



# Building on a legacy of trust

2023 Annual Report

# Who we are

Alberta Blue Cross® is the largest provider of health benefits in Alberta, and we're proud to build on a 75-year legacy that reaches more than 1.8 million customers. Since our doors first opened in 1948, we've championed our communities by supporting the health and wellness of Albertans. As we continue to grow, we continue to impact people's lives for the better.

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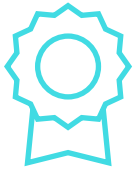
**Alberta's  
Top 75  
Employers**



More than

**\$1 million**

**INVESTED IN OUR COMMUNITIES**



**2nd place  
in Alberta**

**FOR BUSINESS  
CAPABILITY INDEX**

*Awarded by the annual Canadian  
Group Benefits study*



**85.7%**

**EMPLOYEE ENGAGEMENT SCORE**



**85.2**

**EMPLOYEE INCLUSION SCORE**



More than

**520,000**

**CUSTOMER SERVICES  
INQUIRIES HANDLED**

## We'd love to hear from you

We would greatly appreciate your feedback on this report. After you finish your review, please take a moment to complete a short survey [here](#).

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To continue to earn the trust of our customers and consumers, we must continue to evolve—and 2023 was a year of significant evolution for Alberta Blue Cross.



# Corporate address

## *Building on a legacy of trust*

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As Alberta Blue Cross commemorated our 75th anniversary in 2023, we reflected on the rich legacy that our organization has established through generations of serving our customers.

When Alberta Blue Cross formed in 1948, we began with a unique mandate to support the health needs of Albertans. Our organization has evolved substantially since that time, yet our vision has remained constant. Our reason for being—to promote the health and wellness of our customers and our communities—has endured, and this promise remains integral to the Alberta Blue Cross brand.

Fundamental to the enduring success of Alberta Blue Cross is the high level of trust that our customers continue to place in our organization to support their wellbeing. In an era where consumers increasingly mistrust corporations and institutions, we work to earn this trust every day, and we do not take it for granted. Above all, we are accountable to those we exist to serve.

While a 75-year anniversary is a milestone worthy of celebration, we recognize that past success does not guarantee future success. The health ecosystem is evolving rapidly, competition in the benefits industry is fierce, the needs of our customers continue to change and we are not content to rest on our laurels. To continue to earn the trust of our customers and consumers, we must continue to evolve—and 2023 was a year of significant evolution for Alberta Blue Cross.

While the majority of our business today is based on the provision of benefit plans and programs, the world of benefits is changing. Whether through client-directed home care for government program participants, creative new plans for young adults or innovative inclusive benefit options for employer groups, through 2023 we remained committed to not only addressing evolving customer needs but staying ahead of the curve. At the same time, our products and services are increasingly being backed by leading technology and advanced data analytics.

Through 2023 we remained committed to not only addressing evolving customer needs but staying ahead of the curve.

As we keep an eye on tomorrow, our role is evolving to assume greater responsibility for promoting the holistic wellbeing of our customers and communities and being an active partner in our health ecosystem. Advancing wellness is core to our vision, and while we enhanced our wellness offerings in 2023 we are also planning for a future where wellness is fully integrated into everything we do as an organization.

Underpinning our commitment to our valued customers is a constant focus on protecting and safeguarding the privacy and integrity of our customer information. Cybersecurity is a pervasive focus at Alberta Blue Cross and has become an integral part of our corporate culture.

Another constant for Alberta Blue Cross is our commitment to delivering on our promise of customer experience. As we continued to enhance our customer experience through 2023, we have made more investments in our digital and online services. But we still balance this focus with exceptional personalized service where needed.

A highlight of 2023 for Alberta Blue Cross was a special initiative we undertook to celebrate our 75th anniversary—building on a rich legacy of giving back to the communities we serve. Through this program, Alberta Blue Cross recognized 75 outstanding volunteers across the province who contribute to the wellbeing of their communities as well as each of the 75 organizations with which they volunteer. Our track record of promoting the wellness of our communities underscores the high level of trust Albertans place in Alberta Blue Cross.

As we look forward to the next 75 years, our promise is to build on the rich legacy of trust we have established with our customers and communities as we continue to advance their wellbeing.

**MARK KOMLENIC**

President and CEO  
Proud member of the Alberta Blue Cross team

**MARCIA NELSON**

Chair, Board of Directors  
ABC Benefits Corporation



# Executive leadership team

Alberta Blue Cross 2023

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**MARK KOMLENIC**  
President and  
chief executive officer



**DIANNE BALON**  
Senior vice-president,  
Government



**LARAINÉ BARBY**  
Senior vice-president and  
chief administrative officer



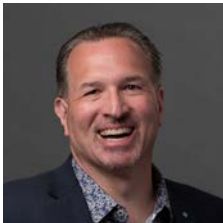
**VALERIE BERGER**  
Senior vice-president and  
chief financial officer



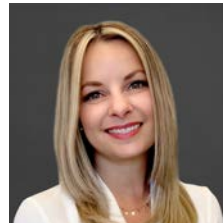
**SANDRA MAROCCO**  
Senior vice-president and  
chief marketing officer



