



# 2016 ANNUAL REPORT

*Standing strong*  
with Alberta



Our mission is to 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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# CORPORATE ADDRESS

## Standing strong with Alberta

To say that 2016 was a challenging year for Albertans would be an understatement. With the Alberta economy in recession due to a prolonged slump in oil and gas prices, unemployment reaching the highest levels in over 20 years and the catastrophic impact of the Fort McMurray wildfire disaster on both lives and property, both Albertans and Alberta-based businesses faced significant challenges.

As Alberta's leading benefit provider, Alberta Blue Cross has built our organization—and staked our reputation—on being able to respond to the changing needs of Albertans. Economic conditions and events in 2016 put this responsiveness to the ultimate test.

With tens of thousands of Albertans losing their jobs in 2016 and companies across the province downsizing and looking to contain costs—as well as some unfortunately going out of business—we not only stepped up our initiatives to manage benefit costs and premiums, but worked with many of our group and individual customers to deliver options to enable them to retain their coverage through the downturn.

As a not-for-profit organization, Alberta Blue Cross is highly accountable to our customers to ensure the efficiency of our operations. In consideration of the economic challenges facing our customers, we challenged ourselves in 2016 by taking our own cost containment measures to a new level with process efficiency gains to reinforce the value we deliver to our customers—including the expansion of paperless and online services.

**As Alberta's leading benefit provider, Alberta Blue Cross has built our organization on being able to respond to the changing needs of Albertans.**

When the Fort McMurray wildfires struck in early May, we were quick to respond with several special measures to meet the needs of displaced plan members and to ensure access to uninterrupted coverage. We also worked closely with Alberta Health and Alberta Human Services to ensure uninterrupted coverage for participants in Government of Alberta programs administered by Alberta Blue Cross. As a show of support to the residents of Fort McMurray, Alberta Blue Cross and our employees made donations exceeding \$62,000 to the Canadian Red Cross in support of Fort McMurray wildfire relief efforts.

Despite the trials and tribulations that 2016 presented, Alberta Blue Cross had a solid year with gains in our volume of billings and claims processed, growth in our number of plan members, continued expansion of our community involvements in the interest of health and wellness promotion and solid progress toward fulfilling our Blue For Life vision.

2016 was a challenging year for Albertans, but also one that proved our collective ability to prevail in the face of adversity. We are pleased with how Alberta Blue Cross has weathered the economic challenges over the last year while still supporting Albertans and Alberta-based organizations through very trying times. We have maintained our market presence and continue to demonstrate the value we deliver in fulfillment of our unique legislative mandate.



**Ray Pisani**  
President and Chief Executive Officer



**Robert Carwell**  
Chair, Board of Directors

# PROVIDING SUPPORT *through challenging times*

## Responding to Fort McMurray

The impact of the Fort McMurray fire touched many of us at Alberta Blue Cross both personally and through the work we do with plan members and clients in the area. Alberta Blue Cross was quick to respond to the crisis, and as the winds shifted on May 3 indicating that mass evacuations were inevitable, we started to put plans in place to formulate a response—drawing upon our experiences with the Slave Lake fires in 2011 and the Calgary floods in 2013.

Within 24 hours, we had implemented several special measures to meet the needs of displaced plan members and to ensure access to uninterrupted coverage. This included processes to provide replacement ID cards, authorizations for early prescription refills and the coordination of alternate address arrangements for claims payments. We made 60-day premium deferrals available for our 1,000 plus individual health plan customers and 75 employer group plan sponsors in Fort McMurray, as a measure to ease the burden in the wake of the wildfires.

These measures were supported by a comprehensive communication rollout to service providers and plan sponsors that included a media release, social media posts, web site updates and a five-week radio advisory campaign.



