

2020

Come together

ANNUAL REPORT





>5,000

EMPLOYER GROUPS



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

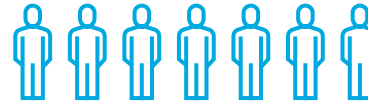


\$24.5 MILLION

*provided in premium
reductions during COVID-19
to group and individual
health plan customers*

25,000

*new Individual
Product customers*



**>1.8
MILLION
ALBERTANS
COVERED**



Held more than
**50 TOWN HALL
MEETINGS WITH
TEAM MEMBERS**

*Committed
to supporting
HEALTH AND
WELLNESS*



>600,000

**CUSTOMER SERVICES
INQUIRIES HANDLED**



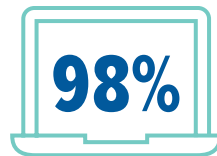
**A VALUES-DRIVEN
ORGANIZATION**



>68 MILLION

*claim lines with
a value exceeding*

\$3.1 BILLION



98%
OF OUR TEAM
*were transitioned
to working from home
within three weeks*



A MOST TRUSTED BRAND IN CANADA

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Come together

In the face of immense change and uncertainty, we came together as an organization, mobilizing our work force and pivoting throughout the pandemic to support Albertans every step of the way. We focused on staying connected to our customers despite the circumstances, providing them with new, digital and safe means to live their best lives.



Corporate *address*

COME TOGETHER

2020 was a year of unprecedented adversity—where COVID-19 may have kept us physically apart, but where we truly came together to support one another. While the pandemic presented challenges, it also provided us with an opportunity to connect with our team, our customers and our communities at a level of humanity and compassion like never before.

The combined impact of COVID-19 and low energy prices had a profound impact on our province. As the pandemic took hold, it would have been easy to entrench our organization as a tactic to ride out the storm. Instead we chose to move forward quickly, while at the same time building closer and more emotional connections with our customers and the communities we serve. This proved to be the right approach, as we continued to grow while accelerating our organizational transformation—and solidifying our brand and leadership position.

By extending premium relief through spring 2020 to our Group and Individual Plan customers, we helped them through a very challenging time. We also stepped up to support our communities with a \$500,000 investment from our community foundation to assist Albertans in need—making a positive difference in priority areas including mental health and food insecurity. More details about our community support are provided in our 2020 Community Accountability Report that accompanies this Annual Report.

Alberta Blue Cross® made difficult decisions in 2020 to ensure our long-term viability, but we also demonstrated an incredible capacity and resilience as an organization—to not only survive but to thrive as we navigated through the pandemic. Through a relentless commitment to customer experience, delivering innovative products and exceptional service, expanding our wellness focus, increasing our digital and systems capabilities, growing our role in the health care ecosystem, elevating our brand and gaining operational efficiencies, we made substantial progress through 2020 on our strategic objectives.

We also made progress in growing our business across all three business units despite an incredibly challenging environment. In our Government business unit, in addition to supporting the implementation of a number of new programs, we focused on supporting the Government of Alberta through its response to COVID-19. In our Group business unit, we gained new business as a direct result of deeper connections with our clients and advisors, along with technology innovations that helped our customers. And in our

Individual business unit, we saw growth as more Albertans turned to us for individual health and dental plans. But more importantly, we supported Albertans with the coverage they needed through changing times.

Meanwhile, we received a compelling vote of confidence through our annual Leger reputation index survey with strong support from Albertans and their perception of Alberta Blue Cross as a trusted brand. In addition, Blue Cross was recognized again in 2020 as one of the Top 100 Consumer Brands in Canada.

2020 was a year of transformative change for Alberta Blue Cross—as we not only met the challenges in front of us but continued to accelerate and advance our organization’s vision of delivering Blue For Life® to our customers and communities. The essence of our Blue For Life vision is building deeper, more authentic relationships with our customers and stakeholders throughout their lifetime. 2020 was a year that we came together to truly embrace this vision.



MARK KOMLENIC
President and Chief Executive Officer
Alberta Blue Cross



SCOTT THON
Chair, Board of Directors
ABC Benefits Corporation

EXECUTIVE MANAGEMENT TEAM

Alberta Blue Cross 2020

Mark Komlenic
President and Chief Executive Officer

Dianne Balon
Vice-President, Government

Laraine Barby
Vice-President, Chief Administrative Officer

Valerie Berger
Vice-President, Chief Financial 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



**An unwavering
commitment to
*customer experience***

As an Alberta-based organization, our commitment to our customers didn't change as the world changed through the pandemic. Instead, it deepened—weathering the storm as strong relationships do. By delivering steadfast support to our customers, our relationships took on a new level of intimacy and understanding.

Like our customers, we too had children running around in the background of our video calls. We too were staying home to protect our loved ones. We too were fearful of the unknown. We too were grieving. And it was that common thread that bound us together, making our customers fears and experiences our own, learning new ways to overcome them together.

