



Growing
with our customers
and communities

Who we are

Alberta Blue Cross® is the largest provider of health benefits in Alberta. We're proud to build on a 77-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.



The Imagine Canada Trustmark is a recognized symbol of excellence in community impact in Canada.



\$50,000
distributed through the
**Community Wellbeing
grant program**
in 2024



\$65,219

donated to 75 organizations
through our Employee Giving campaign

\$250,000

distributed to 5 community
infrastructure projects
through the Built Together program



115 applications
for our Built Together program

\$21,581

raised for
10 organizations
through Care for
a Cause



\$85,957

donated to 66 organizations
through Hearts of Blue

Table of contents

INTRODUCTION	4	ENVIRONMENTAL COMMITMENTS	28
<hr/>		<hr/>	
Structure and strategy	5	Growing sustainably	29
The ABC Benefits Corporation Foundation	6		
Where our impact begins	7	OUR AMBASSADORS	31
		<hr/>	
PROGRAMS	8	Growing through our people	32
<hr/>		ABOUT US	35
Growing through action	9	<hr/>	
PARTNERSHIPS	16		
<hr/>			
Growing through collaboration	17		
SCHOLARSHIPS	24		
<hr/>			
Growing future leaders	25		

Introduction

As Alberta's leading benefits provider, we at Alberta Blue Cross have embraced a broader purpose as a champion for wellbeing. Nowhere is this purpose more evident than through our commitment to the communities we serve. As Alberta grew in 2024, both in terms of provincial population and economy, our role and presence in the communities we serve also grew at an unprecedented rate.

We recognize that we can accomplish more through collaboration. That's why we work with dozens of community partners across Alberta to promote active living among children and youth, fostering mental wellbeing, advancing women's health, supporting seniors' wellness, championing tobacco reduction and injury prevention and promoting wellbeing among Indigenous communities. In 2024, we worked with more than 100 diverse organizations across Alberta through partnerships and sponsorships to help Albertans live their best lives.

At the same time, we work directly to positively impact the lives of Albertans through programs, including the very popular Alberta Blue Cross Built Together grant program, our Community Wellbeing grant program and our long-standing scholarship programs. As a testament to the increasing popularity of these programs, the number of applications we received for our programs in 2024 reached a level we have never seen before.

Community involvement is not only a corporate commitment for Alberta Blue Cross, but it is one of our shared values that our employees live day in and day out. Through 2024, many of our team members selflessly gave their time, talents and resources as we supported a wide range of charitable organizations through our giving campaigns. Our employee-led Hearts of Blue Charity made a record 66 donations to grassroots organizations across the province.

At Alberta Blue Cross, we recognize that the positive impact we make on our communities is not only a win for Albertans but has a positive return on investment for our organization through increased trust, goodwill and social licence with our stakeholders. As a purpose-driven organization, we are committed to continuing to build upon this commitment for the good of our customers and communities.

As Alberta continues to grow, so too does our commitment to our communities.

BRIAN GEISLINGER

Senior vice-president,
corporate relations and
community engagement
Alberta Blue Cross

Structure and strategy



The ABC Benefits Corporation Foundation

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

- Created in 1998 on the 50th anniversary of Alberta Blue Cross
- Overseen by an independent volunteer Board of Directors
- Provides Alberta Blue Cross with a mechanism to sustainably support community engagement

The ABC Benefits Corporation Foundation Board of Directors

RAY PISANI Board chair	SHARON CARRY Director	ROBERT CARWELL Director
TANYA OLIVER Director	SCOTT THON Director	MARK KOMLENIC Director

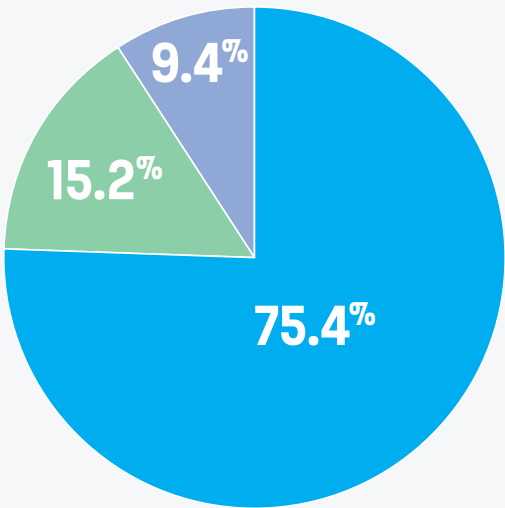
SUSTAINABLE DEVELOPMENT GOALS

We align our community impact initiatives with the UN Sustainable Development Goals of good health and wellbeing, quality education and reduced inequalities.

