

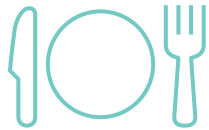


Come together

COMMUNITY ACCOUNTABILITY REPORT

>\$500,000

DONATED TO SUPPORT COMMUNITIES
THROUGH COVID-19



\$75,000

*donated to support food
security initiatives*



47,000 ALBERTANS

*received daily mental health
support through Text4Hope*



INDIGENOUS SCHOLARSHIPS AWARDED



*remote and rural communities supported
through our COVID Community Roots Program*



20+ YEARS of Hearts of Blue

\$130,000

*raised in a virtual world by our team
members to end poverty for the*


UNITED WAY

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Who we are

As the largest provider of health benefits in Alberta, we believe we have the potential and responsibility to impact people's lives for the better. We believe all communities should thrive and we are committed to serving as a champion for wellness by promoting the health of Albertans.

A young person wearing a white helmet, a grey hoodie, and blue jeans is performing a BMX trick on a black bike with blue wheels. They are in a crouched position, leaning forward, with their hands on the handlebars. The background shows a skatepark with a large concrete bowl and several other people, including children and adults, watching or participating. The scene is outdoors with trees and a clear sky in the distance.

The impact of our Healthy Community Grant Program rippled across the province through 2020, including engaging youth at the popular St. Paul skatepark supported through the program.

COMING TOGETHER THROUGH TIMES OF CRISIS

2020 was a year like no other—through which we came together in the spirit of compassion and resiliency both within our communities and our organization.

As the COVID-19 pandemic struck in March 2020, we anticipated the impacts Albertans were about to experience. As an organization committed to supporting the wellness of Albertans, we came together to address the emerging needs of our customers and shifted our focus to address urgent priorities of our communities through this uncertain time—including the impact on people's mental health.

Among our many involvements, we found a meaningful partner in the Mental Health Foundation and its Text4Hope program—a program where Albertans could sign up to receive free cognitive-behaviour therapy text messages. We deferred our Healthy Communities Grant program for 2020 to focus on providing support to vulnerable populations impacted by COVID-19 and launched the Community Roots Program through our community foundation. This program enabled us to support nearly 50 rural and remote communities served by grassroots organizations who built new programs to keep their communities physically, mentally and emotionally well. We also stepped up to address food insecurity as an issue facing many Albertans.

2020 reminded us that by coming together, we can overcome anything. Despite physical distancing, we connected more with one another and became stronger together. And as the landscape continues to change, we will always be here for Alberta's communities.

We are privileged to play an active role in our communities, and we remain steadfast in our commitment to serving the health and wellness of our customers and communities.



MARK KOMLENIC

President and CEO, Alberta Blue Cross

Proud member of the Alberta Blue Cross team



Structure and *strategy*

THE ABC BENEFITS CORPORATION FOUNDATION

Funding for community involvement is provided through the ABC Benefits Corporation Foundation, drawing upon interest from \$15 million in endowments from Alberta Blue Cross®.

- Created in 1998 in conjunction with the 50th anniversary of Alberta Blue Cross.
- Foundation is overseen by an independent volunteer Board of Directors.
- Provides Alberta Blue Cross with a mechanism to support community engagement on a sustainable basis with funds that otherwise may not be available.

BOARD OF DIRECTORS, OUR COMMUNITY FOUNDATION

The ABC Benefits Corporation Foundation

Ray Pisani

Chair

Kevin Gregor

Chair (term concluded June 2020)

Sharon Carry

Director

Brian Geislinger

Director

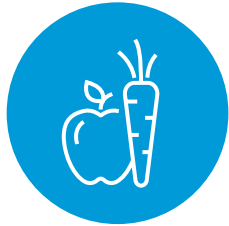
Pete Merlo

Director

Robert Carwell

Director

WHERE OUR IMPACT BEGINS



HEALTH AND WELLNESS PROMOTION

Activities undertaken in the interest of fulfilling our purpose and legislative mandate including leading and supporting province-wide health and wellness initiatives focused on the following areas:

- Supporting those facing chronic health challenges with access to health and wellness resources and services.
- Supporting intergenerational well-being and socio-economic equity through access to post-secondary education.
- Empowering youth in building foundational healthy habits.
- Supporting seniors in maintaining life-long wellness.
- Supporting families and communities through community vibrancy and access to active living.



