

with customers and communities

COMMUNITY ACCOUNTABILITY REPORT











THROUGH CASUAL FOR A CAUSE FUNDRAISERS, EMPLOYEES DONATED \$15,000+ TO 10 CHARITIES





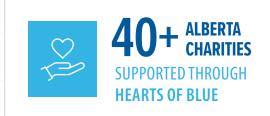
75% OF ALBERTANS HAVE A POSITIVEIMPRESSION OF ALBERTA BLUE CROSS BASED

on our commitment to the communities we serve

CARING COMPANY ACCREDITATION ACHIEVED









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 supporting the health of Albertans.

WE'D LOVE TO HEAR FROM YOU

We would greatly appreciate your feedback on this report.

Following your review, please take a moment to send us your comments by email to **communications@ab.bluecross.ca**.

COMMUNITY ACCOUNTABILITY REPORT 2021

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BUILDING POSITIVE OUTCOMES FOR THE COMMUNITIES WE SERVE

In 2020, we launched our social purpose strategy to align our business objectives and community engagement and to more closely connect our community involvements with our vision, mission and values. A fundamental aspect of how we live our commitment to our social purpose is by engaging in the communities we serve, to support all Albertans in living their best lives.

Our social purpose became even more important to us through 2021 as we expanded our focus to continue addressing community needs arising from the pandemic—in addition to expanding our focus as a champion for diversity, equity and inclusion as well as reconciliation.

We align our community impact initiatives in fulfillment of our social purpose strategy with the UN Sustainable Development Goals of Zero Hunger, Good Health and Well-Being, Quality Education and Reduced Inequalities. In 2021, 93 per cent of our community investments aligned with these four goals.

As we consider the purposeful impact of our community investments, we are focused on the value our initiatives bring to the communities we serve in terms of positive outcomes. We work closely with our partner organizations to assess impacts. This is reinforced through the work we have done over the last few years with the Alberta Centre for Healthy Communities to evaluate the impact of our programs.

This focus is supplemented by the work we are doing with the London Benchmarking Group (LBG) to ensure our community practices are indeed best practices.

The LBG is a global network of hundreds of companies using the LBG model to improve the management, measurement and reporting of corporate social investment. The LBG model is recognized as the global benchmark for measuring corporate community and philanthropic investment.

In 2021, we also earned Caring Company Certification through Imagine Canada. The Caring Company trustmark is Canada's premier public expression of excellence in community investment and social responsibility. More than 70 leading Canadian companies maintain this certification. Through our focus on outcomes, we are confident that our community impact initiatives are making a positive difference in the lives of Albertans.



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.

We align our community impact initiatives in fulfillment of our social purpose strategy with the UN Sustainable Development Goals of Zero Hunger, Good Health and Well-Being, Quality Education and Reduced Inequalities.







GOOD HEALTH AND WELL-BEING



QUALITY EDUCATION



REDUCED INEQUALITIES

BOARD OF DIRECTORS, OUR COMMUNITY FOUNDATION

The ABC Benefits Corporation Foundation

Ray Pisani

Board chair

Scott Thon

Director

Brian Geislinger

Director

Sharon Carry

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.
- Living our commitment to reconciliation with Indigenous communities.



OUR SOCIAL PURPOSE

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 center of our work, we are truly serving Albertans in the most meaningful way possible.



BUILDING VIBRANT COMMUNITIES

One of the cornerstones of our community impact initiatives is providing programs to help Albertans thrive in the communities where they live, work and play. Through these programs, we work to ensure more Albertans can access the supports they need to live well. Because living well goes hand-in-hand with living your best life.

COVID COMMUNITY ROOTS PROGRAM

As we pivoted our community involvements through the pandemic to support priority needs related to the pandemic, we introduced the Alberta Blue Cross COVID Community Roots Program to provide support specifically to address the needs of rural and remote communities. Through this program, we awarded a total of \$262,000 to 59 diverse projects in rural and remote communities across Alberta—including initiatives supporting more than a dozen Indigenous communities across the province. Some of the funded projects include the following:

 Louis Bull Tribe—to rebuild a community rodeo project and bring together local people to create entertainment for tribe citizens.