GOOD HEALTH AND WELLBEING

REDUCED INEQUALITIES

QUALITY EDUCATION



As audited by the London Benchmarking Group

Where our impact begins

Health and wellness promotion

To fulfill our purpose and legislative mandate, our activities, including leading and supporting province-wide health and wellness initiatives, are focused on:

- Helping people with chronic health challenges get access to health and wellness resources and services
- Creating better access to post-secondary education to ensure intergenerational wellbeing and socio-economic equity
- Encouraging youth to build healthy habits
- Supporting seniors in maintaining lifelong wellness
- Helping families and communities get access to active living opportunities

Corporate social responsibility

Our activities focused on helping our community at large through:

- Employee citizenship and volunteerism
- Ongoing initiatives to reduce our environmental footprint
- Advancing diversity, equity and inclusion within our organization and our communities
- Living our commitment to reconciliation with Indigenous communities



Programs



Growing through action

Our community programs nurture positive change across Alberta. From accessible spaces to celebrating wellness champions, we support initiatives that help communities thrive. Together with our partners, we support environments where everyone can live well and flourish.

Built Together program: Building spaces that bring communities together

Our Built Together grant program aims to improve community wellbeing by making active spaces more accessible for Albertans.

Since its introduction in 2013, the program has supported more than 50 community infrastructure projects with a total funding of more than \$2.65 million.

Each year, we provide \$50,000 in grants to projects in Edmonton, Calgary, a secondary city, a rural community and an Indigenous community.

These projects might include the first playground in a new community, a skatepark that sparks healthy lifestyles or an outdoor gym that makes fitness accessible.

In 2024, we received 115 applications, the highest number since 2015. We also received 12 applications from Indigenous communities, more than double the number from 2023.

What's inspiring is that nearly half of these applications came via word of mouth—reflecting the trust that Albertans have in us to support their communities.

This year's selection process was a bit different from recent years. Our Community Impact team was joined by 10 Alberta Blue Cross employees on the panel.

OUR 2024 GRANT RECIPIENTS ARE:

- Dementia Inclusive Park, Calgary
- Norwood School playground redevelopment, Edmonton
- Jasper Skatepark Improvement Initiative, Jasper (secondary city)
- Salt Prairie Settlement playground (rural community)
- Big Horn First Nation playground redevelopment project (Indigenous community)



"We cannot express how grateful our committee is to be the recipient of Built Together during this difficult time in Jasper's history and in the aftermath of the devastating wildfire of 2024."

– Darrell Savage, president, Jasper Skatepark Committee

DEMENTIA INCLUSIVE PARK, CALGARY

This innovative project by the Alzheimer's Society of Calgary is Canada's first public dementia inclusive park space.

Currently, 20,000 Calgarians live with dementia. Albertans are also being diagnosed at a rate 286 per cent higher than any other Canadian province or territory.

Individuals with dementia face barriers in everyday public spaces, including being overwhelmed from constant stimulation and busyness, navigation challenges, increased likelihood of getting lost and a lack of seating areas.

The design for this new Dementia Inclusive Park will include safety and sensory features and increased signage. It will include elements such as wander loops, colourful pathways, murals, benches, swings and other all-ages play features.

The park will be in a low-income area in east Calgary, chosen because of its proximity to senior residences and support programs and accessibility. The project has support from diverse stakeholders, including Caregivers Alberta, the Calgary Parks Foundation, the Dementia Network of Calgary and the University of Calgary.



“On behalf of everyone involved, we extend our heartfelt gratitude to Alberta Blue Cross and the Built Together program for your generous support in partnering with us and the Parks Foundation to create Canada's first dementia-inclusive park in Calgary,” says Barb Ferguson, executive director of Alzheimer Calgary. “Your commitment to creating a more compassionate community is truly inspiring, and your contribution will leave a lasting impact on the lives of so many. Thank you for making this groundbreaking vision a reality.”

NORWOOD SCHOOL PLAYGROUND DEVELOPMENT, EDMONTON

Norwood School's aging playground is at the end of its life and needs to be replaced for the safety of the children using it. The school's 276 students come from a range of cultural, linguistic and religious backgrounds, and also live with various cognitive, social, sensory or physical disabilities. The new, accessible playground will not only benefit Norwood's students but also the nearby childcare centres and families in the surrounding neighbourhoods.

This inner-city project presented a compelling case given the socio-economic challenges faced by the community. Most families have little discretionary income or time to volunteer and organize fundraising. The current cost of living makes fundraising even harder.