As a show of support to the residents of Fort McMurray, Alberta Blue Cross made a \$25,000 corporate donation to the Canadian Red Cross in support of Fort McMurray wildfire relief efforts. This donation was supplemented by the proceeds of a special Casual For a Cause day and fundraising campaign by our Customer Services department, through which our employees donated an additional \$18,700. With matching of employee contributions through the ABC Benefits Corporation Foundation, our total donation to the Red Cross exceeded \$62,000.

## New plans to give more choice

Life is full of choices and it is the freedom to make choices that can make even the most difficult times a bit more manageable—by providing a bigger degree of control to the individual making the choice. This philosophy was reflected in our new suite of Blue Assured individual health plans launched in 2016.

# BlueAssured™



Designed to support plan members through all ages and stages of life, these plans are not medically reviewed to determine eligibility and there is no termination age. Blue Assured plans are designed with a modular approach, which is new to our individual health plans area. They offer members the option of choosing what level of benefit coverage they want. The plans can also be purchased through our online sales application, a move designed to make purchasing coverage paperless and as straightforward as possible for our members.



## We're here to help

### Helping employers keep costs in check

In Alberta's challenging economic climate, controlling operating costs has become a priority for many businesses and organizations to help them through the current recession. For those with employer group benefit plans, Alberta Blue Cross is committed to delivering cost control and plan management that ensures plan sponsors get the best value for their benefit dollars and their plans remain affordable for the future.

Two initiatives we implemented in 2016 to help our group clients control costs are the Maintenance Medication Program and Maximum Allowable Cost pricing.

- The Maintenance Medication Program was introduced to select group plans in September. This program strives to help reduce unnecessary costs by limiting the number of dispensing fees a benefit plan must pay for maintenance drugs used to treat chronic conditions. Unlike other maintenance programs in the marketplace, our program is unique as it encourages plan members to change their medication filling behaviours. If the dispensing fee is not covered through their benefit plan, plan members are encouraged to speak with their pharmacist to determine if the prescription can be filled for a 90 to 100 days' maintenance supply instead and if so, the dispensing fee is then covered.
- Maximum Allowable Cost pricing establishes a maximum cost that a plan will pay within a category of similar drugs. Though members may choose to use any brand name drug, the drug plan will only pay up to the Maximum Allowable Cost price (without special authorization) and the plan member will be responsible for paying the difference. This encourages the use of the most cost-effective treatments available and helps groups keep their drug plans sustainable at a time when drug costs are on the rise and expected to continue to increase.

**At Alberta Blue Cross, we pride ourselves on being leaders when it comes to providing education related to benefits and health and wellness.**

### Sharing our expertise

At Alberta Blue Cross, we pride ourselves on being leaders when it comes to providing education related to benefits and health and wellness. This is a broad purview but one that the expertise of our staff continues to allow us to fill seamlessly. 2016 saw us share insights through presentations sponsored by Benefits Canada and the Canadian Pension & Benefits Institute among others.

### Dental review

When it comes to keeping our members' plans sustainable, one of the areas of attention is dental services. As the largest payer of dental services in the province, Alberta Blue Cross pays in excess of \$430 million annually to dental providers. In 2015, the Government of Alberta began a review of the extremely high cost of dental services across the province. Alberta Blue Cross provided input for the review in the fall of 2015 and we were hopeful that the review would see the implementation

of restorative controls, mandate more open pricing to support consumer choice and foster competition, and would separate the role of the regulatory body that oversees the practice of dentistry in Alberta.

While we view the government's findings, released in December 2016, and its pledge to create a "public dental fee guide" as good first steps, we also believe that more action is needed to bring the extremely high costs for dental services in Alberta back in line with other provinces. As no details have been released yet regarding the timeframe to create a "public dental fee guide" or on what data such a guide might be based, Alberta Blue Cross dental benefit plans will continue to reference our existing bases of payment for dental claims until the new guide is published.

As dental benefits are a key aspect of the coverage we provide to Albertans, we will continue to serve as an advocate for our plan sponsors and members and look forward to providing our expertise in this area as required.