KEEPING OUR CUSTOMERS SAFE

In 2020, our focus was first and foremost the safety of our team members and our customers, which meant shifting all customer interactions from in person to online or over the phone. We mobilized our teams swiftly to ensure there was no break in support—communicating with our customers every step of the way to ensure connections were maintained. Despite the effects of the pandemic, our core purpose didn't change and we ensured our customers knew that.

Seamless and stress-free support

Through 2020, we responded to more than 600,000 customer services inquiries, achieving our target on our First Call Resolution measure of 78 per cent. This exceeded the health care industry average of 72 per cent and is close to the world class target of 80 per cent.

During an already stressful period of change, it was important to us to not add to the stress of our customers. Our seamless, intuitive

online member site gave our customers control of their benefits and health during a time where there was not much they could control.

We experienced an incredible 24 per cent year-over-year increase in our member site visits for 2020 reaching 3.34 million visits. This substantiated the value of our continued investments in delivering a top-tier digital experience to our plan members.

Customer experience scorecard

Our customer experience scorecard is a framework we created to keep us accountable to our customers so we can deliver the ultimate experience. Measuring this provides us with evidence and insights directly from our customers and gives our team a clear indication of what is important in the experiences they design and deliver. The scorecard itself was created with four categories of measurement: business success, customer relationships, customer channels and customer journeys. Each of these categories has a weighting, which totals 100 per cent.

In 2020, we achieved a customer experience scoring of 100, reflecting the depth to which we have embraced customer experience as an organization and the positive impact it continues to have on our relationships with our stakeholders. The challenges over the last year were an opportunity to engage even closer with our customers and we delivered.

NAVIGATING TOGETHER THROUGH COVID-19

Financial relief for customers

With a deep understanding of the pressure and anxiety our customers were facing during COVID-19, we enhanced our commitment to supporting them by temporarily reducing plan premiums for all individual health and insured (non-refund) employer group plan customers during the pandemic.

We recognized many customers were experiencing financial difficulty and at the same time were unable to use their coverage as they traditionally would due to social distancing guidelines and limited health service provider availability. While many health service providers had transitioned to virtual appointments during the pandemic, and benefits such as prescription drugs continued to be accessed without disruption, plan member use of dental benefits and some other extended health care benefits was disrupted.

These premium reductions—totalling over \$24.5 million—were provided to help our customers through a very challenging time, and we will not be recovering these premiums in the future.

“For over 70 years, Alberta Blue Cross has been a part of our customers’ lives and communities. Together we’ve been through natural disasters, tragedies, economic downturns—and now a pandemic,” said Jerry Rudelic, vice-president of Group benefits with Alberta Blue Cross. “By providing options for our group customers, we continued to be here for them.”

For insured (non-refund) employer group plans, the premium reduction included a 50 per cent reduction to dental benefit premiums, a 25 per cent reduction to vision care benefits and a 25 per cent reduction to non-drug related extended health benefit premiums. We also offered employer group plan customers the option of temporarily suspending their plans and deferring payments.

We were the only benefits provider in Canada to provide premium relief to individual health plan customers, with a temporary premium reduction of 25 per cent for all individual health plan customers.

“We understand the challenges our customers are facing during this time,” said Nirmal Singh, vice-president of Individual Products with Alberta Blue Cross. “We don’t want our customers to be forced to choose between being able to afford their health coverage for their families or their other priorities.”



The Alberta Blue Cross retiree plan came out ahead in all the important categories.

Making it *easy*

DAVID WILSON | Individual Product customer

“When comparing retirement health plans, the Alberta Blue Cross retiree plan came out ahead in all the important categories. They were very helpful and knowledgeable in explaining my prescription coverage. Everything I need covered is covered, and I can travel without worry.”



Bringing
wellness home

WELLNESS WHEREVER, WHENEVER

Wellness is not dependent on location. Truly being well means adapting your wellness goals to meet you where you are through whatever circumstance you might be in. As the world changed, so too did our wellness journey.

WELLNESS INDEX

Continuing our commitment to monitor and measure our performance in wellness through our wellness index, we are validating our strategic mission to empower healthy and vibrant individuals, workplaces and communities. Our index reflects our impact on the wellness of Albertans through metrics within four key categories: engagement, growth, behaviour changes and health outcomes.

Together, these four categories provide a comprehensive picture of how we are influencing the wellness of our people, customers and communities. In October 2020, we engaged a senior chief economist and data analyst at the Institute of Health Economics to perform a peer review on the Alberta Blue Cross wellness index to support its credibility, relevance, readability and compliance. The Institute performed a review using a multidisciplinary critical appraisal framework, commonly used in medical sciences.

“The Index has proved to be a creative initiative and could be a robust and valuable tool to facilitate understanding and practicing of wellness and informed decision making at Alberta Blue Cross,” concluded the Institute’s review.

“Such data allows Alberta Blue Cross to gauge, measure or compare performance about a critical business question of what works when enhancing employee well-being and organizational health, and how can wellness contribute to a healthier and productive workforce and benefits plan sustainability.”