"Playgrounds give children a safe place to develop physical abilities, social skills and have fun. Downtown is in desperate need of clean, positive, safe places that are vibrant. Without Alberta Blue Cross our intended project would not be possible. Thank you for supporting our community and our school," says Amber Michielsen, president of Parents Actively Creating Educational Experiences Society (PACEES).

JASPER SKATEPARK IMPROVEMENT INITIATIVE, JASPER (SECONDARY CITY)

Jasper's community needs well-rounded recreational facilities to promote social connection and recovery from the events of recent years, including the pandemic and the 2024 wildfires. The Jasper Skatepark Committee's decade-long dedication, through countless fundraisers and grant applications since 2013, showed us how much this meant to local families.

Construction was underway when wildfires hit the town in the summer of 2024. Thankfully, the site was not damaged, but the committee wasn't able to complete it either. This new development in Centennial Park aims to replace an existing modular outdoor skateboarding facility with a modern concrete at-grade facility.



"After 10 years of fundraising and planning, we're finally realizing our dream of building this state-of-the-art skatepark and we know that Jasper and its visitors will greatly benefit from this facility for decades to come," says Darrell Savage, president of Jasper Skatepark Committee.

SALT PRAIRIE SETTLEMENT PLAYGROUND (RURAL COMMUNITY)

The existing playground in this northern Alberta community has well outlived its usefulness and the deteriorated wooden structure currently in place is unappealing, unsafe and doesn't meet the needs of the residents.

The new facility will be engaging, spacious and inclusive. The new design includes standard playground features that support active play, along with many adaptations and elements specifically for individuals with disabilities.



"Projects like these are often costly and, without the financial backing of organizations like Alberta Blue Cross, small rural communities like ours would find it challenging to undertake such vital projects," say Ana Bruce and Ann Wallace of the Salt Prairie Settlement Community Club. "We're deeply appreciative to have been awarded this Built Together grant from Alberta Blue Cross."

BIG HORN FIRST NATION PLAYGROUND (INDIGENOUS COMMUNITY)

Big Horn 144a is a reserve of the Stoney Nakoda First Nation. Its land is shared by Bearspaw, Chiniki and Good Stoney First Nations (formerly Wesley First Nations). The current community playground is limited and deteriorating, leaving children, youth and families without infrastructure that supports active living.

The new playground will feature traditional play structures such as swings, climbing walls and slides, as well as multipurpose exercise equipment for fitness activities. It'll also have sensory and imaginative play elements to support varying needs, resulting in a comprehensive space that addresses the holistic, spiritual and active living requirements of all.



"Thanks to our friends and partners at Alberta Blue Cross for their generous financial support and belief in our project. Their commitment to our project is the final piece of the puzzle we need to build an accessible playground on the Big Horn First Nation," says Kevyn Timmons, manager of the Big Horn and Stoney Health/Education teams.

COMMUNITY WELLBEING GRANT PROGRAM: EMPOWERING ORGANIZATIONS THAT DRIVE POSITIVE CHANGE

Launched in 2023 to celebrate Alberta Blue Cross’s legacy of giving back to the communities, the Community Wellbeing grant program has grown from a one-time initiative into a lasting commitment to support Alberta-based organizations that promote community health and wellbeing.

In 2024, we received an overwhelming number of deserving applications, more than 650 of them. As a result, we expanded the program from 30 to 50 grants of \$1,000 each—a change that we’re committed to continue in the coming years.

These funds will be used for a variety of purposes, including enhancing sensory friendly environments for autistic individuals, mental health initiatives and suicide prevention training for first responders, creating hygiene kits, procuring supplies to help seniors get more active through games and more.

THE NUMBER OF RECIPIENTS PER REGION WERE AS FOLLOWS:

<div>5</div> <div>Edmonton</div>	<div>10</div> <div>Calgary</div>	<div>17</div> <div>Central Alberta</div>	<div>3</div> <div>Fort McMurray</div>
<div>1</div> <div>Grande Prairie</div>	<div>1</div> <div>Lethbridge</div>	<div>1</div> <div>Medicine Hat</div>	<div>9</div> <div>Northern Alberta</div>
<div>1</div> <div>Red Deer</div>	<div>2</div> <div>Southern Alberta</div>	<div></div> <div>We're proud to support the heartening work of these organizations. The full list of 2024 grant recipients is available on our site.</div>	

Faces of Wellness: Celebrating everyday heroes who inspire wellbeing

Since 2021, our Faces of Wellness program has been celebrating Albertans who champion wellness in their communities. What makes this program special is how often community members step forward to nominate those quiet heroes who might never put themselves in the spotlight.

In 2024, the program continued to showcase individuals who demonstrated the courage to embrace healthier lives—whether it was making positive lifestyle changes, promoting health causes, making the most of life while living with a chronic condition, standing up for mental health or being a role model for others.