## Supporting the Government of Alberta



For over 60 years, we've been Alberta's steward of publicly-funded supplementary health benefits in accordance with our unique legislative mandate. We are proud to be a trusted partner of the Government of Alberta.

We are a strategic partner and primary supplier of health care management, expertise and administrative services—supporting the sustainability of health care in our province. We provide a strong foundation to the evolving provincial health care system through the administration of a wide range of health benefit programs for the Government of Alberta. These programs include Coverage for Seniors, Non-Group Coverage, the Influenza Immunization program and the Assured Income for the Severely Handicapped program, to name just a few.

Together, Alberta Health and Alberta Blue Cross explore innovative ways to ensure that government-sponsored drug plans remain viable. At the direction of Alberta Health, Alberta Blue Cross played a leading role in the implementation of the Maximum Allowable Cost pricing for eligible proton pump inhibitors (PPI) in 2016. This policy change for these forms of acid reflux medications recognized that clinical research indicates that all forms of PPIs are therapeutically similar and equally effective in the majority of patients. As the cost difference between these medications is significant, introducing Maximum Allowable Cost pricing will ensure our health dollars are spent wisely, helping Albertans and government to save money.

Once again, Alberta Blue Cross stepped forward as an industry leader by introducing an innovative, state-of-the-art analytics reporting web site for the

Government of Alberta's supplementary health benefit programs. This web site provides a secure portal for designated government departments to access information. This web site enables Alberta Health to efficiently analyze, track and manage government-sponsored prescription drug programs through access to benefit claims data available in one data mart. A key feature of the web site is an interactive executive dashboard that highlights high-level trends and health benefit plan performance metrics. Access to this powerful resource supports policy analysis and complements decision-making capabilities in real time for our key partner.

Alberta Blue Cross embraces its mandate to seek out and support initiatives that improve the health and well-being of Albertans. Through strategic partnerships with Wellness Alberta and our workplace wellness initiatives, Alberta Blue Cross answers the government's call-to-action for partners in promoting wellness initiatives across Alberta.

## Standing with Albertans wherever they may be

Whether our members are in Alberta, across Canada or around the world, we want to ensure we are there to support them. In January, Alberta Blue Cross, along with our counterparts in the Canadian Association of Blue Cross Plans, began using the Blue Shield symbol co-branded with the Blue Cross symbol in accordance with a licensing agreement with the Blue Cross Blue Shield Association.

Joining the Blue Cross and Blue Shield symbols across Canada strengthens our brand nationally and internationally. To our members, this means greater peace of mind when outside our province through a strengthened alliance with the global Blue Cross Blue Shield Plan network—arguably the world's most recognized and trusted health care brand. The licence also provides us access to an international network that facilitates the sharing of knowledge, insights and innovation.



# SUPPORTING WELLNESS

In fulfilment of our unique legislative mandate, the health and well-being of all Albertans is one of our key focuses. It is enshrined in our Blue For Life strategic vision, and something we are always working toward. It starts with providing our plan members with the tools they need to look after their health, but it also involves initiating partnerships with interested stakeholders across the province, lending our support, taking the lead where required and not shying away from committing our resources to projects that provide a solid foundation of health and wellness in Alberta.

## For our members

In 2016, we took our commitment to promoting wellness to a whole new level—by rewarding our plan members for making healthy choices. With the release of Balance, a comprehensive online wellness platform, Alberta Blue Cross plan members were given access to a wealth of interactive tools to support and promote their health—and an opportunity to enter draws for hundreds of prizes including Fitbits and GoPros.

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

Balance also gives group plan sponsors aggregated statistics on their employees' health to help them identify opportunities for programs and interventions and is integrated with Excellence Canada's Healthy Workplace Essentials program to provide additional support to employers interested in implementing turn-key, best-practice workplace wellness guidelines.

The end result: healthier individuals, healthier organizations and healthier populations.