– Senior chief economist and data analyst from
the Institute of Health Economics

ALBERTA HEALTHY COMMUNITIES SYMPOSIUM

From March 6 to 8, 2020, Communities ChooseWell collaborated with Alberta Blue Cross as well as Alberta Health Services' Healthier Together and Design Lab and the Government of Alberta's Community Development Unit to host the 2020 Alberta Healthy Communities Symposium. These collaborations demonstrated what is possible when we work together to leverage resources and expertise to build capacity in our communities. The intent of the 2020 symposium was to build on an innovative and strengths-based community development framework to collectively share stories, discuss challenges and find solutions. Titled, "Strengthening Our Roots, Growing Our Impact" we came together to build upon current resources, while providing tangible ways to grow impact in communities.

EXPLORING THE FEASIBILITY OF FOOD SUBSIDIES TO SUPPORT HEALTHIER POPULATIONS

As advocates for the health and wellness of Albertans, we were provided the opportunity to partner with the University of Calgary on a first-of-its-kind food subsidy research project to understand the impact of food insecurity on our health. This project examines whether a subsidized healthy food prescription program can improve glycemic control and reduce health care costs. Because of our partnership, the University of Calgary researchers were awarded the largest amount of the seven finalists in the Partnership for Research and Innovation in the Health System Alberta Innovates competition.

CHANGE HEALTH COMMUNITY PROGRAM

Alberta Blue Cross partnered with the University of Alberta's Department of Family Medicine to launch the CHANGE Health Community Program, which supports families as they come together to "re-learn healthy living" in their communities, such as eating, engaging in physical activity, building mental health resiliency and socially connecting.

The program provided curriculum to 108 families in 2020 and uses a preventative, proactive, community-based model of care that focuses on lifelong wellness, which is in direct contrast to our current disease management models of care. During COVID-19, the program quickly had to pivot its delivery method, switching to virtual sessions and delivering 217 program boxes to families with specific curriculum sessions and dietitian-designed recipes to support healthy cooking and eating habits in the safety of people's homes.

WELCOMING THE PISANI PLAZA WELLNESS PARK

Introduced with a soft opening in early 2020, Pisani Plaza is a green space created to promote wellness in our community where people can be physically active and gather together socially with seating areas, bike parking, a small creek bed and a future mural. The site is named in honour of Ray Pisani's 35-year career at Alberta Blue Cross. As CEO, Ray was instrumental in leading the development of Blue For Life, the first long-range vision and strategy for Alberta Blue Cross. Blue For Life articulates our commitment to a lifelong relationship with Albertans—evolving our scope to become a champion for wellness on behalf of Albertans, while committing to delivering unparalleled customer experience and expanding our engagement in the communities we serve.

WELLNESS SUMMIT NATIONAL AWARD

In October 2020, our Corporate Communications area received national recognition from the Canadian Public Relations Society for strategic public relations and communications for the 2019 Alberta Blue Cross Wellness Summit. The Wellness Summit is an event focused on the core elements of what it takes to create healthy workplace cultures and workplaces where everyone thrives.

VIRTUAL WELLNESS SUPPORTS

Prior to COVID-19, Alberta Blue Cross team members were encouraged to take 15-minute wellness breaks as part of our commitment to promoting the wellness of our team members. But, like many Albertans, Alberta Blue Cross's team members were moved to work from home, which inspired an adaptation to the initiative.

From yoga and meditation to core and strength workouts, trained fitness instructors at Alberta Blue Cross created at-home workout videos not only for team members but for everyone to use from the comfort of their living rooms. Shared via the Alberta Blue Cross Instagram and IGTV account, as well as on Facebook, Twitter and LinkedIn, these videos ranged from short exercises to 45-minute workout sessions. What began as a means to continue wellness breaks for team members became a broader effort to get everyone moving—all in the name of wellness.

In addition to fitness and movement breaks, we enhanced our blog content to support Albertans virtually as they navigated new realities brought on by the pandemic. This included tips for managing health and wellness while working from home or self-isolating, self-care for parents, how to connect digitally with family and friends, ergonomic support for those working from home, mitigating COVID-19 related fraud as well as mental health resources and services.

KEEPING OUR EMPLOYEES WELL

Another initiative adapted to meet the needs of Alberta Blue Cross team members as they transitioned to work from home were virtual lunch and learns, where experts joined to speak about different aspects of our wellness pillars—physical, mental, social and financial. Originally in-person led sessions, lunch and learns were adapted virtually providing more opportunities for individuals to attend, ease of access and a way to connect safely with peers. Topics ranged from yoga and meditation practices, financial wellness, fraud protection and nutritional support.



**Supporting the
*Government
of Alberta***

2020 was an exceptionally busy year in our Government Services area. As the Government of Alberta supported Albertans through unprecedented times, we provided extensive support to the government through its response to COVID-19 while also supporting the administration of new and expanded programs and services.

DELIVERING SUPPORT THROUGH COVID-19

As the Government of Alberta mobilized to protect Albertans through the pandemic, Alberta Blue Cross worked extremely closely with Alberta Health to provide support through 2020.

