our commitment to wellness*

*Living your best life is synonymous with being well. At Alberta Blue Cross, one of the key pillars of our Blue For Life vision is fostering wellness for all Albertans through all ages of stages of life. In 2018, we established our first-ever Wellness strategy and in 2019, we moved ahead to deliver it across our communities, workplaces and homes. We're carrying out our programs across Alberta and we're measuring their effectiveness in impacting lives for the better.*

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#### **WELLNESS SUMMIT**

On October 10, more than 300 people attended Alberta Blue Cross's inaugural Wellness Summit, put on in partnership with Alberta School Employee Benefit Plan (ASEBP). It was an event focused on the core elements of what it takes to create healthy workplace cultures and workplaces where everyone thrives. We created an event that explored fresh perspectives and practices around core elements of healthy workplace culture, supplied practical tools and resources to shift workplace culture towards wellness and provided meaningful dialogue around workplace wellness. We were thrilled to see the feedback and results.

#### **WELLNESS SCREENING PILOT**

Wellness starts with our employees. That's why it's important for us to give employees the opportunity to try out new wellness pilot projects first. Alberta Blue Cross partnered with Lifemark to offer complimentary, on-site wellness screenings for our employees. The screenings provided immediate results on important indicators of health, and tools and resources to address any areas of concern. The post-event survey showed that the main reason people signed

up for the screening was to address any potential health issues they were currently unaware of—and several participants found their results surprising. All the sessions were fully booked, and we had more than 200 employees participate. We're excited to continue into the next stage of this program as we look to pilot this initiative with employer group customers.

#### **WELLNESS INDEX**

Our Wellness Index shows our commitment to data-driven results. The index establishes robust analytics and evaluation metrics that reflect our impact on the wellness of Albertans. Through monitoring of our key performance in four categories—engagement, growth, behaviour changes and health outcomes, we can provide a comprehensive picture of how Alberta Blue Cross is influencing the wellness of our people, customers and community. Our index includes metrics to assess increases in individual behaviour change that demonstrates improvements in lifestyle and risk factor reduction, improvements in health outcomes and enhanced productivity and engagement. This important work validates our strategic mission to empower healthy and vibrant individuals, workplaces and communities.



**CHANGE HEALTH COMMUNITY PROGRAM**

Collaborating with government, health care, businesses and community leaders, the CHANGE Health Community Program (CHCP) helps Alberta families to pursue lifelong healthy nutrition, active lifestyles and positive social connections. Combining physician, health professional and academic expertise from the University of Alberta with Primary Care Networks, schools, local businesses and community organizations, the CHCP will customize wellness-focused health for 1,000 Alberta families in five years. In 2019, we launched the program and began implementation of sessions and preliminary baseline evaluation in four of the five communities.



**86%**

*of attendees felt empowered to*  
**BUILD A HEALTHY  
WORKPLACE CULTURE  
IN THEIR ORGANIZATION**



**90%**

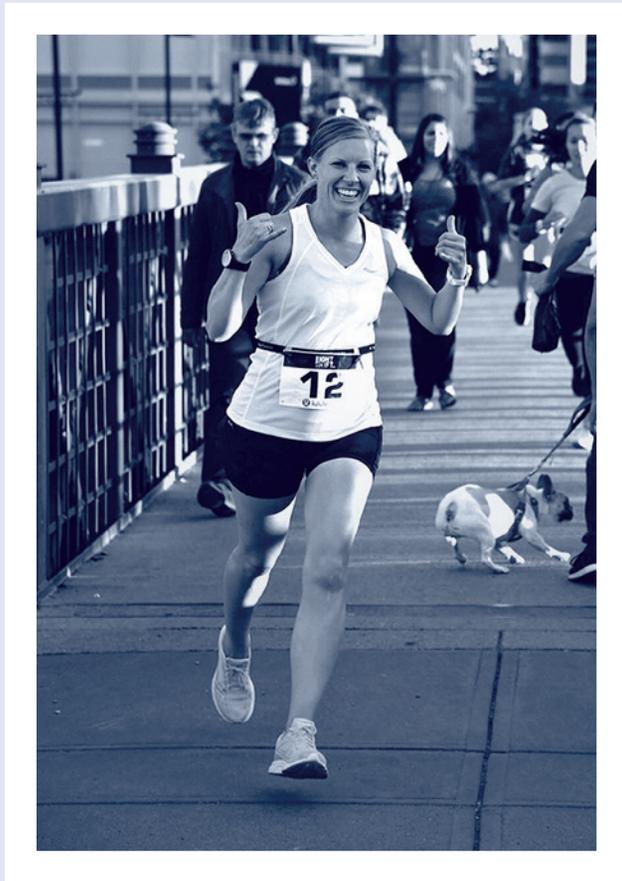
*of attendees felt motivated to*  
**BUILD A MORE  
COMPREHENSIVE  
WELLNESS PLAN**