## In our workplaces

Helping create healthy workplaces remained a cornerstone of our wellness initiatives in 2016. We worked throughout the year to add to, and promote, the content on our online workplace wellness resource, [workplacwellnessonline.ca](http://workplacwellnessonline.ca). The site was created to provide information and support to Alberta employers looking to improve wellness in the workplace. It has been highlighted in a number of national publications and received hundreds of visits. We work constantly to ensure that the collection of resources available continues to grow and the topics discussed remain relevant to any organization wishing to take advantage of the site.

We also continue to chair the Alberta Workplace Wellness Network—a group of representatives from the Government of Alberta, Alberta Health Services, public and privately funded organizations and private industry that seeks to coordinate, enhance and advance workplace wellness efforts in Alberta. We supplement the work of this network by maintaining a large discussion group on LinkedIn.

## In our schools

We believe it is important to ensure that children and youth stay active and are presented with opportunities to live healthier lives. To support that goal, we were proud to become a sponsor of the Alberta Medical Association's AMA Youth Run Club, a free, school-based running program. Over the course of three years, Alberta Blue Cross will provide an annual \$25,000 sponsorship through our foundation as well as ten prize draws to purchase sports equipment or fund other activity-related infrastructure costs for participating schools.

While many health prevention programs target children and adolescents, young adults do not receive the same amount of attention. That's why we created the Post-Secondary Wellness Promotion Grant Program—through which we made up to \$350,000 available on a one-time basis, to be distributed equitably among those Alberta universities and colleges that applied.

In 2016, various post-secondary institutions implemented initiatives supported by the grant. At NAIT, the grant assisted a series of pet therapy visits with students. At MacEwan University, the grant helped to fund the new Physical Activity for Student Success program. Other initiatives that received funding included a mental health awareness day featuring Olympian Clara Hughes at Olds College, fitness facility enhancements at Grande Prairie Regional College, a suicide prevention program at Ambrose University in Calgary and a daily physical activity initiative at the University of Lethbridge.

## In our communities

At the community level, wellness is not only something that can keep us healthy, it is something that has the power to bring entire communities together in the shared pursuit of staying active. Creating healthier communities is a key component of achieving healthy lifestyles for Albertans. That's why in 2013, we introduced the Healthy Communities Grant Program. This program committed \$1 million over five years to support and promote active living in communities across the province. In 2016, we issued four grants of \$50,000 each to four excellent projects.

- Edmonton: L.Y. Cairns junior and senior high school—an outdoor gardening area and fitness circuit.
- Calgary: Auburn Bay elementary school—a new playground.
- Secondary cities: Fort Saskatchewan Win Ferguson elementary and middle school—replacement of two playground structures.
- Rural communities: St. Paul—a new community skateboard and BMX park.

## Across the province

To us, building a solid foundation of health and wellness in Alberta means supporting initiatives that can benefit all Albertans. In 2016, we expanded our support for Winter Walk Day both internally and externally.

We have developed a reputation for the large number of our employees who get out and take a 15-minute walk on the first Wednesday of February. This reputation was earned again in 2016 when more than 500 of our employees took part in the walk.

Going beyond our workplace, we sent invitations to our group clients, surrounding organizations and members of government, including the minister of health, encouraging them to take part and spread the word about this great event. Though this was our first time trying this approach, a number of surrounding organizations and group clients took part and the minister of health was on hand to make introductory remarks at a Winter Walk Day event at the Alberta Legislature.

We worked with the Community Against Preventable Injuries (Preventable) to help raise awareness of preventable injuries such as drowning and falls. We continued our support of the Injury Prevention Centre, specifically the Finding Balance campaign, which is dedicated to raising awareness about falls among older Albertans and providing them with strategies to reduce their risk of injury.