In the early days of the pandemic, this included implementing measures to prevent drug product shortages by reducing prescription quantities to 30-day supplies to prevent potential product shortages. To support government program participants, the co-pay structure for the Coverage for Seniors and Non-Group Coverage programs was temporarily changed to a maximum of a \$8 co-pay per prescription, and the approval process for quantity authorizations in excess of 30 days' supply was suspended.

As the pandemic intensified, Alberta Blue Cross introduced the COVID-19 pharmacy services fee for Assessment to Screen and/or Test for Infectious Disease, processed claims for the Pharmacy-based Asymptomatic COVID-19 Testing program and developed and maintained a directory for Albertans to find pharmacies offering asymptomatic COVID-19 testing. At the same time, we assisted in communicating initiatives to pharmacies through ongoing Pharmacy Benefacts and provided reports to Alberta Health.

Behind the scenes, COVID-19 also brought new ongoing reporting capabilities developed for Alberta Health to support the tracking of benefit plan expenditures related to the various COVID-19 policies that were implemented. This also included developing new reporting to track the ongoing usage of products deemed to be on the Critical Supply List, to help flag any potential drug shortages based on higher than normal utilization.

EVOLVING THE COVERAGE FOR SENIORS PROGRAM

In conjunction with the Government of Alberta's 2019 Budget, the focus of the Coverage for Seniors program was redefined to ensure that coverage was aligned with the program intent to support Albertans 65 years of age and older. This change was successfully implemented under tight timelines on March 1, 2020, and Alberta Blue Cross supported this transition by working collaboratively with both Alberta Health and Alberta Seniors and Housing.

In addition to making systems changes, Alberta Blue Cross implemented a proactive communications strategy to support this change. This enabled providers and plan members to be well informed and prepared for the change.

SUPPORTING OPIOID AGONIST THERAPY FOR ADDICTION TREATMENT

On April 1, 2020, Alberta Blue Cross supported the Government of Alberta as it enhanced access to Opioid Agonist Therapy (OAT) through the establishment of an OAT Gap Coverage Program. This program provides Albertans who do not have supplementary health benefits coverage with no-cost coverage for 120 days of buprenorphine/naloxone (for example, Suboxone) or methadone.

The program provides immediate, no-cost coverage for oral OAT medications (buprenorphine/naloxone or methadone) for up to four months to ensure people can access the treatment they need while they enrol in a supplementary health benefit plan.

OAT is the gold standard treatment for opioid dependency. These medications reduce cravings for opioids and help to manage withdrawal symptoms. OAT can help improve stability and day-to-day functioning. For some people, OAT can be a long-term treatment and for others it may be shorter term.

Alberta Blue Cross is pleased to administer this program on behalf of the Government of Alberta.

TRANSITIONING ALBERTA AIDS TO DAILY LIVING (AADL) PROGRAM BENEFITS

In November 2020, the Government of Alberta transitioned administration of the AADL hearing and communication benefits to Alberta Blue Cross. This was the second of five phases to transition all AADL benefits to Alberta Blue Cross. The respiratory benefits program transitioned first on October 1, 2018.

Moving all AADL benefits to Alberta Blue Cross provides the government with access to our specialized expertise, modern technology platform and claims adjudication systems. It also provides the opportunity for a coordinated approach for payment and processes to deliver more efficient service to providers and clients.

The AADL program assists Albertans with a long-term disability, chronic illness or terminal illness in maintaining independence in their community. The program provides funding for basic medical equipment and supplies to meet clinically assessed needs, with eligibility determined through an assessment by a health care professional.

**LAUNCHING THE MÉTIS NATION OF ALBERTA
NICOTINE REPLACEMENT THERAPY PROGRAM**

Also in November 2020, Alberta Blue Cross entered into a three-year agreement with the Métis Nation of Alberta to administer a Nicotine Replacement Therapy program for individuals requiring support for smoking reduction or cessation.

Individuals who meet the Métis Nation of Alberta's eligibility criteria for the program receive an Alberta Blue Cross ID card and confirmation letter to access nicotine replacement therapy drug benefits from an Alberta-based pharmacy.

The services Alberta Blue Cross provides as part of the administration of this program include program participant enrolment, claims adjudication, maintenance of product listing, customer service assistance, provider support and reporting. All program participants are enrolled with single coverage and there is no cost to the participants.