- Thorsby Family and Community Support Services—to support in purchasing four laptops to help make virtual workshops more accessible for families.
- Fort McKay First Nation—to buy supplies and equipment to start up programs and camps again, run by local community members, and ensure they complied with COVID-19 safety measures.
- The 4 Wings Military Family Resource
 Centre Society—to purchase chairs and
 other sanitation products to safely open
 the society's resource centre, which serves
 military families and other residents of the
 Cold Lake area.

- South Country Treatment Centre—
 to support programs for life skills,
 horticulture therapy and art and music
 for people with addictions at this residential
 substance abstinence facility.
- Redcliff Senior Citizens Society—to support cleaning and sanitization products and protocols required to continue enable social events when safe to do so.
- Grasslands School Division in Brooks to support the 'walking school bus' program, which helps kids get to school safely when busses aren't running.

BUILT TOGETHER HEALTHY COMMUNITIES GRANT PROGRAM

As we relaunched our popular grant program in 2021, we took the opportunity to rebrand the Healthy Communities Grant Program as the Built Together program. We rebranded the program to provide greater clarity of the program's focus on funding active living infrastructure projects.

Our Built Together program provides grants of \$50,000 to support healthy living infrastructure projects across Alberta, ranging from outdoor adult gyms and playgrounds to skate and bike parks, walking paths and outdoor rinks. Over the last nine years, this program has supported more than 35 initiatives across the province with funding exceeding \$1.8 million. While we had initially planned for four grants to be awarded, we were able to award five grants in 2021.

Through this program, we allocate grants in recognition of population and geographical representation with one to an Edmonton project, one to a Calgary project, one to a project in Alberta's secondary cities, one to a rural community and one to an Indigenous community with the intent to provide representative diversity in project locations over the life of the program.

We had a tremendous response to the Built Together program in 2021, receiving more than 100 applications from across Alberta. We awarded five very deserving projects as follows:

 In Calgary, we provided a grant to the Forest Lawn Community Association for a collaborative outdoor park space and multi-use community hub development that includes a reconciliation component. This is one of the most innovative projects we have seen yet. //

The Alberta Blue Cross Built Together Grant has not only provided us with the ability to begin our project but has given our team the validation

we needed to know we are doing good in our community and what we are working towards matters."