In November, we were one of the sponsors of Reigniting Tobacco Reduction in Alberta, a forum designed to bring Alberta tobacco reduction stakeholders together. This was very timely given that the last such meeting was in 2012. We continued to work closely with the host of this event, the Campaign for a Smoke-Free Alberta, to help spread its messaging relating to creating an Alberta free from addiction and involuntary exposure to tobacco industry products.

We also continued our active support of the Wellness Alberta coalition, a group working together to improve the health of Albertans and reduce the burden of chronic disease and disability on families, communities and our health care system.



# OUR TECHNOLOGY *evolving to serve you better*

We know that one of the best ways we can support our plan members is to continue to make using their benefits simple. In addition to our commitment to great service, we apply leading technology to deliver an unparalleled customer experience. For our customers, this means convenience, with 95 per cent of claims direct billed in real time. It means online access to their benefits—anytime, anywhere. It means being able to submit claims via our mobile app, enjoying the convenience of direct deposit for payments and getting statements by email. It even means being able to call us from a mobile device, simply by dialing #BLUE.



In 2016, we made it possible for psychologists and social workers to direct bill claims to Alberta Blue Cross. This means that our members who use these services can now visit a psychologist or a social worker, who offers this convenient service, and pay only the portion of their visit not covered by their plan. Dental, optical, chiropractic, massage therapy, physiotherapy and pharmacy providers were already able to bill Alberta Blue Cross directly—with 95 per cent of claims being direct-billed in real time to Alberta Blue Cross at the time of service.

To enhance services for our providers and improve the timeliness and efficiency of when they receive claim statements, we made it possible for health providers who submit claims online and have signed up for direct deposit to view their payment statements online. Introducing paperless claim statements for direct deposit health providers means they have access to their statements as soon as a payment is deposited into their account and do not have to worry about missing mail or waiting for statements to arrive.

Last year, we also transitioned away from sending claim cheques and statements by mail to more than 80 per cent of our individual health plan customers. We continued to make benefit statements available through our member web site and sent notifications to our members when their statements were available. The introduction of paperless statements, and using direct deposit instead of sending claim cheques, means that our members are able to receive payments and statements faster, once again without having to worry about any problems that can arise as a result of postal system disruptions.

In both cases, going paperless offers an immediate increased level of convenience to our members and the providers we work with. In the long term, reducing paper and postage expenses helps us maintain the value and affordability of our benefit plans. It also continues to help us lessen our impact on the environment by eliminating hundreds of thousands of pieces of mail.

We are vigilant in staying aware of anything that can impact our ability to provide service to our members or that generates risk to our operations in general. Cyber security has become increasingly important as threats and threat agents are not only impossible to eliminate but are constantly evolving.

A decade ago, Alberta Blue Cross started making significant shifts in cyber security management. Today, we have fostered a very secure online and perimeter posture to support our e-business.

# BUILDING *a strong foundation*

In the interest of sustainability and accountability, and to reinforce the value we deliver to our customers, we moved ahead with a number of internal cost control measures and process efficiency gains in 2016.

## Protected and informed

Part of Alberta Blue Cross's role in managing and administering benefit plans is interacting with service providers. In 2016, we made a list of ineligible providers available to our members through our member web site. We felt this was an important step to ensure that our members are protected and have the ability to make informed decisions when seeking services from providers whose conduct has been proven to negatively affect our plan members' benefit plans. Negative provider behaviour may range from suspicious claiming practices to actual illegal activity. We actively investigate and pursue all questionable activities and have extensive measures in place to detect and combat plan abuse. If we remove a provider from our provider eligibility list, all claims for products or services from that provider are no longer eligible for coverage, payment or reimbursement.

## Leadership and innovation

We continued to build a solid foundation for the future of Alberta Blue Cross in support of our Blue For Life strategy, with organizational structure enhancements to help us better deliver on our strategic priorities. As part of this, we launched and continued initiatives to promote leadership and innovation among our employees. Two examples of note are our Future Leaders program and our Women in Leadership program. The Future Leaders program included employees who were selected based on leadership potential and the level of initiative they demonstrated in their current roles. They participated in learning experiences encompassing individual and group learning. The Women in Leadership program centered its attention on themes emerging from focus groups with all of our women leaders.