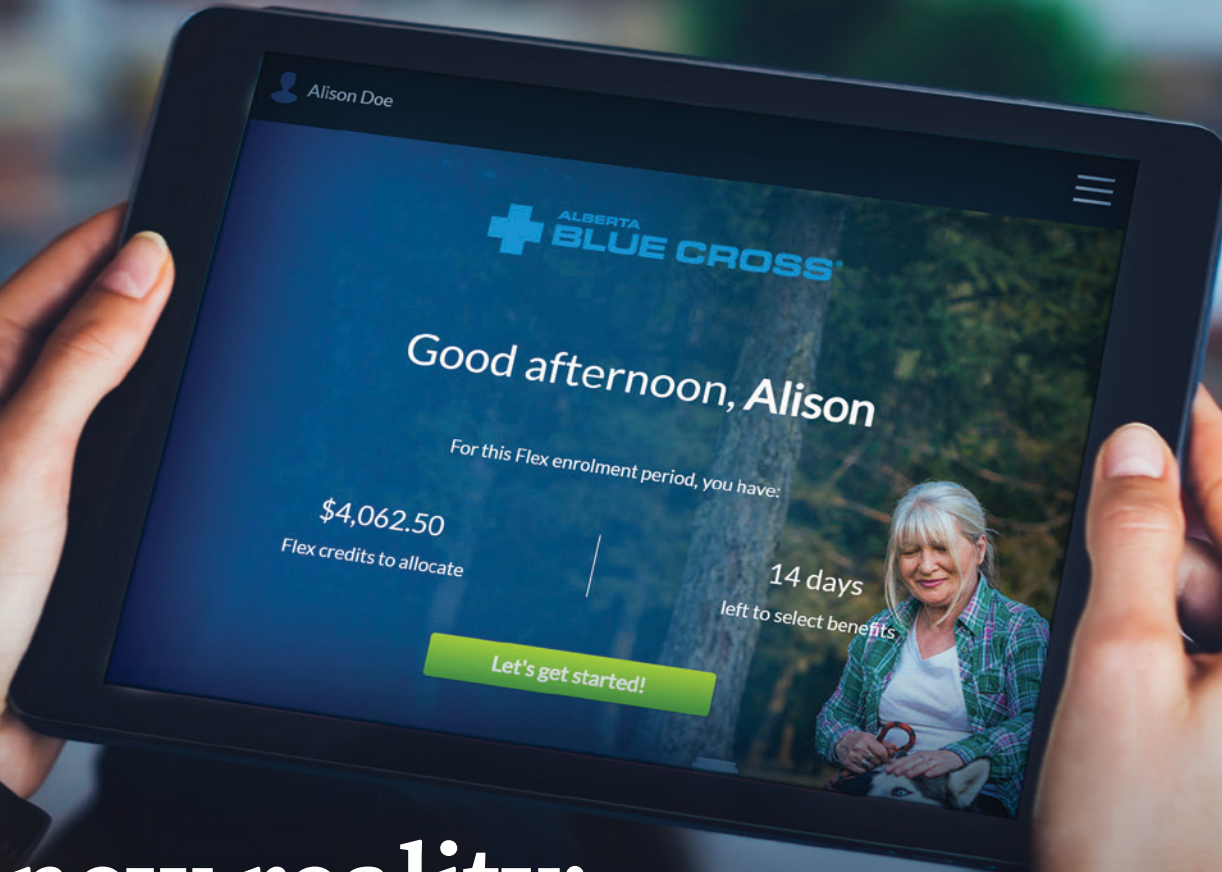
**INTRODUCING AN INNOVATIVE NEW TOOL IN THE BATTLE
AGAINST DIABETES**

Through COVID-19, virtual care has become a much more utilized and broadly accepted platform for health services delivery.

In the shared interest of reducing the rising rates of diabetes in the province, in 2020 we came together with Alberta Health Services; the Diabetes, Obesity & Nutrition—Strategic Clinical Network; and three Primary Care Network partners to deliver a proof-of-concept for a Virtual Diabetes Prevention Program for Albertans. The program is modelled on the very successful diabetes prevention program from the Centers for Disease Control in the United States.

In 2020 we initiated the Request For Proposal phase of this project to select a vendor with a targeted launch for this exciting new program in the fall of 2021.

**The new reality:
*digital solutions
for our Group customers***



If the pandemic taught us anything, it is how vital online services are to both business and personal communication. In 2020, we became even more creative with how we interact both in person and online with our group customers—giving them expanded tools to deliver a more efficient customer experience.

MEMBER SELF ENROLMENT (MSE)

As many Alberta businesses changed the way their team members worked—remotely from home, with different hours and varying degrees of interaction—it was vital that we provide a simple solution for the enrolment of their employees for benefits.

On January 1, 2020, we introduced MSE, a paperless, contactless platform. For many of our group plan sponsors, MSE provides faster employee enrolments, which are received instantly so their employees can access their benefits sooner. It is efficient, error-free and reduces paper-heavy onboarding and in person processes for team members. MSE allows our customers to stay safe while reducing inefficiencies.

MANAGING BENEFIT PLANS ANYWHERE, ANYTIME WITH THE PLAN ADMINISTRATOR SITE

Our convenient and secure group plan administrator site helps group plan members keep track of each employee's enrolment, see their statement of account, add or remove employees, sign up for preauthorized payments for monthly fees and view contracts, booklets and employee ID cards.

FLEX BENEFIT TOOLS

Selecting benefits can be overwhelming and time consuming for our customers to administer. The Alberta Blue Cross Flex benefit selection tool was created to eliminate those stressors. Flex provides a simple and personalized digital experience for our group customers and their employees.