**MARK RAZZOLINI**  
Senior vice-president and  
chief people officer



**BRIAN GEISLINGER**  
Senior vice-president,  
Corporate Relations and  
Community Engagement



**STEPHANIE CARLSON**  
Senior vice-president,  
Group



**NIRMAL SINGH**  
Senior vice-president,  
Individual Products



**JERRY RUDELIC**  
Senior vice-president,  
Life and Operations



A legacy of supporting  
our health care system

## A legacy of supporting our health care system

**In 1948, the Hospitals Association created the Alberta Blue Cross plan accordingly to enable legislation passed by the Government of Alberta. This plan operated under the name Alberta Blue Cross until 1996 when it was continued by legislation as the ABC Benefits Corporation operating as Alberta Blue Cross. Our working relationship with the Government of Alberta has only grown stronger in the 75 years since. From administering 23 major government-sponsored health benefit programs to helping develop and implement innovative new government health initiatives, we continued to support Alberta Health and the Government of Alberta throughout 2023.**

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### **SUPPORTING VICTIMS OF CRIME**

The government-sponsored Victims of Crime Assistance Program provides services and support to those who have experienced violent crime. In 2023, we worked alongside the Government of Alberta to develop a more structured and comprehensive benefits plan, expanding care for vulnerable people taking their first steps toward healing.

Previously, the Victims of Crime Assistance Program provided victims with a simple monetary benefit. Under the revamped program, victims seeking assistance can receive the specific medication, care and services they require for their unique circumstances. They have easy access to the health care providers they need for recovery including

- psychologists,
- pharmacies,
- physiotherapists,
- chiropractors, and
- massage therapists.

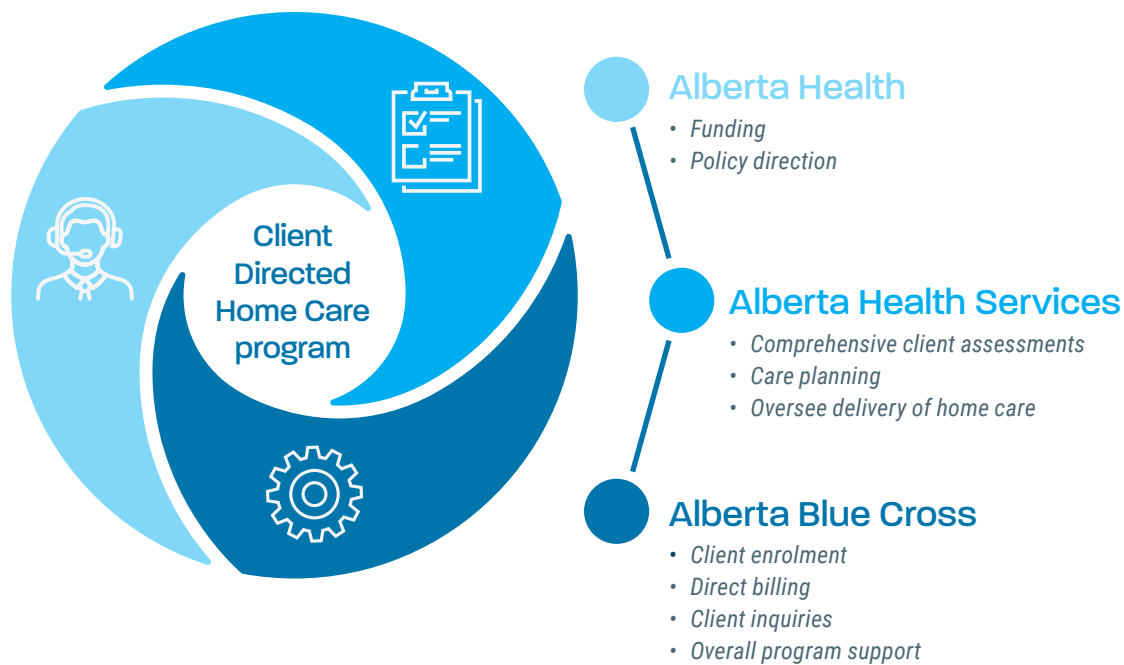
Using our extensive provider network, individuals covered through this program can find health care providers in their area. Their claims can also be submitted for direct billing, which means less money out of pocket for those already in a difficult situation.

Finally, anyone using the Victims of Crime Assistance Program will receive an Alberta Blue Cross ID card with the group name “VAP,” allowing them to seek assistance while protecting their dignity and privacy.

## EXPANDING HOME CARE, EMPOWERING HOME CARE CLIENTS

Alberta Blue Cross partnered with Alberta Health and Alberta Health Services in 2022 to introduce the Client Directed Home Care program. Under this program, home care clients in the Edmonton and Calgary regions can now choose their own home care agency to provide support services based on their unique needs. This allows Albertans with disabilities and chronic conditions to stay in their homes longer, granting them more independence and autonomy.

Together with our partners, we've created a collaborative project that continues to grow. Alberta Health provides funding and policy direction, and Alberta Health Services oversees delivery including comprehensive client assessments and care planning to determine the support services and hours of care eligible to each client. Meanwhile, we take care of the program administration including client enrolment, direct billing, client inquiries and overall program support.







Home care clients can choose their own home care agency to provide support services based on their unique needs. This allows them to stay in their homes longer, granting them more independence and autonomy.