**100% WOULD ATTEND ANOTHER  
WELLNESS SUMMIT**

**BALANCE® ENHANCEMENTS**

The Alberta Blue Cross Balance platform is an online wellness program that helps users stay healthy with personalized health risk assessments, wellness resources, action plans and rewards. Based on member feedback, we worked to upgrade the platform's overall look, feel and digital experience in 2019. The enhanced design prioritizes user experience to support motivation and behaviour changes for lifelong success. We also added more wearable fitness trackers to the platform, including trackers from Fitbit, Garmin, Misfit and Wear OS by Google.

\*Balance is a registered mark of the Canadian Association of Blue Cross Plans.



## *It starts with you*

**HAYLEY GULAYETS** | Wellness Summit attendee

"My biggest takeaway from the event was around inspiration and engagement—how sharing your own light, your own inspiration, can lead to engagement in other people. You can't fake it; it has to be real and people can tell when it's not. In one of the breakout sessions, we were challenged to reflect on how things we say are important to us show up in our daily lives. So, if you value courage, how does that show up; how do you show that to other people; if it's a core value—how are you living it? It made me think about how leaders in organizations might need to start making wellness changes internally and then move out from there."

### **A GLIMPSE INTO HAYLEY'S BEST LIFE**

She's a runner, a Boston Marathon-finisher, but most of all, she's a people person. "I loooove being around people. I joined a run crew, on a whim, and six months later, I'm leading it! I just love being in place where I can inspire people while we're doing something hard together."

*"My biggest takeaway from the event was around inspiration and engagement—how sharing your own light, your own inspiration, can lead to engagement in other people."*



# *Supporting the Government of Alberta*

*Living your best life means something different to each Albertan. But for all Albertans, living your best life starts with the confidence that your government is there to provide sustainable health care for you and your family. As a strategic partner to Alberta Health and primary supplier of health care management and administrative services, we support the sustainability of health care in this province.*

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Through 2019, we were deeply engaged in supporting the government to bring changes and cost-saving measures to programs to ensure long-term program viability.

#### **ALBERTA AIDS TO DAILY LIVING (AADL) TRANSITION**

Alberta Blue Cross is supporting Alberta Health in modernizing administration of Alberta Aids to Daily Living (AADL)—a program that helps Albertans living with long-term disability, chronic illness or terminal illness pay for basic medical equipment and supplies. In 2019, we applied sophisticated new technologies and streamlined business processes to support respiratory health care providers and professionals who are involved with authorizing and assisting AADL patients in accessing program services. We also continued to work closely with Alberta Health to plan for the transition of additional AADL benefits to Alberta Blue Cross in the coming year.

#### **SUPPORTING SUSTAINABILITY**

Reducing health care costs and creating long-term health care solutions was a key focus for Alberta Health and the Government of Alberta in 2019. As a strategic partner to Alberta Health, we worked

closely to support Alberta Health initiatives designed to achieve sustainable health care. These initiatives included the introduction of new pricing initiatives for medications on the Alberta Drug Benefit List and new eligibility criteria for the Coverage for Seniors plan.

#### **INVESTING IN NEW APPROACHES**

##### **VIRTUAL DIABETES PREVENTION PROGRAM**

In late 2019, we were excited to partner with Alberta Health Services to collaborate on developing new models of care and new methods of delivery of health care services to Albertans. We began work on the Virtual Diabetes Prevention program in collaboration with the Diabetes and Obesity and Nutrition Strategic Clinical Network and three Primary Care Networks. This innovative pilot project will test the implementation of a virtual diabetes prevention program for prediabetic patients which will give patients access to care in their home and will be accessed through Alberta Blue Cross. Through this partnership, we will work to develop new models of care to better manage patients living with chronic diseases, begin the process of improving access to virtual care for patients and develop strategies to improve clinical outcomes for patients at a lower cost to the health system.