CORPORATE SOCIAL RESPONSIBILITY

Activities undertaken in the interest of corporate citizenship and for the betterment of the community at large with a focus on the following:

- Employee citizenship and volunteerism.
- Ongoing initiatives to reduce our environmental footprint.
- Furthering diversity, equity and inclusion within our organization and our communities.

OUR SOCIAL PURPOSE

EMPOWERING PEOPLE TO LIVE THEIR BEST LIFE

In spring 2020, we formally launched our social purpose strategy in alignment with our Blue For Life® vision to achieve an increased and enduring presence in the lives of our customers.

Social purpose defines an organization's reason for existence, beyond its products or services. It serves as the core connecting point for an organization's vision, mission, values and strategies.

By keeping our social purpose—empowering people to live their best life—at the centre of our work, we are truly serving Albertans in the most meaningful way possible.

Defining our social purpose puts us on the leading edge of best practices as an organization, and is extremely timely in the context of both COVID-19 and social justice issues which have driven many like-minded corporations to increase their focus on creating shared value for the broader community and all stakeholders.

The introduction of our strategy is also timely in the context of our fall 2020 Leger reputation index survey results that found almost 80 per cent of Albertans feel that our commitment to supporting communities gives them a positive impression of Alberta Blue Cross.

One of the keys to successful implementation of our social purpose strategy is ensuring tight alignment between our community engagements and our business objectives, as well as our customer experience and wellness strategies.

Promoting diversity, equity and inclusion

While Alberta Blue Cross has always been an advocate for diversity, equity and inclusion, in 2020 we formalized this commitment with increased investments that supported organizations championing diversity, equity and inclusion as well as addressing social justice issues including PRIDE Calgary, the Canadian Civil Liberties Association, the Global Woman of Vision program and the Network of Empowered Women.



Living your best life looks different to everyone, for many in 2020 it included spending quality time outdoors.

UNITED NATIONS' SUSTAINABLE DEVELOPMENT GOALS

In 2015, the United Nations established the 17 Sustainable Development Goals. In essence, the goals represent an urgent call to action by all countries to secure peace and prosperity for people and planet. Companies globally have demonstrated solidarity and commitment by aligning their community investment practices to this set of goals. In order to be effective in our efforts, Alberta Blue Cross has focused on three of the 17 goals in 2020.





Championing our
communities

HOW WE DO IT



Partnerships

*We work hand-in-hand
with organizations who are
making an impact in promoting
the well-being of Albertans.*



Programs

*We run programs to
help Albertans thrive in
the communities where they
live, work and play.*



Our team members

*We empower our team members
with the time, tools and resources
to help fellow Albertans live
their best lives.*

STRONGER TOGETHER

If the pandemic taught us anything, it's that we're stronger together. In the midst of COVID-19, it was more important than ever to ensure our resources were directed toward supporting the most in-need organizations and communities.

In 2020, our commitment to our communities flourished despite uncertainty. Serving as a champion for vulnerable populations, we persevered throughout the unprecedented.



Members of our Hearts of Blue committee planting flowers for the Edmonton Compassion House Foundation.



PARTNERSHIPS

Partnerships are foundational to our community impact work. Through the ever-changing climate that was 2020, we worked alongside organizations that were adapting quickly to address the needs of Albertans through COVID-19.

COVID-19 COMMUNITY RESPONSE FUND

In the interest of acting quickly, we looked to organizations to help us pool resources to support as many community members as possible and identify projects with the highest reach and impact. The United Way organizations across the province became the key partners we were looking for.

Organizations looking to support Albertans came together to help fund the United Way of Calgary's COVID Community Response Fund. These partnerships helped provide emergency funding to social service agencies that support vulnerable populations. Applications for funding were assessed by the Community Response Fund Stewardship Alliance, a group of influential organizations committed to COVID-19 relief efforts.

This alliance included Calgary Health Trust, Calgary Homeless Foundation, The Calgary Foundation, The City of Calgary, the Calgary Emergency Management Agency, the City of Calgary Family & Community Support Services, Alberta Blue Cross and United Way of Calgary and Area.

To support Indigenous communities, requests for funding was reviewed by the Indigenous Task Force using a Circle approach, which includes elders and other knowledge keepers to ensure a coordinated community response reflective of an Indigenous governance model.

In Edmonton, grant applications were reviewed by volunteers and community stakeholders. Recommendations were then made to the United Way of Calgary.