A legacy of connecting  
with customers

## A legacy of connecting with customers

We've been a customer-first organization since the beginning. From answering an inquiry by mail in 1948 to responding to an Instagram comment in 2023, we strive to make every customer feel understood and heard no matter how they connect with us. Over the past year, we continued to focus on customer care and found new ways to show our plan members how much we value them.

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### **HELPING THOSE DISPLACED BY WILDFIRES**

The summer of 2023 saw hundreds of wildfires spread across Western Canada. Both Alberta and the Northwest Territories declared states of emergency and thousands of residents were forced to flee under mandatory evacuation orders.

During this trying time, we made sure that any Alberta Blue Cross plan members displaced by the wildfires continued to have their claims paid in a timely fashion. We recognized our plan members' special needs including those members who were not already signed up for direct deposit. We updated our systems to reflect temporary addresses and reissued cheques to those temporary addresses so displaced plan members could receive their claim reimbursements.

We didn't just look after individuals and families during this time—we also took care of our business and government partners. We took requests from businesses and organizations with Alberta Blue Cross employer group benefit plans and considered their needs while the wildfires disrupted their day-to-day operations. Finally, we supported the Government of the Northwest Territories to ensure that the 3 health benefit programs we administer for them—the Seniors program, the Métis Health Benefits program and the Specified Disease Conditions program—remained functional, which included providing those clients with replacement benefits and devices as a result of the evacuation.

At the same time, as a show of support our employees donated nearly \$10,000 to support Canadian Red Cross wildfire relief efforts—which was matched by our community foundation.





### **MAKING TRAVEL EASIER**

We've worked hard to create and deliver travel plans that people can trust. We expanded on that promise when we partnered with CanAssurance, a fellow member of the Canadian Association of Blue Cross Plans, to enhance our product offerings in 2022, and in 2023, we enhanced our Visitors to Canada plan by making it purchasable through our website.

The Visitors to Canada plan is available to tourists visiting from another country, Canadian citizens returning home after a long absence

and immigrants or permanent residents awaiting coverage by a public health insurance plan. Travellers can purchase the plan before coming to Canada or within 30 days of arrival.

Previously, the Visitors to Canada plan could only be purchased by speaking with one of our travel specialists over the phone. Now, travellers can get the plan directly through our website, meaning fewer barriers and a better experience for our customers.

### **IMPROVING THE MEDICAL UNDERWRITING PROCESS**

In 2023, we moved medical underwriting from a manual paper process to a streamlined online experience, ensuring our plan members get the coverage they need faster.

Medical underwriting is the process of assessing someone applying for health, life or disability benefits by evaluating their medical history. Previously, medical underwriting was a time-consuming process that required applicants to fill out a paper form and either drop it off in person or send it through the mail. Now, the entire medical underwriting process is done online. Plan members and their spouses can use our member site to submit medical information and evidence, review underwriting decisions and see details from past underwriting cases. They also receive regular emails and reminders to complete their underwriting requirements.

This change has had a dramatic impact on our customers, allowing for shorter turnaround times, fewer manual steps and decreased chances for mistakes. Plan members can engage with our medical underwriting team more conveniently and disclose personal information more securely. The new process also saves costs on printing and postage and helps the environment.

### **DELIVERING EXCELLENT CUSTOMER SERVICE**

We are committed to delivering an exceptional customer experience to our plan members. In 2023, we responded to more than 520,000 customer inquiries. Our goal was to resolve 78 per cent of these issues on the first call, and we exceeded that target by achieving 84 per cent first-call resolutions.

Since introducing live interpreter services into our contact centre, we saw the number of interpreter requests double from 220 inquiries in 2022 to 443 inquiries in 2023. The top three languages used for live interpreter services were Punjabi, Mandarin and Spanish, reflecting the increasing diversity of our customer base.



A legacy of delivering  
personalized plans

# A legacy of delivering personalized plans

Personal health plans are built into the foundations of Alberta Blue Cross. They were one of the first plans we offered our members in 1948, and they're the first stop many of our members make with us today. We strive to meet our personal health plan customers' evolving needs by providing new, flexible and innovative options.

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## **LEVELLING UP OUR PERSONAL HEALTH PLANS**

At the start of the year, we offered our Blue Choice® plan members something that didn't exist anywhere else in the marketplace—a new level in their health benefit plans. With Blue Choice level D, our plan members now have a total of 4 tiers to choose from, allowing for health plans as unique as our members.

The launch of Blue Choice level D was unprecedented in the health benefits landscape, and we're proud to offer so many varied, flexible options. Blue Choice level D is a medically underwritten plan that includes enhanced coverage for prescription drugs that were previously excluded from other plans. Level D also comes with enhanced dental and extended health benefits, including

- higher per visit and per year psychology benefits,
- additional coverage for other extended benefits,
- increased annual maximums for dental, and
- increased dental coverage at 90 per cent.

The enhanced dental and extended health benefits can be conveniently purchased both online and over the phone. The enhanced prescription drug coverage can be purchased over the phone with a benefit consultant after assessing which Blue Choice plan level is the best fit for that member's needs.