## ***Just keep doing things***

**JOAN BOUSTEAD** | Coverage for Seniors Program member

“Every week I go to a jam, like a jamboree—singing and dancing at the local seniors centre—it’s wonderful. I was first introduced to it after my husband died. My friends would tell me that I have to get out of the house, so I dragged myself to the first one. Now, I just love it; I go every week. I volunteer every second week with a friend and we make sure to work at the new people, to get them on the dance floor and to make sure everybody feels welcome. You have to keep doing things as you get older. You just have to or you’ll start to give up. I think I’m still able to do so many things because I don’t quit and I’ve taken care of my health. My coverage has always been consistent. I’ve never had any issues. It’s helped with things like dental costs and prescription drugs, like my specialty eye drops. I’ve had a lot of different health issues over the years, but through the health care provided and the coverage that I have, I’m still able to do the things that I love.”

### **A GLIMPSE INTO JOAN’S BEST LIFE**

Joan does a lot. Daily coffee meetups, weekly dances, friend visits and family visits, board treasury duties, church on Sundays and much more. Her little companion through it all, brings a bit of extra spunk and joy. “Puddy is my Yorkshire Terrier—‘Puddy’ is actually short for Yorkshire Pudding. Walking the dog is a big deal for me; I walk her every day and she goes every where with me. I’ve started looking into downsizing options and if Puddy can’t come, it’s not for me!”

***“I’ve had a lot of different health issues over the years, but through the health care provided and the coverage that I have, I’m still able to do the things that I love.”***

## **BLUE ZONES**

We're committed to exploring innovative wellness opportunities, initiatives and solutions through partnerships. In 2019, Alberta Blue Cross partnered with Abrio Health to pioneer the first Canadian Blue Zones community in Airdrie, Alberta. Other instrumental project partners include Alberta Health Services, Highland Primary Care Network, the City of Airdrie and the Calgary Foundation. The vision of the project is to improve a community's health through addressing social determinants of health where people live, work and play. The Blue Zones framework will become the first to customize the blueprint in Canada and within a single payer health care system. We will provide in-kind expertise and support through the project steering committee and working groups. We will also assist in the roll out of the Balance wellness program to all Airdrie residents and support the use of Balance data for evaluation purposes.

## **SUPPORTING THE GOVERNMENT OF THE NORTHWEST TERRITORIES**

The Government of the Northwest Territories (GNWT) and Alberta Blue Cross have had a strategic partnership for more than 40 years and we proudly administer the Extended Health Benefits for Seniors Program, the Specified Medical Conditions Program and the Metis Health Benefits Program. We renewed our business relationship with the GNWT in 2019 and continued to work closely in designing and updating the plans and programs to meet the needs of health care providers and their patients in the Northwest Territories.



*Life's better together:  
everything starts with **our team***

*It all starts with our team members. If we want to help Albertans pursue their best lives, we have to make sure Alberta Blue Cross employees are empowered to live their best lives. In 2019, we did that by making mental health a priority across the company. Through training, campaigns and benefit plan enhancements, we let our team know that their mental health matters to us.*

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#### **MENTAL HEALTH TRAINING FOR ALL EMPLOYEES**

In 2018, our management team received mental health training. In 2019, we expanded the training to all employees. More than 800 employees participated in our mental health trainings. Through the sessions, employees learned what mental health can look like personally, but also what mental health looks like in others and what role each person can play in supporting their coworkers.

#### **ENHANCED PSYCHOLOGY BENEFIT**

As a benefits provider and a leader in the industry, we know how significant mental health is for overall health. To show our team that their mental health is our priority, we increased psychology benefits for all eligible employees and enhanced our Employee and Family Assistance Program (EFAP) offerings to employees.