 **294**
**ORGANIZATIONS
FUNDED**

 **90**
COMPANIES
*pooled funds to ensure organizations
in Calgary and area that were most in
need of funding received it*

120 PROGRAMS AND SERVICES
received funding in the Edmonton and surrounding area

MENTAL HEALTH

Supporting the mental health of Albertans during COVID-19 was paramount. In partnership with the Mental Health Foundation, we supported Text4Hope, a free mobile service. Created by Dr. Vincent Agyapong of the University of Alberta, Text4Hope provided daily Cognitive Behavioural Therapy (CBT)-based text messages to users, written by a local mental health therapist. Subscribers received advice and encouragement helpful in developing healthy personal coping skills and resiliency.

Stronger Minds by BEACON sponsorship

In spring 2020, we partnered with our counterpart Blue Cross Plans across Canada to offer free access to Stronger Minds, a free digital program by BEACON created to support the mental health of Canadians through the COVID-19 crisis.

Stronger Minds was created to help with the specific emotional well-being concerns stirred by the pandemic, through easy-to-digest resources from a team of clinical psychologists. The free digital platform offers online tools such as resilience building, expert videos and quick reads from mental health experts. Through BEACON, Canadians were able to access expert guidance from an in-house team of clinical psychologists.



65 per cent of our 2020 community investment budget aligned with the United Nations sustainable development goal of promoting good health and well-being.

Calgary Counselling Centre programming

As Depression and Mental Health Screening Month kicked off in October 2020, Alberta Blue Cross partnered with the Calgary Counselling Centre to help Albertans navigate increasing mental health concerns resulting from COVID-19 using a free online depression screening test, Test4Depression—a tool that helps people check in with their mental health, while simultaneously encouraging those with depressive symptoms to seek help.

The test, offered in five languages, was available to access from October 5 to 11, 2020, in conjunction with National Depression Screening Day.



47,000
ALBERTANS SUBSCRIBED
TO TEXT4HOPE

53%

*of those surveyed
met the criteria for*

**GENERAL
ANXIETY**

FOOD SECURITY

For many Albertans, access to food isn't usually top of mind. However, as the COVID-19 pandemic took hold, it soon became a priority. Sadly, the need for food disproportionately affected vulnerable populations in Alberta. To identify organizations through which to direct donations to affected populations, we consulted with the Edmonton Food Bank, the Edmonton Social Planning Council and the Calgary United Way COVID-19 Relief Committee.

As an outcome of this consultation, a recommendation was made to focus our investments specifically on the needs of racialized, immigrant, newcomer and isolated populations. Our donations were subsequently allocated through three organizations.

In Calgary, support was directed through Umoja Family Mosaic, which has expanded its mandate through the pandemic to become a hub for newcomers and racialized families facing food insecurity. Umoja is sending weekly hampers to 500 families with plans to expand further. The director of Umoja told us that our donation would allow the single mothers they serve to continue receiving formula for their babies through the winter.



11 per cent of 2020 community investment budget aligned with the United Nations sustainable development goal of zero hunger.

In Edmonton, support was directed through the Islamic Family Social Services Association, which was recommended for its strong integration and working relationships with other service providers including the Canadian Mental Health Association and the Edmonton Food Bank. The association has seen demand for its services rise more than 40 per cent since last March, with thousands coming to it every month for food hampers, counselling and other supports.

And because hunger is not only an issue in our big cities, we also provided a donation to the Alberta Food Banks Association, which is a collective of 88 food banks across the province including rural and remote communities.



\$75,000
DONATED TO ADDRESS
FOOD SECURITY ACROSS
THE PROVINCE



Some of our masked heroes putting their hands to work as they fill food hampers at the Edmonton and Calgary Food Banks.



"We've seen demand for our services rise by more than 40 per cent since March (2020), thousands are coming to us every month for food hampers, counselling and other supports. Alberta Blue Cross's support allows us to continue offering essential supports to Albertans, support our team who's been on the frontline day after day and plan beyond the pandemic."

Omar Yaqub, Servant of Servants (executive director) IFSSA

COLLABORATIVE ONLINE RESOURCE AND EDUCATION (CORE)

As part of our pandemic-related community support initiatives, Alberta Blue Cross partnered with United Way and organizations across the Community Based Seniors Serving Sector (CBSS) to rapidly build the CORE online platform. Through community consultation, leaders in the CBSS identified key emerging issues for their clients, such as food security, social connection, mental health and wellness and home supports, which led to the creation of a provincial discussion group to find solutions for these issues.