## **INTRODUCING THE YOUNG ADULT PLAN**

Transitioning from childhood to adulthood can feel daunting. That's why in 2023, we launched the Young Adult plan, the first of its kind in the market. The Young Adult plan is focused on prevention over treatment and wellbeing overall. And we didn't just create this plan for young adults—we created it *with* them, inviting young adults to the table so they could tell us exactly what they thought.

The Young Adult plan is designed specifically for plan members between the ages of 18 and 29. Every generation looks different from the previous ones, and we know that today's young adults are looking for a benefits plan that specifically addresses their concerns while evolving with their needs. The result is an affordable plan with flexible options, including

- increased paramedical coverage (such as chiropractic care, acupuncture and physiotherapy);
- a high level of mental health support;
- dental coverage; and
- drug coverage.

The Young Adult plan offers an easy transition for those who need to leave their parents' plans. As part of this project, our Personal Plans division partnered directly with our Group division to help dependents aging off their parent's employer-sponsored plan move to their own personal plan. The Young Adult plan offers guaranteed acceptance, regardless of current medications or medical conditions, and there's no need for a medical questionnaire.

With this plan, we offer targeted support to an often-overlooked group, and our plan members can trust that their health and wellbeing are protected no matter where they are in life.



Every generation looks different from the previous ones, and we know that today's young adults are looking for a benefits plan that specifically addresses their concerns while evolving with their needs.



## **MAKING RETIREMENT BETTER**

We have thousands of plan members who rely on our Retiree plan to enjoy travel, leisure and life after work. In 2023, we made the retirement years even easier to enjoy by enhancing our Retiree plan to keep pace with our customers' evolving needs.

Previously, plan members only had 60 days after leaving their other coverage to apply for the Retiree plan. Transitioning to a new plan is stressful enough, so we extended that window to 90 days. We also changed the eligibility age

to 50 years and up, and we added level D to all personal plans for extended health, drug and dental coverage. Our Retiree plan members now have additional options and flexibility when choosing from plan level A, B, C or D.

Travel for our Retiree plan members got better when we removed the travel termination age of 85, giving members travel coverage for life. We also added flight delay service to all levels of this plan.





We want our plan members to be prepared and their families to be protected, so we introduced personal life insurance options for the first time in 2023.

#### **PREPARING FOR THE WORST BY OFFERING THE BEST**

As difficult as it may be to think about, life insurance is a vital purchase for anyone. We want our plan members to be prepared and their families to be protected, so we introduced personal life insurance options for the first time in 2023. Now, our customers have peace of mind—and we do, too—knowing they're covered by the most respected life insurance company in Canada, Blue Cross Life®.

Losing a family member is everyone's worst fear, but if the worst comes to pass, our personal life insurance plan will provide the plan member's loved ones with a death benefit. A death benefit is a tax-free, lump sum payment to help cover financial needs, such as

- mortgage payments,
- funeral costs,
- business expenses,
- childcare costs,
- tuition costs,
- support for a spouse, and
- everyday living expenses.

We take the stress out of shopping for life insurance by providing a range of options to meet varying needs. Plan members can choose to have coverage for a set period of time with term life insurance plans, or they can choose to have coverage that never expires with whole life insurance. For those who need a more unique plan, we have personal life consultants ready to answer any questions and provide a plan tailored directly to our members' needs.



A legacy of working with  
Alberta workplaces

# A legacy of working with Alberta workplaces

Alberta Blue Cross was created 1 year after the discovery of oil at Leduc No. 1, offering medical care to thousands of new workers and their families. Today, we provide group benefit plans to almost 5,700 employers of all sizes, from small start-ups to national powerhouses. After 75 years together, we're honoured to be a trusted partner in the Alberta workplace.

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## CREATING MORE INCLUSIVE HEALTH CARE

When people can't live their authentic lives, they suffer worse mental health, poorer physical health and lower self-esteem. We believe that every person has the right to live life on their terms. In 2023, we were proud to introduce the first of our new diversity, equity and inclusion benefits: gender-affirming care and fertility and family planning.

Several of our large group clients have already implemented these new benefits.

### Gender-affirming care

When people can live in the bodies they want, their quality of life vastly improves, leading to a healthier population and a less strained health care system. According to Statistics Canada, approximately 1 in 200 people in Canada identify as transgender, nonbinary or gender diverse, so gender-affirming care is very important. Unfortunately, the cost of this care can reach up to \$100,000 per person.

Our new gender-affirming care benefits can help ease that financial burden by providing coverage for eligible medical procedures that aren't covered by a provincial health insurance plan, such as vocal cord surgery, chest contouring and hair removal or implants. Every gender affirmation journey is different, so we strive to offer benefits that support diverse transition journeys. We also recognize

that gender-diverse people can face much discrimination in the health care system. By helping to support, normalize and connect people with gender-affirming care, we hope to reduce some of these barriers.

Our gender-affirming care benefits were developed in partnership with the Trans Equality Society of Alberta, the Trans Wellness Initiative and gender-diverse people, and these benefits are just the beginning. We'll keep supporting and affirming gender diversity, and we're committed to evolving our products alongside our plan members' needs.

### Fertility and family planning

Fertility struggles are very common. According to Fertility Matters, 1 in 6 Canadians experience infertility, and the cost of fertility and planning services can be out of reach for many people with a single round of In Vitro Fertilization (IVF) costing up to \$20,000.