A screenshot of the Alberta Blue Cross website. The top navigation bar includes the Alberta Blue Cross logo and links for Home, Find a plan, Plan members, and About us. A left sidebar menu lists: About us (selected), Our company, Community involvement (+), Awards, Our employees, History, Governance (+), Leadership, and Annual reports. The main content area is titled "Direct-bill provider directory" and features a magnifying glass icon in a circle. Below the icon is a search input field with the text "Enter all or part of the individual's or company's name below:" and a "Next" button. At the bottom of the page, a text block states: "Today over 90 per cent of claims are submitted directly to Alberta Blue Cross at the time of service-from pharmacies, dental offices, ambulance providers, vision care providers, chiropractors, physiotherapists, massage therapists and psychologists."

# INVOLVED *in the communities in which we live*

As a community-minded organization, we are passionate about making a genuine difference in communities across the province. We do this in a variety of ways, many of which involve, or are spearheaded, by our employees. It is their commitment to giving back and getting involved that allows us to support so many great causes and initiatives across our province.

## Hearts of Blue

Our employee-led charity, Hearts of Blue, supports dozens of lower-profile community-based charitable organizations across the province each year and 2016 was no different. Hearts of Blue donated tens of thousands of dollars to charities such as the Operation Friendship Seniors Society, Pilgrims Hospice, Meals on Wheels and Ronald MacDonal House to name a few. Hearts of Blue made its largest donation ever when we contributed \$15,000 to food banks across the province. Alberta Food Banks identified 15 locations most in need and each of them received \$1,000. The charity is primarily funded by employee donations and supplemented by corporate dollars.

Our employees also generously donated their time, taking part in activities like serving meals to inner-city seniors and wrapping presents for the Sacred Heart Church kids' Christmas party and getting involved with our Days of Giving program that gives our employees the chance to take a few hours during their work day to help an organization in their community. In 2016, the program helped with five different organizations including the Terra Centre and Families First Society.

This year, Hearts of Blue was the recipient of a National Philanthropy Award, which was handed out by the Edmonton and area chapter of the Association of Fundraising Professionals.

Hearts of Blue volunteers in action, serving dinner to inner city seniors and donating snacks and juice boxes for Ronald McDonald House's Meals that Mend program.



### Partners for Life

A long-time supporter of Canadian Blood Services, we formalized our commitment in 2012 by joining the Partners for Life program. Throughout 2016, our employees donated 205 units of blood. Alberta Blue Cross encourages employees to donate regularly by organizing convenient noon-hour shuttles and promoting the program through our internal newsletter.

### Stollery Children’s Hospital Foundation

Our Alberta Blue Cross rowing team raised more than \$13,000 for the annual Row for Kids event, in support of the Stollery Children’s Hospital Foundation and Edmonton Rowing Club programs. In total, the event raised more than \$130,000.

### Heart and Stroke Foundation

Another one of our teams met with some equally exciting fundraising success in 2016. Our Big Bike crew raised more than \$12,000 in support of the Heart and Stroke Foundation. This total was enough to make us the top donor in our Corporate Challenge division, for which we received an award from the Heart and Stroke Foundation.

### United Way

2016 marked an important milestone for our contributions to the United Way. We raised more than \$169,000 and that total pushed our total donated to the United Way over our 25-year relationship past the \$2 million mark.



United Way kickoff



Partners for Life—What's Your Type



Heart and Stroke Foundation Big Bike



Alberta Blue Cross Street Team



Mikaela Scout—scholarship recipient



### Building a strong future

Every year, Alberta Blue Cross awards up to 65 scholarships to young Albertans entering full-time post-secondary study in Alberta. These scholarships are awarded to Alberta students on the basis of academic achievement and financial need.