Through this partnership, we created an intergenerational linkages community of practice to bring together committed individuals who have a desire to work collaboratively to learn, share, build capacity and develop intergenerational linkages programs or initiatives in their communities. We believe this virtual environment provides unique opportunities for peer-to-peer learning and greater reach across Alberta, particularly rural jurisdictions.

Supporting intergenerational programs across the province increases inclusion and a sense of purpose for seniors and youth, improving physical and mental health outcomes. Helping to bring communities together also amplifies the opportunity for collaboration and the positive impact we're having in our communities. And for Alberta Blue Cross, that's what wellness in our communities is all about.



"It's because of the passion and dedication of these individuals that we are able to continue to empower others to develop sustainable relationships, meaningful connections and lasting impact."

*Crystal Corrigan, Alberta Blue Cross
organizational wellness manager.*

SUPPORTING INDIGENOUS YOUTH THROUGH EVER ACTIVE SCHOOLS

Alberta Blue Cross has been a longtime funder of the Ever Active schools' Indigenous Youth Mentorship program. Like many of our partners, Ever Active Schools continued to support Indigenous youth and children to build foundational healthy habits they could take beyond the adversity of 2020. As the pandemic unfolded, an immediate need arose and Ever Active Schools responded with supports including virtual connection and wellness themed videos, at-home activity kits and Indigenous language resource cards, initiatives to meet the specific needs of communities on the ground including a snack drop initiative and garden start-up to support food security and flood relief support to families who lost their homes in the Fort Vermillion flood.

12 
**YOUTH TRAININGS
HELD ACROSS THE
PROVINCE**


4,153
additional
HEALTHY SNACKS

365 

*high school leaders were trained to deliver youth-led mentorship
in Indigenous communities and schools across the province*



An increase of
**8,825 MINUTES OF
PHYSICAL ACTIVITY**

29 **CULTURAL EXPERIENCES FOR
INDIGENOUS YOUTH ACROSS ALBERTA**



PROGRAMS

We empower people across the province through internally led programs that serve our communities.

COVID COMMUNITY ROOTS PROGRAM

In partnership with the Alberta Recreation and Parks Association, we introduced our COVID Community Roots Program, which offers grants up to \$5,000 to grassroots, community-led initiatives in rural and remote locations to help navigate COVID-19. Focusing on areas outside of Edmonton and Calgary, the program was designed to support social, mental, emotional and physical well-being programs and services for vulnerable populations.

Preventing isolation for seniors

The Longview A R C Society runs a popular outreach program for isolated seniors called GO ME. Classes are free to attend and allow participants to enjoy time with others in their neighbourhood. Classes are typically held in the Longview Community Hall or the local park, but the society was forced to move the classes online due to COVID-19 restrictions. With funds from the Alberta Blue Cross COVID Community Roots Program, the program was able to purchase a Bluetooth headset and portable speakers to help program participants hear better. Funding was also used to help provide pre-packaged snacks to program participants and purchase cleaning supplies.




Supporting physical well-being

When the pandemic hit, the town of Banff was forced to close its recreation centre, which provides indoor and outdoor fitness and dance programs, led by certified instructors, to seniors free of charge. Funds from the Community Roots Program were used to continue their programs in the summer and fall under the new health restrictions.

Supporting social well-being

The Fort McKay First Nation project supported social well-being among the community's adults. With travel not recommended and many social events shut down, community members in Fort McKay decided to come together to fight against isolation for adults during this difficult time. The Fort McKay First Nation runs programs for youth and adults throughout the year but were forced to stop them in February due to the pandemic. To resume the program and camps again, the community restructured the programs to be run by local community members instead of outside organizations to reduce travel and decrease the potential spread of COVID-19. Funding from the Community Roots Program was used to buy supplies and equipment to help run the programs and ensure they complied with COVID-19 safety measures. The programs also created casual jobs for people within the community.



"It made a big difference. We haven't had any adult programs since February 2020. With the funding, we planned weekly workshops for paint nights, beading, crochet, mala bracelets, yoga, fitness classes and so on. Participants say the programs make them feel some sense of 'normal' and enjoy being able to socialize with other adults and converse on topics other than COVID."