Launched in 2019, we continued our rollout of the Flex benefit tool into 2020.

Weathering the *storm together*

TRINA TOWNER | Group customer of 16 years

"We are so grateful for the premium reduction. It is so gracious of Alberta Blue Cross to offer this to their customers. It means so much to us as we have had to lay off 17 employees. During this time when we are struggling it was really appreciated."



*During this time when
we are struggling it
was really appreciated.*



Growing with our
Individual Product
customers

As more Albertans found themselves without access to employer-group sponsored benefits in 2020 due to the combined impact of the economic slowdown and the pandemic, our individual health plans were there to fill the gap. In 2020 we welcomed more than 25,000 new customers, many of whom used our online individual product sales platform and more than half completed the entire plan enrolment experience online.

BLUE ASSURED PLANS ENHANCED

For more than 25 years, Alberta Blue Cross has offered individual health and dental plans designed to meet the diverse needs of the Albertans we serve. As our customers' needs evolved, we responded to their feedback by updating our plans to keep pace with their needs, complement our provincial health care system and place a greater focus on promoting their overall wellness.

On March 1, 2020, Alberta Blue Cross enhanced the coverage provided through our Blue Assured individual health plans. This was a direct response to feedback from many of our customers requesting various enhancements to their coverage.

INDIVIDUAL ASSISTANCE PROGRAM BENEFIT ADDITION

In recognition of the importance of supporting mental health, a new Individual Assistance Program (IAP) benefit was added to Blue Assured extended health benefits plan at no additional cost. The IAP benefit is provided through all Blue Assured plans.

RETIREE PLANS ENHANCED

Since its introduction in 2017, thousands of Albertans have signed up for the Alberta Blue Cross retiree individual health plan designed specifically for those transitioning off employer group plans.

On May 1, 2020, Alberta Blue Cross continued to enhance the benefits and coverage levels offered through these plans. This was in direct response to feedback from many of our customers requesting enhanced travel benefits. This enhancement came at no additional cost to the plan member.

Building *trust*

But I ended up with this wonderful woman who walked me through the entire process. Nothing was missed. We even had a few little giggles. She was compassionate about Jacob, and she made sure we had the best service we could get.

PAMELA HAMELOCK | Individual Plan member

"I am the grandmother of Jacob, 17-year old, special needs child who is bedridden and demanding complete care because of his inabilities. COVID-19 changed the scope of our household dramatically because my husband got laid off causing us to be without medical coverage. I phoned Alberta Blue Cross and I ended up with the most incredible lady to help. I deal with many people on a daily basis for Jacob and I end up with a lot of cranky, rude people and I don't have the time, the energy or the patience for it. But I ended up with this wonderful woman who walked me through the entire process. Nothing was missed. We even had a few little giggles. She was compassionate about Jacob, and she made sure we had the best service we could get."



Looking forward,
never backward

ADVANCING OUR TECHNOLOGY

As a lean organization, we are committed to continual efficiency gains to deliver fiscal accountability and bring more informed business intelligence to our financial planning and operations—including the implementation of a new procurement management system.

Our automated procurement system has helped us by implementing a paperless procurement process with electronic approvals and workflows. Suppliers can access purchase orders, upload invoices and check on payment status through the system's supplier portal, which greatly reduces cycle times and improves efficiencies.

As we continue to focus on ensuring the best technology to deliver service to our customers, we completed 20 major corporate projects in 2020.

MAINTAINING SECURITY AND PRIVACY

Working from home was a new reality for many of us and with it came an increased risk to security and privacy. Our security team put the safety and privacy of our customers and team members first and foremost, working around the clock to develop new and adapt previous processes to reflect our new reality. This included and was not limited to heightened security monitoring, ensuring infrastructure continuity, adopting bandwidth management approaches and launching multiple campaigns to protect and educate our team and plan members.

REDUCING OUR ENVIRONMENTAL FOOTPRINT

Through 2020, Alberta Blue Cross continued our focus on business process automation and digitization, which continues to substantially reduce our environmental footprint. Coinciding with the pandemic, we placed additional focus on encouraging both customers and health service providers to submit claims to us online, with amazing results. Over 98 per cent of our claims are now submitted online, with most processed in real-time. This not only provides greater convenience to our customers and service providers but reduces the consumption of paper—eliminating tens of thousands of paper claim forms each year.

As we transitioned our team members to working from home through the pandemic, this change has also substantially reduced our corporate environmental footprint not only through a significant reduction in the amount of paper consumed but through reduced energy consumption at our office locations.

GROWING OUR LIFE BUSINESS

Alberta Blue Cross offers a comprehensive suite of life and disability benefits to our employer group customers, underwritten by the Blue Cross Life Insurance Company of Canada. As more of our customers are looking to round out their benefits and recognizing the value and expertise we provide, our life and disability business continues to grow.

As demand for these products grows, we are committed to ensuring that our systems and processes are equipped to handle our growing business volumes. Through 2020, we continued to bring enhancements and efficiencies to our business systems and operational processes to continue to build our life capabilities.