Elizabeth Daniels
Vice-President,
Forest Lawn Community Association



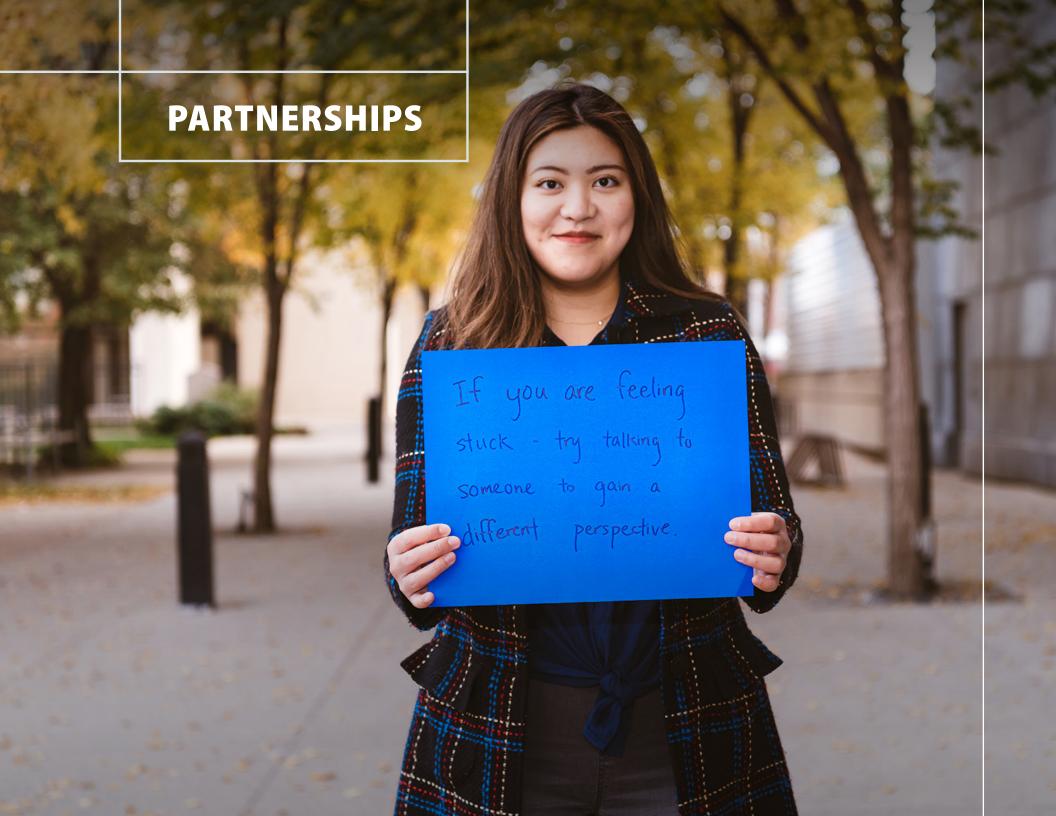
- In Edmonton, we provided a grant to
 St. Anne School in north-central Edmonton.
 As playgrounds must be financed through fundraising activities and this school is in a lower income area, they have struggled to raise funds. In the 50 years this school has been operating, they have never had a proper playground.
- Our grant for secondary cities went to the Prescott Learning Centre in Spruce Grove to build an inclusive playground. This is a kindergarten to grade nine school with more than 800 students in a rapidly growing community whose students currently use an undeveloped green space during recess.
- Our grant for Indigenous communities
 went to the Elizabeth Metis Settlement in
 northeastern Alberta who will be using the
 funds to build a skate park for their youth.
 The community elders see a skate park as
 an important opportunity for connection
 and bonding for the community's youth,
 especially as deaths in the community
 continue because of drug overdoses and
 alcohol abuse.

And our grant for rural communities
 went to the community of Ryley in eastern
 Alberta, where the local school that was
 formerly a junior and senior high school has
 been changed to a kindergarten to grade
 nine school for the region and does not have
 any playground equipment for the kids.

Did you know

The community of Ryley received a grant for rural communities to purchase playground equipment for their school.





BUILDING HEALTH EQUITY

Alberta Blue Cross works hand-in-hand with dozens of organizations across the province to collectively make a positive impact in our communities and ensure Albertans have access to programs and services to support and promote their health. Through 2021, we built upon this commitment as we recognized the need to continue to promote health and wellness in spite of the pandemic.



26 young people across Alberta crafted unique text messages designed to connect, encourage and empower young people through the MoreGoodDays program.

CHAMPIONING MENTAL HEALTH

Recognizing that mental health has been an area of particularly high need through the pandemic, we were pleased to sponsor an adaption of the Text4Hope program in 2021 for Alberta youth—who have been significantly impacted during the pandemic by the loss of socialization, routine and extracurricular activities.

The MoreGoodDays program, launched in April 2021 in partnership with the Mental Health Foundation and Kickstand, provides daily text messages delivering advice, support and inspiration to young people's phones. The program was not only adapted to be tailored especially for youth with message content and tone, but the messages were reviewed by 26 young Albertans and designed to connect, encourage and empower. Since it launched, more than 800 Alberta youths have signed up for daily messages.

As a sponsor of the Calgary Counselling Centre, we were pleased to help promote National Depression Screening Day in October, which included providing access to a free and confidential online screening tool. Between October 4 and 10, the tool was accessed by 7,600 Albertans with more than 1,800 individuals downloading a free self-care kit.

One of our new involvements for 2021 was sponsorship of a mental health virtual speaker series with Maskwacis Cultural College, with topics ranging from youth suicide prevention to mental health first aid.

ENGAGING INDIGENOUS COMMUNITIES

Alberta Blue Cross is pleased to have a strong relationship with Indigenous communities across Alberta. In November 2021, we were excited to sponsor the Still I Rise Indigenous youth summit, which engaged students from all over Alberta to participate in a full-day session focused on the importance of physical activity, mental health and well-being.