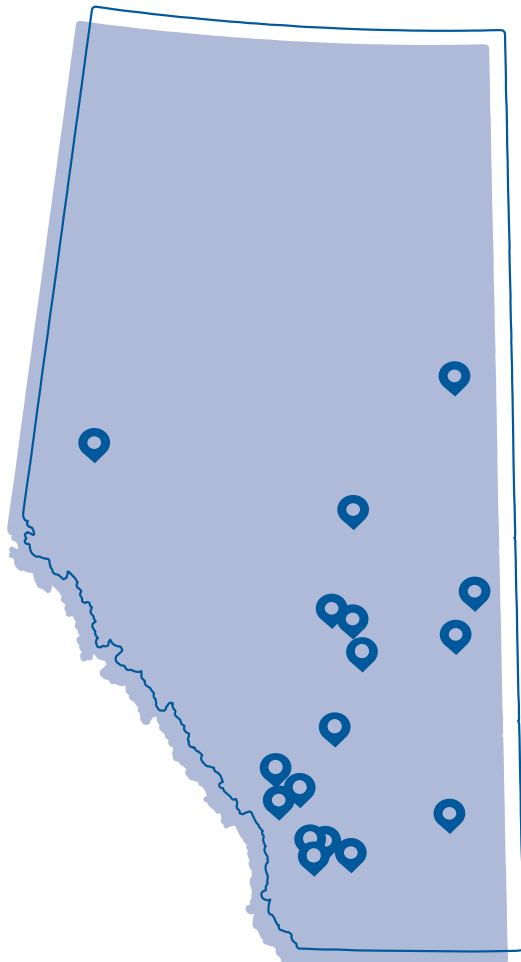
*Stephany Guillen, recreation manager,
Fort McKay First Nation*



"I'd like to express my sincere appreciation to Kerri Dance and the town of Banff, as well the Alberta Blue Cross COVID Community Roots Program grant that allowed all the great classes to occur over the summer and fall in Banff. I've attended a variety of classes, including fitness, yoga, dance conditioning and pilates, and heard nothing but positive comments from all the other participants."

Amanda Arbuckle, Banff resident





ALBERTA BLUE CROSS SCHOLARSHIP PROGRAM

In 1998, to celebrate our 50th anniversary, Alberta Blue Cross established a \$1 million scholarship fund to assist young Albertans pursuing their dreams of post-secondary education. Each year, we fund more than 80 scholarships that range from \$750 to \$1,500 including awards coordinated by institutions directly for full-time students based on academic achievement and financial need.

**>80 SCHOLARSHIPS
GIVEN OUT EACH YEAR**



to help students pursue their dreams of post-secondary education



**\$1 MILLION
SCHOLARSHIP FUND**

*In 1998, we celebrated our 50th anniversary
by establishing a scholarships fund*



**15 per cent of our 2020 community investment
budget aligned with the United Nations sustainable
development goal of quality education.**

SCHOLARSHIPS FOR INDIGENOUS STUDENTS

Our scholarships for Indigenous students work to address education inequity faced by Indigenous peoples in Alberta by making post-secondary studies more financially accessible. Scholarship recipients are selected by an external committee with expertise in academia and Indigenous education. In 2020, Indigenous scholarships were awarded in January and February before the pandemic.

We were proud to award the following Indigenous student scholarships in 2020:

- Cali Weasel Fat, University of Lethbridge
- Brittany MacDonald, SAIT
- Michael McIvor, University of Alberta, Augustana Campus
- Steve Kootenay-Jobin, University of Calgary
- Angie Deranger, Mount Royal University
- Desiree Labelle, Mount Royal University



Indigenous student scholarship recipient, Angie Deranger.



LIVING OUR COMMITMENT TO COMMUNITY THROUGH OUR TEAM MEMBERS

In 2020, we mobilized 98 per cent of our team members to the new reality of working remotely to keep them safe during the pandemic, and we adapted how we support our customers and our community.

We believe we have the responsibility to empower people to live their best life—no matter the circumstance—and 2020 was a prime example of that. Our team's dedication to our communities was stronger than ever, as we maintained our commitment to support our communities during this very trying time.

STEPPING UP FOR THE UNITED WAY

In a year of financial uncertainty, our team members contributed an incredible \$122,750 for our annual United Way employee campaign—our highest total in our 29 years of annual campaigns.

Led by an employee committee and driven by employee donations, we came together as an organization to help the United Way in the fight against poverty. In 2020, we knew it was more important than ever to have a successful campaign because vulnerable populations have been hardest hit by the effects of the pandemic.