While most scholarship recipients are chosen by the respective post-secondary institution, we administer the selection process for the Aboriginal scholarships directly in consultation with an external three-member selection committee. This year, two outstanding candidates were selected to receive these awards.

Mikaela Scout is pursuing a bachelor of science at the University of Lethbridge and is working toward acceptance in the University of Alberta's pharmacy program. Her goal is to become a pharmacist so she can help educate others in her community about health and wellness. Corey-Ann Morin is attending Blue Quill First Nation University in St. Paul. She's pursuing a bachelor of education and working toward opening a Cree daycare in Lac La Biche.

### Spreading some cheer

We are always looking for new ways to promote wellness and be a part of events in our communities. In 2016, we officially launched our street team initiative. Armed with healthy snacks, beach balls, foam rockets and other promotional items, the team appeared in Edmonton, Calgary, Lethbridge and Medicine Hat throughout the summer. Our employees had a great deal of fun getting to meet with Albertans and spread some cheer. We also learned that children can't help but ask for a hug or a high five from our mascot, Big Blue.

# RECOGNITIONS

## Blue Cross named Canada's most reputable health insurance brand

In its first year in Leger's ranking of Canada's most reputable companies, Blue Cross debuted as the country's #1 health benefits provider in the insurance sector and brand #75 on the top 100 list. Blue Cross was measured across a number of reputational categories and scored highest among health benefit providers for corporate citizenship, quality, honesty and transparency.

## Ranked among Alberta's top 30 largest corporations

Alberta Blue Cross moved up the *Alberta Venture* magazine's Top 250 corporations rankings to a spot among Alberta's Top 30 Largest Corporations. After finishing the previous year at #37, we were pleased to be ranked at #26 in 2016. Standing on the list is based on revenue. The increased ranking recognizes the significant economic contribution that Alberta Blue Cross makes to the Alberta economy.

## One of Alberta's top employers

Focusing on supporting Albertans means that we need to have a quality team in place to deliver that support. We believe our employees deliver our vision and that is why we make sure that employee wellness, growth and engagement are priorities at Alberta Blue Cross. For the tenth year in a row, we were named one of Alberta's Top Employers. This honour recognizes Alberta companies that offer their employees the best places to work and that lead their industries with best practices for attracting and retaining employees. Some of the reasons listed regarding why we were awarded this honour were our Healthy Communities Grant Program, our on-site wellness classes and support of ongoing employee education.



## Executive Management Team

Alberta Blue Cross 2016

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

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

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

**Brian J. Geislinger,**  
Vice-President, Corporate Relations

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

**Mark Z. Komlenic,**  
Vice-President, Marketing, Product Development and Research

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

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

**Nirmal Singh,**  
Senior Manager, Individual Products

**Carlyn I. Volume-Smith,**  
Senior Manager, Benefit Services

## Board of Directors

ABC Benefits Corporation 2016

**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.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

## Branch offices located across Alberta

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780-498-8000

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403-234-9666

### Red Deer

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5002 55 Street  
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403-343-7009

### Medicine Hat

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105 Carry Drive SE  
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403-529-5553

### Lethbridge

470 Chancery Court  
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403-328-1785

### Grande Prairie

Suite 108  
10126 120 Avenue  
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[www.ab.bluecross.ca](http://www.ab.bluecross.ca)

Alberta Blue Cross is the largest health benefits provider in Alberta and one of the largest in Western Canada. Alberta based and Alberta grown, we serve more than 1.6 million Albertans with coverage through over 5,000 small and large employer group plans, individual plans and government-sponsored programs.

In 2016, Alberta Blue Cross processed over 60 million claim lines with a value exceeding \$2.39 billion.

We maintain a high-tech yet high-touch approach—aggressively adopting technology to deliver highly efficient service, but still maintaining a strong commitment to personalized and excellent customer service.