More than 1,800 Indigenous and non-Indigenous students joined virtually to hear Indigenous elders share their wisdom and to hear Indigenous speakers with the intent to both inform and inspire. The Still I Rise summit not only brings students from across Alberta together but provides the opportunity to support Indigenous and non-Indigenous students alike in walking toward reconciliation.

As a member of the Campaign for a Smoke-Free Alberta, Alberta Blue Cross joined in a new initiative in 2021 called the Keep Tobacco Sacred Collaboration. This community-based program with collaborative leadership and broad participation from First Nations communities across Alberta is intended to advance commercial tobacco use prevention among Indigenous communities by engaging First Nations elders, knowledge keepers and youth to develop and implement local initiatives to prevent and reduce commercial tobacco use and support cultural knowledge restoration of sacred and traditional tobacco.



Students participate in the Still | Rise Indigenous youth summit

PROMOTING SENIORS' WELL-BEING

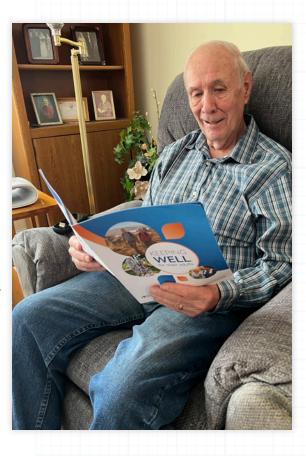
As many of us who have seniors in our lives have witnessed firsthand, the pandemic has taken a significant toll on Alberta seniors in what is now being labelled as "deconditioning"—as many older adults have been living under quarantine and in isolation with reduced access to exercise, activity, socialization and interaction with peers. In many cases, these individuals have subsequently experienced a deterioration in mental, emotional and physical health.

To help address this issue, Alberta Blue Cross worked with the Alberta Injury Prevention Centre on an initiative in mid-2021 to produce a new resource for Alberta seniors called Keeping Well. Based on a resource produced in the United Kingdom, the Keeping Well resource is a 32-page booklet that contains a myriad of useful information for seniors ranging from activity and exercise tips to advice on healthy eating, fall prevention, medication use, vision care, mental health and even avoiding fraud and scams.

Keeping Well is a practical tool to help and encourage seniors to re-engage post-pandemic. With the kind support of Burke Group as a print sponsor, 15,000 copies of the booklet were printed for distribution across the province. Interest in the booklet—which is also available online—has been extremely high, and most of the copies of this booklet have now been distributed across the province.

Did you know

15,000 copies of the Keeping Well booklet were printed and distributed across Alberta.



ADVANCING DIVERSITY, EQUITY AND INCLUSION

As a champion for diversity, equity and inclusion, Alberta Blue Cross has a wide range of involvements across the province.

In 2021, this included sponsoring YWCA Calgary and YWCA Edmonton initiatives, whose mission is to advance gender equity by responding to urgent needs in communities through advocacy and grassroots initiatives. Our sponsorship of the Calgary YWCA's transitional housing program helped with practical needs such as providing individual prepared meals to program participants during the pandemic, as well as initiatives to support mental health among the women including a walking group and the creation of a community garden. In Edmonton, we were a sponsor of the YWCA counselling services program, which offers psychological counselling based on ability to pay, with priority given to those impacted by domestic violence and human trafficking, along with Indigenous and LGBTQ2S+ clients.



The bottom line is all about overcoming barriers to mental health care.

No country anywhere in the world has been able to offer accessible, affordable mental health care for all, and it always has been an ambition of ours to do that."

Dr. Dawn Kingston

Lois Hole Hospital for Women Cross-Provincial Chair in Perinatal Mental Health

As an ally of the Alberta LGBTQ2S+ community, we were pleased to continue to be involved as a supporter of the Calgary PRIDE festival.

In the interest of promoting women's health equity, in 2021 we also sponsored a campaign to support the launch of the new Alberta Women's Health Foundation. The campaign aimed to create awareness of the gaps in women's health and support a commitment to research that will directly target women's health in Alberta.