Our new fertility and family planning benefits help ease some of this burden by giving plan members access to fertility procedures and services, as well as physician and lab services. This plan offers coverage for IVF, artificial insemination, cryopreservation and more.

These benefits were developed in partnership with Fertility Matters and people who have lived experience with accessing family planning and fertility services. This is just the start of our fertility and family planning services—we're committed to building out these benefits to support other fertility and family planning journeys. The path to parenthood is different for everyone, and we're here to support our members on theirs.

### **DIGITIZING DEPENDENT DECLARATIONS**

In 2023, we continued our journey of going paperless and providing our group members a seamless digital experience. We recently took the next step by moving our dependent declaration process online.

In the past, we would mail an annual letter to members with overage child dependents (dependents typically between the ages of 21 and 26) to validate their eligibility based on whether those dependents have student or disabled status. That meant sending out 13,000 paper letters at once, a costly and time-consuming process that added more manual steps for our plan administrators and held us back from reaching our environmental goals. Now, plan members get regular emails and reminders about their overage dependents that link to our member website, where they can confirm or update their dependent's information online.

Most of our groups have already transitioned to the new digital process, and our remaining groups will be moved over throughout the next year. This change greatly benefits our groups' plan administrators, as their manual workload is now reduced and they can access vital plan member information through updated reporting tools on their plan administrator portal.

In addition to digitizing this process, our Group division partnered with our Personal Plan division to include marketing materials for any personal plan members who receive these emails. Our goal is to help overage dependents move from their parents' plan to their own personal plans, such as the Young Adult plan. Through this partnership, we've retained more plan members and provided support to young adults as they navigate an important transition.





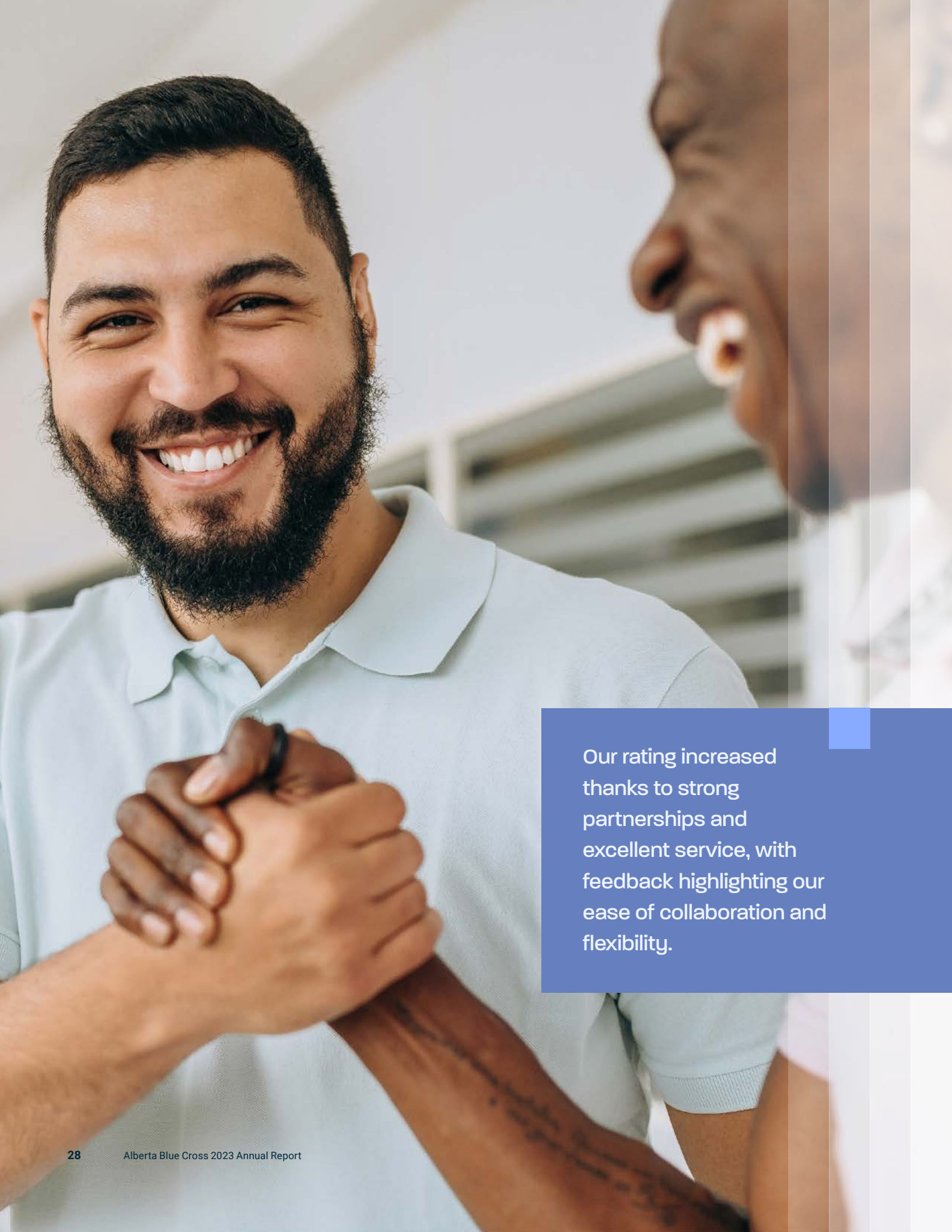
Workplace injuries take a huge physical, emotional and financial toll. We're helping ease that burden.