MEMBER SITE AND APP ENHANCEMENTS

One of our key accomplishments in 2020 was the launch of our enhanced member site and app. Key enhancements included a clean new look and intuitive design—we redesigned the site and app with an updated navigation to make completing tasks, such as submitting claims, simple and more intuitive; fingerprint and facial recognition sign in options for the app; and easy access to digital ID cards.

Customers can still complete all the tasks they could before the enhancements were implemented on our member site and app, including submit claims, lookup benefits and coverage amounts, access Balance®, view letters, bills and tax receipts, lookup direct-bill providers and much more.

CONTACTLESS CLAIMING

As part of our commitment to increasing efficiency, environmental sustainability and keeping our customers safe, we expanded our online claims offering in early 2020 to include making 100 per cent of health claims eligible to be submitted online and introduced default contactless claiming as the preferred choice for all individual plan members. In addition to offering next day payments for online claims, payment notifications and new member self-serve functionalities were added including cancelling a claim, modifying an existing claim and the ability to upload health documents.

ADDRESSING PLAN ABUSE AND NON-COMPLIANCE

Benefit plan abuse is a significant issue in Canada, and it is an issue that we are aggressive in addressing and minimizing to protect our customers and plan sponsors. In 2020, we made recoveries of approximately \$4 million through our industry-leading plan abuse detection, auditing and investigative initiatives and introduced a special section on our website to educate members, providers and the public. The section outlines how we address plan abuse and non-compliance with agreements at Alberta Blue Cross, our approach, resources for Albertans and information on how to report suspected incidences of plan abuse or non-compliance.



Supporting our people,
wherever they are

Our ability to overcome the challenges of 2020 is a direct result of the resiliency, dedication and compassion of our team members. Despite the circumstances, our team members came together and embraced their shared experiences of working from home alone or with partners and children, new pets, make-shift desks and the many things that defined the new normal we were all coming to know in the midst of the pandemic.

PIVOTING THROUGHOUT THE PANDEMIC

Our teams demonstrated incredible organizational agility in responding to the pandemic. We transitioned approximately 98 per cent of our people to working from home in a very short timeframe without any disruption to service delivery.

We introduced and delivered more than 50 town hall meetings where team members could hear directly from our Executive Committee on a weekly basis to stay fully informed and engaged as we traversed a time of significant turmoil and change.

We collaborated across the organization to quickly prepare financial scenarios and revise our forecasts to ensure we were well positioned to weather the storm of COVID-19. This required some difficult decisions but positioned our organization to remain viable and sustainable.

The way we communicated and supported our team members changed as our organization changed—from social media led fitness classes and wellness breaks to digital lunch and learns and mental health and wellness supports.

ALBERTA'S TOP 70 EMPLOYERS

Alberta Blue Cross was proud to be named once again one of Alberta's Top 70 Employers. This special designation recognizes Alberta employers that lead their industries in offering exceptional places to work. Employers are compared to other organizations in their field to determine which offer the most progressive and forward-thinking programs.

MENTAL HEALTH TRAINING FOR ALL TEAM MEMBERS

In 2020, we completed our mental health training for all 1,000 plus team members, managers, directors and executives. Through the sessions, team members 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.

EMPLOYEE ENGAGEMENT SURVEY

After a year of unprecedented change, we were especially interested in the feedback of our team members. Our annual employee survey helps us continually improve and create an environment where team members have the power to live their best lives. In 2020, we achieved a record-high employee engagement score of 86 per cent—our highest score to date, with 92 per cent employee participation.

“Such a great company to work for. The work being done to ensure all our team members are being taken care of, so that we can ensure our customers are taken care of, is nothing short of awesome. Thank you!”

- Marie-Christine Allers

“Huge kudos to our incredible IT and HR teams who worked long hours to get the rest of us set up to work from home—you are all AMAZING!”

- Lori Porter

“I love how Alberta Blue Cross has responded to this pandemic. Awesome work. Thanks for taking care of your team members, our community and our customers. Very proud to work for Alberta Blue Cross!”

- Dennis Kreba

“Not all heroes wear capes. I say they wear headsets. Thank you, IT and Service Desk. You made my work from home transition worry free.”

- Pamela Miller

DIVERSITY AND INCLUSION

Our Diversity and Inclusion committee was established in 2020 to support Alberta Blue Cross in fostering a diverse and inclusive workplace modelled around our values. The committee is made up of team members from across the organization at all levels with varying abilities and backgrounds. Team members consult in a cooperative spirit to further our diversity and inclusion mandate—identifying, implementing and championing activities and programs that help drive awareness and understanding of our differences and opportunities.

In 2020, the team championed a diversity and inclusion employee calendar, an organization-wide gender pronoun initiative, a virtual pride celebration and took part in the annual Inclusion Alberta fundraiser.