PROMOTING ACTIVITY AT ALL AGES

The Prescription to Get Active program works with more than 800 clinics across Alberta—providing physicians and health care teams with tools to educate and support their patients on the importance of physical activity regardless of age, by providing 'prescriptions' valid at dozens of recreational and fitness facilities across the province. As a sponsor of Prescription to Get Active, we support its goal in improving the health of Albertans by breaking down barriers supporting community members with access to activities leading toward a healthier life.

Alberta Blue Cross is also pleased to be a long-standing sponsor of the AMA Youth Run Club, in partnership with the Alberta Medical Association and EverActive Schools. The club focuses on encouraging children to get active through a school-based, inclusive physical activity and healthy living program with hundreds of schools across the province—and upwards of 20,000 elementary-age children—participating.





We got our whole school community involved in the run—students, staff and even families (because we ended up running during online school). It was a great way to build community."

Run Club coach



BUILDING STRONG FUTURES

We know that supporting education improves the wellness of our communities. That's why we're proud of the positive impact our long-standing scholarship program has had on the lives of young Albertans.

When Alberta Blue Cross introduced our scholarship program back in 1998 in conjunction with our 50th anniversary, little did we know then the longevity this program would have. Over the years we have evolved and expanded upon this program to serve the evolving needs of young Albertans pursuing post-secondary studies, and we continue to receive a very positive reception to our scholarship program.

Today, our scholarship program funded though our community foundation provides for more than 70 awards annually at more than 30 postsecondary institutions across the province.

As well, through our Indigenous scholarship program, we provide educational support specifically to First Nations, Métis and Inuit post-secondary students.

While the awards coordinated directly through the post-secondary institutions are selected by participating institutions, we coordinate our Indigenous scholarship program directly in consultation with an external selection committee.

MEET ONE OF OUR INDIGENOUS SCHOLARSHIP RECIPIENTS: MICHELLE FOURNIE

Michelle's traditional name is Tahstikiikoonima likkiitstakahkii, which means Centre Pole Offering Woman in the Blackfoot language. She is currently working to support Indigenous students within post-secondary systems at Bow Valley College's Iniikokaan Centre. Michelle is also a full-time graduate student at the University of Calgary. She's currently completing the Master of Education – Educational Research program in Niitsitapii ways.

"It has been a long journey towards me choosing my program and I chose this land-based traditionally directed program because of the decolonized approach to experiential learning," Michelle tells us. "I also chose this program because it is community-based and Indigenous-led. We are all living with the effects of violent interruptions of community-based traditional education systems because of the Indian residential school system, among other oppressive policy measures, to eradicate Indigenous ways of knowing, doing, being and learning.

My passion to reduce barriers for Indigenous students is supported in educational research within this program."

For Michelle, this scholarship is a special one because she explains there are limited funds available for graduate students. "The common belief is that if Indigenous peoples are educated enough to gain employment, all is well," she says. "However, for us to make change in policy, be leaders and influence outcomes, we must be invited to sit at the table."

For now, Michelle recognizes that the invite to sit at the table most often comes after one gets a post-secondary education.
"I am appreciative that this will help me follow cultural protocol for feasting, travelling and ceremony as I make my way through this land-based course. I am very grateful for the opportunity to receive support."



Photo by Chris Bolin



I am appreciative that this will help me follow cultural protocol for feasting, travelling and ceremony as I make my way through this land-based course. I am very grateful for the opportunity to receive support."

Michelle Fournie Indigenous scholarship recipient



BUILDING A BETTER WORLD

Alberta Blue Cross is committed to reducing our environmental footprint in the realization that our actions as an organization impact our environment and we can act together to reduce our impact. Through 2021, we significantly advanced this commitment as we continue to incorporate an environmental sustainability lens across our facilities and operations. We have aligned with the United Nations Sustainable Development Goals to support responsible consumption and production, as well as climate action.

BUSINESS PROCESS EVOLUTION

Our aggressive approach to digitization greatly reinforces Alberta Blue Cross's commitment to environmental sustainability. As we have continued our focus on business process automation and digitization, this effort has substantially reduced our environmental footprint. Coinciding with the pandemic, we placed additional focus on encouraging both customers and health service providers to submit claims to us online, with amazing results. Over 98 per cent of our claims are now submitted online, with most processed in real-time. This not only provides greater convenience to our customers and service providers but reduces the consumption of paper—eliminating tens of thousands of paper claim forms each year.