#### **ENGAGED, CONNECTED EMPLOYEES**

Alberta Blue Cross is a best practices organization and the feedback we receive from our annual employee survey helps us continually improve and create an environment where employees have the power to live their best lives. In 2019, we had an employee engagement score of 86 per cent—our highest score to date. We're proud to see that our employees feel valued, engaged and connected to our organization.

#### **EVOLVING OUR WORKFORCE**

As the standard definition of 'work' continues to change, we continue to evolve with it—giving employees flexibility in their working arrangements. We have 192 work-from-home staff and 72 mobile workers and this number continues to grow. Work needs to fit into the lives of our team members, so we're focused on adapting technology, tools and opportunities to make that happen.



## ***Fitness for a purpose***

**TARICK FADEL** | Alberta Blue Cross team member

"I made a decision when my kids were on the way that I wanted to work towards longevity. I know that I can't necessarily add years to my life, but I can make the years I have full and that starts with health for me. The role that Alberta Blue Cross has played in this is pivotal. The physical-health side of things is amazing here. I use the fitness facilities and the fitness classes, my team does Friday afternoon workout sessions—oh, and we also run stairs together twice a week in the summer, some people are running, some people are walking, but we're all there."

### **A GLIMPSE INTO TARICK'S BEST LIFE**

Tarick's life includes three kids, lots of cooking, being active and collecting retro-gaming pieces to add to his, self-described, nearly-out-of-control collection. "Growing up we didn't have a ton of money, so we could never get the new systems or the best games. We were getting Nintendos when everyone else moved on to the PlayStations. When I started making my own money, I would take every dollar and spend it on game stuff. Over the years, I've become really focused with my collecting—rare, one of a kind items, still in the package, still with the papers. Some of stories behind the one-of-a-kind items are fascinating."

*"I made a decision when my kids were on the way that I wanted to work towards longevity. I know that I can't necessarily add years to my life, but I can make the years I have full and that starts with health for me. The role that Alberta Blue Cross has played in this in pivotal."*



## *The journey to mental wellness*

**SUNNY BRUNO** | Alberta Blue Cross team member

"2019 was the best, worst year of my life. I went through some hard, painful things that totally changed where my life was going. Instead of withdrawing into myself, like I usually do, I decided to actively address my mental health. One of my biggest accomplishments was letting myself be worth my own time and sticking with counselling—consistently going every two weeks. I had tried counselling before, but I didn't stay with it for one reason or another. This time, right around the time I decided to commit to counselling, we increased our psychology benefit. That took away any financial concern so I could focus solely on my mental health. I also attribute my mental health improvement to my friends and the Wellness Committee [an internal Alberta Blue Cross committee that promotes health and wellness within the company]. Today, I'm at the point where I can make decisions that lead to long-term positive outcomes for me; as a self-saboteur, this is totally new. I've painfully and finally come to the conclusion that I'm worthy of a good life and being me is more than enough."

### **A GLIMPSE INTO SUNNY'S BEST LIFE**

Sunny's a card game fanatic and is a seven-year-captain of our corporate challenge crib team. But, what she enjoys most is spending time with her 'Alberta family.' "I grew up in BC, one friend grew up in Ontario, another friend grew up in Saskatchewan, but we're all settled here now. Us three were then 'adopted' by another group of our very dear Alberta friends. It's a close-knit group of friends that are here for the fun times and the hard times, so we figured we'd earned the title of 'family.'"

*"2019 was the best, worst year of my life. I went through some hard, painful things that totally changed where my life was going. Instead of withdrawing into myself, like I usually do, I decided to actively address my mental health."*

*Please take a moment to tell us what you think  
of the 2019 Annual Report at  
[ab.bluecross.ca/aboutus/annual-reports](https://ab.bluecross.ca/aboutus/annual-reports)*

Your feedback helps us share information that's important to you.



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Alberta Blue Cross is the largest benefits provider in Alberta and one of the largest in Western Canada. We serve more than 1.8 million individuals with coverage through more than 5,000 small and large employer group plans, individual plans and government-sponsored programs. In 2019, Alberta Blue Cross processed more than 64 million claim lines with a value exceeding \$3 billion.

Alberta-based and Alberta-grown, we are an independent, not-for-profit organization. We provide health and wellness plans, programs and services on a viable, not-for-profit basis for the financial protection and well-being of our communities.



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