### **HELPING THOSE INJURED AT WORK**

Workplace injuries take a huge physical, emotional and financial toll. We're helping ease that burden through a new pilot project with the Workers' Compensation Board of Alberta (WCB-Alberta), which allows direct billing of prescription drugs for select WCB-Alberta injury claims.

Before this change, an injured worker would have to pay for their prescription drugs out of pocket and submit a reimbursement to WCB-Alberta. Not only was this a financial strain on the worker, but it was an administrative strain on WCB-Alberta team members. Through this new partnership, workers with eligible injury claims can direct bill through any Alberta pharmacy. Alberta Blue Cross ID cards are not required—the pharmacy simply requires the worker's WCB claim number, which the worker can find on their enrolment letter or the myWCB worker mobile app.

This pilot project helps injured workers by using Alberta Blue Cross's technology and best practices in health benefits administration, such as pricing control and pharmacy compliance requirements.



Our rating increased thanks to strong partnerships and excellent service, with feedback highlighting our ease of collaboration and flexibility.



The service from you and your team was nothing short of exemplary.

Our Alberta Blue Cross coverage provided material assistance, and that it was above and beyond is not lost on me. I will certainly apprise my friends and colleagues about the exceptional service and genuine interest in looking after us within the framework of the coverage that could be done. Your kindness, concern to help and empathy during our various conversations was immensely reassuring and so much appreciated.

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**Michael Donlevy**, Michael Donlevy Consulting Ltd.

#### **OFFERING BEST-IN-CLASS BENEFITS**

In 2023, the Canadian Group Benefits study moved us from our previous 6th-place rating to second place in Alberta for their business capability index.

According to the Canadian Group Benefits study released by NMG Consulting, Alberta Blue Cross shows great strength in technology and operations. Our rating increased thanks to strong partnerships and excellent service, with feedback highlighting our ease of collaboration and flexibility. We've shown continuous improvement in technology capabilities, especially for our plan members, and we excelled in fraud management while offering competitive target loss ratios and pooling charges.





A legacy of promoting  
wellness for all

# A legacy of promoting wellness for all

When Alberta Blue Cross formed in 1948, our unique mandate was to support the health of Albertans. Although our company has changed since then, our vision hasn't. We're still committed to the health and wellness of all Albertans through a variety of initiatives, and that promise remains integral to the Alberta Blue Cross brand.

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## **INTRODUCING THE ASK THE EXPERT FEATURE**

Balance® is our online wellness platform and has been a part of our personal, group and government plans for the past 8 years. In 2023, we introduced a new feature called Ask the Expert, which offers a series of informative videos from Canadian wellness leaders.

The Ask the Expert feature complements the health and wellness resources already available to Balance® members. Videos explore the topics of nutrition, physical health, mental health and financial health, and members can earn Balance® reward points for each video they watch and rate. The feature also allows members to interact with content by submitting a question or suggesting a topic for a future video.

Our intention with the Ask the Expert feature is to give our plan members an easy, accessible way to improve their health and wellbeing. Members can watch all the videos related to a specific topic or speaker, and they can search for videos by title. Each video also includes closed captioning and the option to receive a transcript that can be read aloud or converted to braille through assistive technology, allowing all our members access to this valuable resource.

## PRESENTING OUR FIRST WELLNESS SCREENING PILOT

In addition to bringing wellness to our communities, we're also committed to bringing wellness to our workplaces. That was our goal when we partnered with the Workers' Compensation Board of Alberta (WCB-Alberta) to hold our first wellness screening pilot at the end of 2023.

A wellness screening is an on-site workplace event where a nurse performs simple medical tests to measure an individual's overall wellbeing. The results can identify potential health risks that might otherwise go undetected, such as high blood pressure, heart disease or diabetes. Through a wellness screening, we can gain a better understanding of an organization's overall health and use that information to create wellness strategies tailored to their specific needs and concerns.

Since completing this successful wellness screening pilot, we've rolled this program out to other group clients, who can easily book an event through their group sales representative. This new service helps our customers prevent and manage health risks and enables them to live healthier lives, positioning us as a trusted wellbeing advisor.



This event was a fantastic way for me to gain insight into areas often overlooked.

The facilitators were exceptional. The nurse was incredibly friendly, calm and relatable. They gave me suggestions on how I can improve my lifestyle and went above and beyond to give me suggestions in other health areas. They showed a genuine interest in my wellbeing, mentally and physically. Afterwards, the staff on the way out made sure to show me the Balance portal and answer any questions I had. Please have this event again! Thank you!

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**Employee testimonial,** Workers' Compensation Board of Alberta



Through a wellness screening, we can gain a better understanding of an organization's overall health and use that information to create wellness strategies tailored to their specific needs and concerns.





A legacy of building up  
communities



# A legacy of building up communities

For the past 75 years, we've walked alongside Albertans to create healthy and accessible communities where everyone can live, work, learn and play. Our annual Community Accountability Report is published as a companion document to our Annual Report to detail our community impact initiatives and outcomes. Here are some of the highlights, but you can find the full details in the 2023 Community Accountability Report.