IMPACT OF WORK STYLES

As we transitioned our team members to working from home through the pandemic, this change has substantially reduced our corporate environmental footprint through a significant reduction in the amount of office supplies consumed. An analysis of our consumption over the last three years reflects the impact of our shift in work styles, which includes our efforts to encourage employees to move away from printer use. Our consumption of white copier paper fell from 7,620 packages in 2018 to just 400 over the first eight months of 2021. Our consumption of office supplies has seen a comparable reduction with a 90 per cent reduction between 2018 and 2021.

The transition to working from home is also reflected in a significant reduction in the generation of office waste, such as paper to be recycled. Our monthly waste management average costs dropped from approximately \$5,700 per month in 2019 to approximately \$2,500 per month in 2021.

Ongoing recycling programs include initiatives to ensure commercial type waste, such as batteries, paint, lighting ballasts, appliances and cardboard are properly disposed of; as well as an employee led zero-waste box program with recycling bins for collecting and recycling pens, markers, highlighters and other writing instruments. We also have long-standing programs to recycle all office paper and beverage containers.

THINKING GLOBALLY, ACTING LOCALLY

We recognize that as an organization, we have a responsibility to reduce our footprint and increase our energy efficiency in the interest of climate action.

Through 2021, we have continued to make improvements within our facilities to reduce energy consumption. This includes converting to LED lighting fixtures, which has reduced lighting power consumption by 50 per cent, HVAC improvements and upgrades to high efficiency boilers that deliver a 20 per cent increase in efficiency to 95 per cent, upgrades to reduce water consumption and refurbishment initiatives through which we are reusing approximately 40 per cent of our modular workstation furnishings.

As we modernize our facilities, we are also making increased use of window glazing systems and increasing building envelope insulation—anticipating a reduction of approximately 20 per cent in reduced electricity and natural gas consumption.

We've aligned with the United Nations Sustainable Development Goals to support responsible consumption and production, as well as climate action.



RESPONSIBLE CONSUMPTION AND PRODUCTION



CLIMATE ACTION



BUILDING COMMUNITY FROM WITHIN

At Alberta Blue Cross, our team members share our passion for making a positive difference in the communities we serve and play an active role in our community involvements. Our employees are true champions for our communities.

HEARTS OF BLUE: LEADING WITH COURAGE AND COMPASSION

Created in 1998, Hearts of Blue is an independent, employee-led charity funded through employee donations, with an annual match from our community foundation. Hearts of Blue provides support to grassroots community organizations across the province. We support organizations ranging from homeless and women's shelters to organizations that support children and Albertans with disabilities.

Despite the pandemic inhibiting our ability to gather in person, our Hearts of Blue employee-led charity had a very busy year through 2021. We expanded our donations beyond Edmonton, Calgary and our regional office locations—supporting more than 40 charitable organizations across the province including in Peace River, Lloydminster, Brooks, Hinton, Camrose, Wetaskiwin, Fort McMurray, Sylvan Lake and other many communities across Alberta.

Prior to the pandemic, we hosted casual for a cause days once per month where our team members could dress casually in exchange for donating to a charitable organization selected by our Staff Association. In 2021, we were thrilled to bring back our monthly casual for a cause fundraisers, albeit with most employees now working from home, casual days are now the standard rather than the exception. By the end of 2021, our employees donated more than for \$15,000 for ten different charitable organizations—an amount matched by our community foundation.

We also continue to support our employee teams. While our Row For Kids team in support of the Stollery Children's Hospital has been on hiatus during the pandemic due to the rowing event being suspended, our cycling team in support of the MS Bike Ride event still proceeded with a modified event.

Amanda Croot and the Hearts of Blue team made a delivery to the Calgary Seniors Resource Society for their new seniors housing facility. In spite of the pandemic, we also continue to host a very successful annual employee United Way campaign and continue to promote our Partners for Life program in support of Canadian Blood Services.



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 5,000 small and large employer group plans, individual plans and government-sponsored programs. In 2021, Alberta Blue Cross processed more than 71.7 million claim lines with a value exceeding \$3.3 billion.

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





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