\$180,000

DONATED TO THE UNITED WAY

\$130,000
RAISED BY EMPLOYEES

HEARTS OF BLUE

Hearts of Blue is our employee-led charity at Alberta Blue Cross. Employees donate the funds, pick the causes and deliver the donations to the charities supported. Every person on the committee and the people who volunteer are passionate about local, often overlooked causes because to them, this is what living your best life looks like—even during a pandemic.

Though supporting grassroots charities was more complicated in 2020, our employee-led charity got creative. Our team members donned masks and hand sanitizer as they safely delivered donations, conducted a drive-in toy donation drive, planted flowers on the porches of Compassion House and served our community safely.



\$30,000

donated to grassroots charities



35 CHARITIES
supported by Hearts of Blue



Before social-distancing was part of our vocabulary, we came together to serve our community some home-cooked meals.

AdaptAbilities Community Connect day program

Our employee-led charity, Hearts of Blue is proud to support AdaptAbilities and many other charitable organizations in our communities. The committee was able to donate 12 Fitbits to the AdaptAbilities Community Connect day program for adults with developmental disabilities.

The FitBits helped create a sense of belonging, encouraged the development of independence and motivated participants to be the happiest and healthiest version of themselves. Participants learned how to plan engaging physical activities, motivate each other and interpret and track individual data. Participation in physical activities has skyrocketed as their confidence increased their ability to understand the importance of physical activity. They have created a walking club, Zumba group and even incorporated guided yoga to track and learn about heart rates.

We were incredibly happy to see AdaptAbilities participants grow and succeed even beyond their own expectations using these devices.



Participants of the AdaptAbilities program enjoying their new Fitbits donated by Alberta Blue Cross's Hearts of Blue charity.

MEETING THE NEEDS OF FORT MCMURRAY AND AREA PLAN MEMBERS IN THE AFTERMATH OF FLASH FLOODING

On Sunday, April 26, mandatory evacuations and a secondary state of local emergency were declared in Wood Buffalo, including Fort McMurray, Draper and the lower townsite and Clearwater areas, after rising water levels along the Athabasca, Snye and Clearwater Rivers created a high risk of flash flooding.

Alberta Blue Cross was committed to ensuring that the thousands of Fort McMurray and area residents continued to be supported and were able to access benefits—for our plan members, this meant ensuring they had uninterrupted access to their benefits—specifically prescription drugs. While standard claim adjudication edits continued to be applied, Alberta Blue Cross allowed early refill authorization for prescription drugs for plan members impacted by the evacuation. This included group, individual products and government plan members.

To further support the displaced residents in the Wood Buffalo region, Alberta Blue Cross made a \$5,000 donation to Red Cross Fort McMurray flood relief efforts through the community foundation; while Hearts of Blue gave \$1,500 to the Fort McMurray Food Bank, which was also flooded.



*Caring for the residents of Wood Buffalo.
Providing them with as many necessities as possible.*

MULTIPLE SCLEROSIS (MS) BIKE RIDE

2020 was the year of outdoor adventures. Supporting the MS Bike Ride during COVID-19 meant a new way of doing things, but this didn't dampen the enthusiasm and determination to bike 180 kilometres in support of Albertans facing MS.

Team members stayed safe by training and riding on their own instead of as a group. The Alberta Blue Cross cycling team—the Blue Rollers—took on the MS bike ride from Leduc to Camrose and raised more than \$5,000 for multiple sclerosis research.

 **5 CYCLISTS**



180 KM
travelled



\$5,348
raised



The Blue Rollers once again conquered the MS Bike Ride.