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## **FINDING OUR NEXT FACES OF WELLNESS**

Our third annual Faces of Wellness campaign continued to recognize Albertans who are everyday champions for wellness in their own lives, workplaces and communities. Whether that's making positive lifestyle changes, promoting a health-related cause, making the most of life while living with a chronic condition, standing up for mental health or being a role model for others, this campaign asks Albertans to nominate individuals or themselves to be one of our next Faces of Wellness.

In 2023, we received 223 submissions from across Alberta. Of these, 60 were recognized as runners up, 10 were awarded as finalists and 1 was recognized as our grand prize recipient.

Some of our 2023 finalists include the following:

- Dr. Kimberly Kluthe, an acupuncturist and manual osteopathic therapist who lives with endometriosis and Hashimoto's disease, an autoimmune disorder. She uses her own experiences to inspire and support others facing similar challenges.
- Evan James Mudryk, a man who couldn't speak, eat or walk after a major stroke, but regained his mobility after 11 months of therapy. He now shares his story as a guest lecturer at the University of Alberta and through his YouTube channel, "Stroke How To."

- Cyndie McOuat, a breast cancer survivor who found sistership through dragon boat racing. She was the CIBC Run for the Cure survivor spokesperson in 2019 and now volunteers with many cancer organizations while sharing her personal experience with breast cancer.
- Michelle Williscroft, the founder of the Fox Creek Nordic and Trail Club, who helped raise more than \$1 million by applying for grants and creating keynote presentations. Thanks to her hard work, members of her community can now enjoy a system of bike trails and a bike park.

Every inspiring story can be found at [facesofwellness.ca](https://facesofwellness.ca).

### Meet our 2023 Faces of Wellness grand prize recipient, **Ufuoma Muwhen**

*Ufuoma Muwhen lived with sickle cell disease for 18 years. After a bone marrow transplant, she was cured but wanted to help others with sickle cell disease. Ufuoma created NotJustYou, a nonprofit sickle cell support organization that provides a platform for individuals to connect, share experiences and access support. She's a strong advocate for Black health and enhancing health care for marginalized communities, and she uses her diverse education and research in biological sciences and psychology to continue learning about sickle cell disease.*





## PROMOTING VIBRANT COMMUNITIES

Our Built Together program provides annual grants of \$50,000 to support healthy living infrastructure projects across Alberta. Since introducing the program in 2013 and with total funding exceeding \$2 million, we have supported more than 45 infrastructure projects across the province ranging from sports courts, outdoor gyms and playgrounds to bike and skateparks. In 2023, we received 102 diverse applications. After careful deliberation, we awarded 5 grants to projects in Edmonton, Calgary, Peace River, Lac La Biche and Alexander First Nation.

We also added a new grant program in 2023 to celebrate our 75th anniversary: the Community Wellbeing grant program. Our inaugural Community Wellbeing grant program provided 75 awards of \$1,000 each to volunteers across the province, along with matching donations to the organizations they volunteer with. Overall, we received a staggering 277 applications for this grant, with nominations coming in from all corners of the province. We narrowed our finalists down to 75 volunteers and 75 organizations across Alberta, distributing a total of \$150,000 in funds.



We are so excited and grateful to have been chosen by Alberta Blue Cross for their Built Together grant program to help support our inclusive playground build for 2024. Our school has never had a playground since it was built in 1959, and not only will this greatly benefit the school children, but with this being a fully inclusive playground, we will be able to support children of all abilities in the community.

Thank you, Alberta Blue Cross, for your amazing contribution and for helping us get closer to our goal!

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**Monica Marchand** on behalf of the Kensington Parent Association

## EMPOWERING MÉTIS AND INDIGENOUS COMMUNITIES

Through our community foundation, Alberta Blue Cross funds more than 80 scholarships annually to support young Albertans pursuing post-secondary studies. We are particularly proud of our Indigenous scholarship program, through which we work to address the education inequity faced by Indigenous Peoples in Alberta by making post-secondary studies more financially accessible. The \$1,500 awards are based on scholastic achievement, financial need and community involvement. Scholarship recipients are selected by an external committee with expertise in academia and Indigenous education. In 2023, we awarded 3 scholarships to Indigenous students who were completing their high school education and entering their first year of post-secondary study, as well as 6 scholarships to mature students entering their first year of post-secondary education.

### Meet **Morgan Chalifoux**, one of our 2023 Indigenous scholarship recipients

*Morgan Chalifoux is a mother of 4, a proud Indigenous woman, a leader in her community and a social work student at Norquest College. She's faced many barriers and stigmas in her life, but she's never given up her right to make her voice heard. Now, Morgan is helping other people find their voice too.*

*Morgan's passion for social work didn't begin with her formal education. She grew up with the effects of the residential school system, and those personal experiences led her to working with some of the most marginalized people in Edmonton's inner city, particularly women. During that time, Morgan saw doors that should have been open stay closed to people like her. She spent 10 years on the frontlines fighting for those doors to open before taking a step back to recuperate and focus on her personal life.*

*"I really looked at myself and my life and where*

*I was at," says Morgan. "I didn't want to go backwards, and after doing that for so long and seeing those effects and seeing the barriers ... it led me to go back to school."*

*After some time for rest and self-reflection, Morgan decided to apply for the social work program at Norquest College so she could do more for her community. This was during the height of the COVID-19 pandemic, and as Morgan spent more time online for school, she started to look for more resources online that could help her.*

*"I found out about the [Alberta Blue Cross Indigenous scholarship program] on social media," Morgan recalls. "This scholarship meant the world to me. It made it possible and it made it easier to continue my studies ... it was one less piece of the puzzle I had to worry about."*

We are particularly proud of our Indigenous scholarship program, through which we work to address the education inequity faced by Indigenous Peoples in Alberta by making post-secondary studies more financially accessible.