GOVERNANCE

In accordance with the ABC Benefits Corporation Act and Regulation, Alberta Blue Cross is governed by a Board of nine Directors, representing a broad and diverse cross-section of Albertans. In the provision of effective governance for ABC Benefits Corporation, the Board of Directors plays an important role in overseeing the affairs of the Corporation. Directors must act honestly and in good faith with a view to the best interests of the Corporation, and must exercise the care, diligence and skill that a reasonable and prudent person would exercise in comparable circumstances. Directors are committed to ongoing development to ensure best practices including certification through the Institute of Corporate Directors.

BOARD OF DIRECTORS

ABC Benefits Corporation 2020

Scott Thon (board Chair)
President and CEO, Altalink

Marcia Nelson
Senior Strategic Advisor at PWC

Donald Chynoweth
Businessman

Annamarie Fuchs
Health Care Consultant

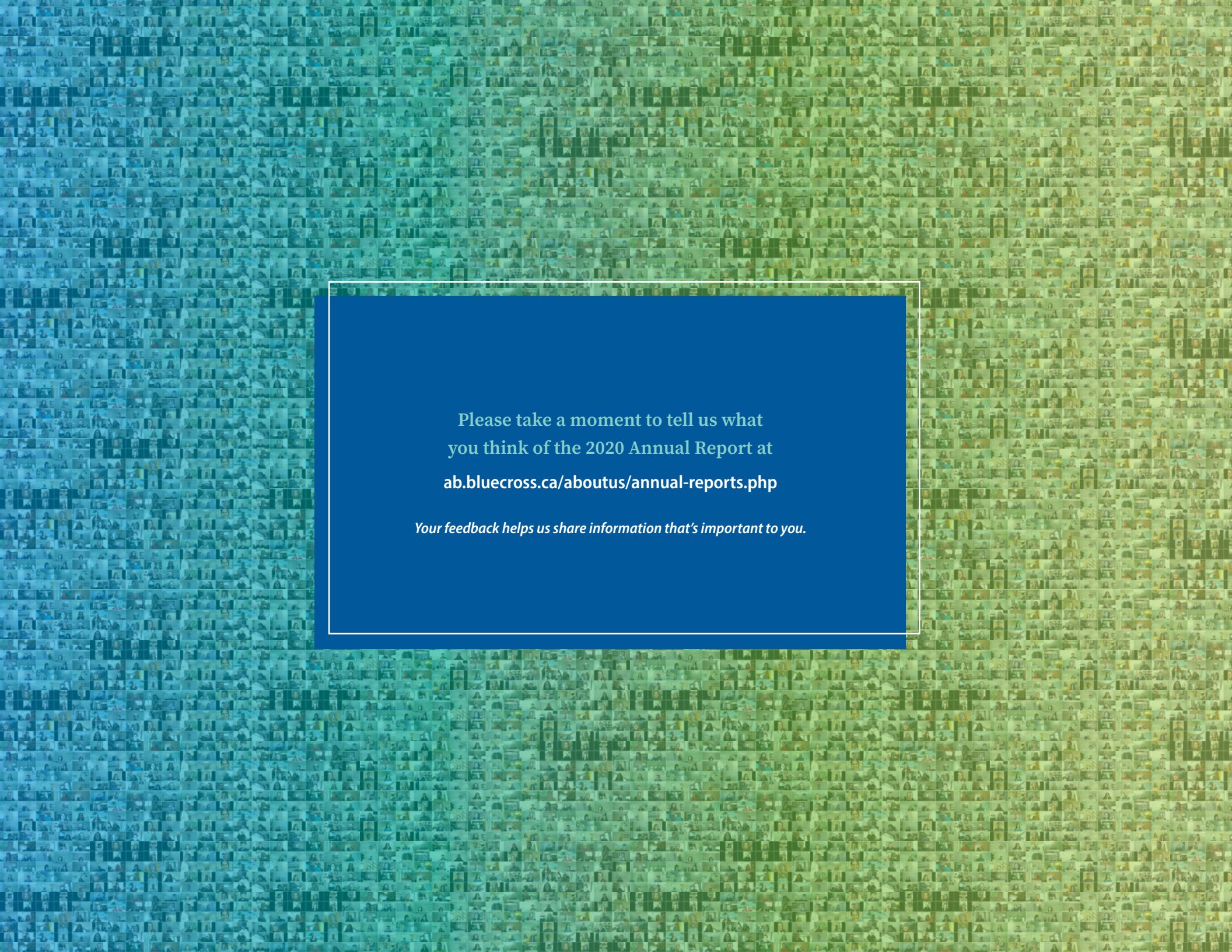
Yasmin Jivraj
Director, Dexcent Inc.

Christine McGinley
Chartered Professional Accountant

Dave Mowat
Businessman

Lorne Taylor
Businessman, Consultant

Vincent Vavrek
Chartered Professional Accountant



Please take a moment to tell us what
you think of the 2020 Annual Report at
ab.bluecross.ca/aboutus/annual-reports.php

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



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 members with coverage through more than 5,000 small and large employer group plans, individual plans and government-sponsored programs. In 2020, Alberta Blue Cross processed more than 68 million claim lines with a value exceeding \$3.1 billion.

Alberta-based and Alberta-grown, 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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