OUR PARTNERS FOR LIFE HEROES

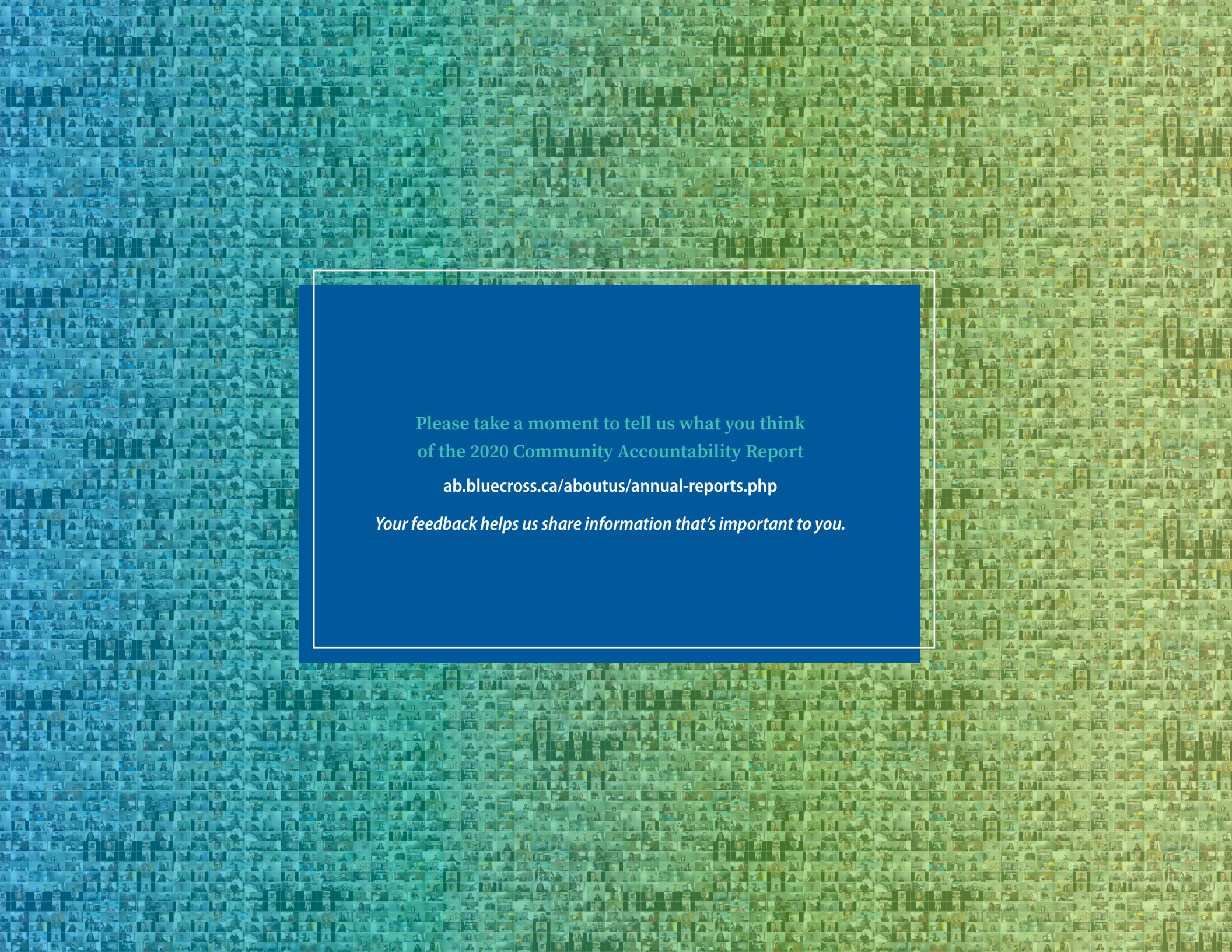
Since 2012, Alberta Blue Cross has had a formal partnership with Canadian Blood Services as a participant in the Partners for Life program. Prior to 2020, we empowered our team members to donate blood during the workday by providing them with shuttles for ease of transport.

While we had to temporarily pause our complimentary shuttles due to COVID-19, our team members still regularly took the time out of their busy schedules to donate blood and make a lifesaving difference to those in need. In 2020, our team members continued to step up to support Canadian Blood Services donating a total 143 units of blood.

We consider the members of our Partners for Life team to be true heroes thanks to their continued commitment to save lives.



A Partners for Life hero in action as she donates blood to make a life saving difference for someone in need.



Please take a moment to tell us what you think
of the 2020 Community Accountability Report

ab.bluecross.ca/aboutus/annual-reports.php

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



As Alberta's leading benefit provider, Alberta Blue Cross serves more than 1.8 million members with coverage through more than 5,000 small and large employer group plans, individual plans, government-sponsored programs and wellness initiatives. In 2020, Alberta Blue Cross processed more than 68 million claim lines with a value exceeding \$3.1 billion.

Alberta Blue Cross has a deep commitment to the customers and communities we serve, and our accountability to the community is a key part of fulfilling both our social purpose and our Blue For Life vision.



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