*Because Alberta Blue Cross doesn't dictate how the scholarship money has to be used, Morgan found a bit more breathing room knowing it could go towards rent, groceries or tuition. She found balance between her schoolwork, motherhood and community involvement. And she has big plans for the future, which include finishing her social work diploma, earning her bachelor's degree and eventually getting a doctorate.*

*"My dream is to continue to practice in my field, to be a social worker, but also to carry my Indigenous culture and practices and work together as one," says Morgan. "I think I can make a really big impact, especially being an Indigenous woman. There's not a lot of us who have that opportunity ... I wish there was. I just hope that I will be able to find support, find the people who believe in me and find the people who will give me that opportunity."*





A legacy of growing  
our people

# A legacy of growing our people

We wouldn't be where we are today without our people. 75 years ago the first team members at Alberta Blue Cross used a single typewriter to administer more than 50,000 plans, and our team members today work just as hard to take care of our plan members. In turn, we take care of them by listening to their needs and helping them reach their goals.

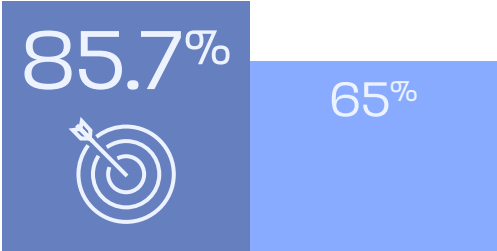
### FINDING BETTER WAYS OF WORKING

When our team members speak up, we listen. Over the past year, we've implemented several changes that address employee interests and modernize our workplace. By always putting our people first, we create meaningful experiences unique to Alberta Blue Cross.

In 2023, we achieved an employee engagement rating of 85.7 per cent based on results from our yearly engagement survey. Not only is this higher than last year's score, but it's higher than the North American average of 65 per cent. We also have an 85.2 inclusion score, putting us 4.9 points above the industry average and helping us reach our diversity, equity and inclusion goals.

### Employee engagement score

■ Alberta Blue Cross   ■ North American average



# 85.2

### Employee inclusion score

**4.9 points above**  
the industry average



By always putting our people first, we create meaningful experiences unique to Alberta Blue Cross.

## **BUILDING IN-PERSON CONNECTIONS**

Throughout 2023, the majority of our workforce stayed in flexible hybrid or work-from-home positions. However, we still created opportunities to network and meet in person through several important events. We value these connections and the positive impact they make to our workplace culture.

In June, we held our rocky mountain-themed Wellness Block Party. Held annually since June 2016 (with the exception of 2020 due to the COVID-19 pandemic), the Wellness Block Party is an opportunity to bring together team members and wellness vendors to promote health education and services. We were ecstatic to have nearly 900 team members attend the event. In the post-event feedback, 93.8 per cent of respondents felt the Wellness Block Party supported their overall health and wellness, and 53.3 per cent intended to apply what they learned in the next 6 months. This event was a resounding success and helped to solidify Alberta Blue Cross as a leader in workplace wellness.

One of our other successful in-person events was our leadership forum, held in June and December 2023. This twice-yearly event brings management and executives together to discuss how to be better leaders for Alberta Blue Cross team members. This year's event saw inspiring keynotes from notable speakers, including diversity expert Tina Varughese and former Olympian Cassie Campbell-Pascall.

Finally, we were thrilled to bring our entire workforce back together for our annual all-team assembly. The team assembly is a way to build connection with coworkers and increase pride in our organization. We also revealed our new corporate purpose. Studies show that companies with a clearly stated and understood purpose have better growth compared to companies who don't develop or leverage their purpose. Our updated corporate purpose, along with an empowered team, pushes us forward as an organization and brand that resonates purpose, emotion and progress.

# Governance

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In accordance with the ABC Benefits Corporation Act and Regulation, Alberta Blue Cross is governed by a Board of Directors; 9 members represent 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**

**MARCIA NELSON**

Board chair

**ANNAMARIE FUCHS**

Governance, compensation and conduct review committee chair

**DONALD CHYNOWETH**

Director

**KATHERINE EMBERLY**

Director

**BRENT HESJE**

Director

**YASMIN JIVRAJ**

Director

**CHRIS LEE**

Audit and risk committee chair

**TRACY NOULLETT**

Director

**ALICE REIMER**

Strategic investment committee chair

# About us

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 5,700 small and large employer group plans, personal plans and government-sponsored programs. In 2023, Alberta Blue Cross processed more than 77.2 million claim lines with a value exceeding \$3.8 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 wellbeing of our communities.







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