Selected from over 250 personal stories, winners were nominated by friends, colleagues and community members who witnessed their impact firsthand. Of these, 60 were recognized as runners up, 10 were awarded as finalists and one was recognized as our grand prize recipient.

SOME OF OUR 2024 FINALISTS INCLUDE:

- **Brenda McCaw, St. Albert**

Brenda and her family experienced an unimaginable loss, that of their teenage daughter in an automobile accident. Brenda found courage to drive purposeful action, establishing an organization to promote safe driving and injury prevention among other young drivers.

- **Paul Wagman, Calgary**

Paul encountered the challenges of post-traumatic stress disorder during his career as a first responder. He founded Wayfinder Wellness Society, creating a safe space and resources for others dealing with similar mental health challenges. In the last year, Paul's organization has served over 1,400 people through events and workshops.

- **Vanessa Marshall, Edmonton**

Vanessa wants to leverage her success as an Indigenous entrepreneur to give back to the community. She creates ethically and sustainably made wellness products that reflect traditional values while supporting community growth. Her company, which is also a Certified B Corporation, is not only dedicated to reducing plastic waste and carbon emissions, but also offers robust benefits, living wages and schedule flexibility to its 13 full-time staff.

- **Marlon Ortiz Californias, Edmonton**

Marlon champions diabetes awareness as a post-secondary student living with the condition. He develops campus initiatives and his group, in collaboration with the Juvenile Diabetes Research Fund, donated over \$1,000 toward research and providing resources to individuals who needed them. He wants to use his education in kinesiology and his personal experience to support others on their wellness journeys.

- **James Scott, Coaldale**

James inspires active aging at 79, running marathons while transforming his local senior centre. He has trained over 1,100 seniors in strength training, walking and fitness protocols, and helped people conquer their challenges with substance abuse through running. In one case, he even helped a young woman clear the Alberta Physical Readiness Evaluation for Police Officers exam.

Every inspiring story can be found at facesofwellness.ca.



Meet our 2024 Faces of Wellness grand prize recipient, Zachary Weeks

Born with cerebral palsy, Zachary has become a powerful voice for accessibility and disability rights. His impact extends from consulting on major projects like Rogers Place to serving on City of Edmonton's Accessibility Advisory Committee since 2013. Beyond his advocacy work, which earned him the Queen's Diamond Jubilee Medal in 2012, Zachary redefines wellness through his joy for life, love of family and friends, and passion for public speaking and gaming. "If you don't believe me, just spend 5 minutes with him!" his nominator says.

Partnerships



Growing through collaboration

Strong partnerships deepen our roots in communities. By joining forces with organizations that share our vision, we enhance health initiatives, strengthen support networks and create lasting impact. Together, we're cultivating wellness solutions that reach every corner of our province.

Advancing women's health initiatives

Women's health is the foundation for thriving communities. Yet, it's often overlooked. That's why Alberta Blue Cross is committed to providing resources, education and services that empower women to take control of their health.

As a founding sponsor of Between Us: Mind and Body Talks, we helped create a safe space for open conversations on topics like menopause and heart health. In 2024, more than 3,000 individuals benefited from these expert-led virtual sessions in partnership with the Lois Hole Hospital Women's Society.

Only 8 per cent of Canadian health research funding focuses on women's health. That drives our support for the Alberta Women's Health Foundation's International Women's Day campaign, amplifying messages around #BreakingTheBias and #RefocusingTheResearch.

Our commitment to United Way's Period Promise Initiative is tackling period poverty head-on by providing free menstrual products in schools and public spaces. Our role as a founding sponsor is particularly important to us, given how nearly 1 in 4 menstruating Canadians struggle to afford these essentials. We're also committed to making a meaningful difference internally, offering free products in all our office washrooms.

Our support of YW Calgary's Whisper Gala has helped the organization assist more than 7,800 women and their families transition from crisis to stability in 2024, demonstrating how targeted support can create lasting change in our communities.



Only 8 per cent of Canadian health research funding focuses on women's health.

Nurturing active youth

For over a decade, our Built Together program has been transforming communities by funding active living projects across the province—many of which are particularly geared toward children and youth.

The power of community infrastructure to support healing and connection was particularly evident in Jasper, where a much-needed modern skatepark project is finally becoming a reality after years of advocacy. When wildfires devastated the town in 2024, the project faced uncertainty but thankfully, the construction site was spared.

Our ongoing sponsorship of the Alberta Summer and Winter Games and Alberta Indigenous Youth Games is key to supporting active living among the youth in the province.

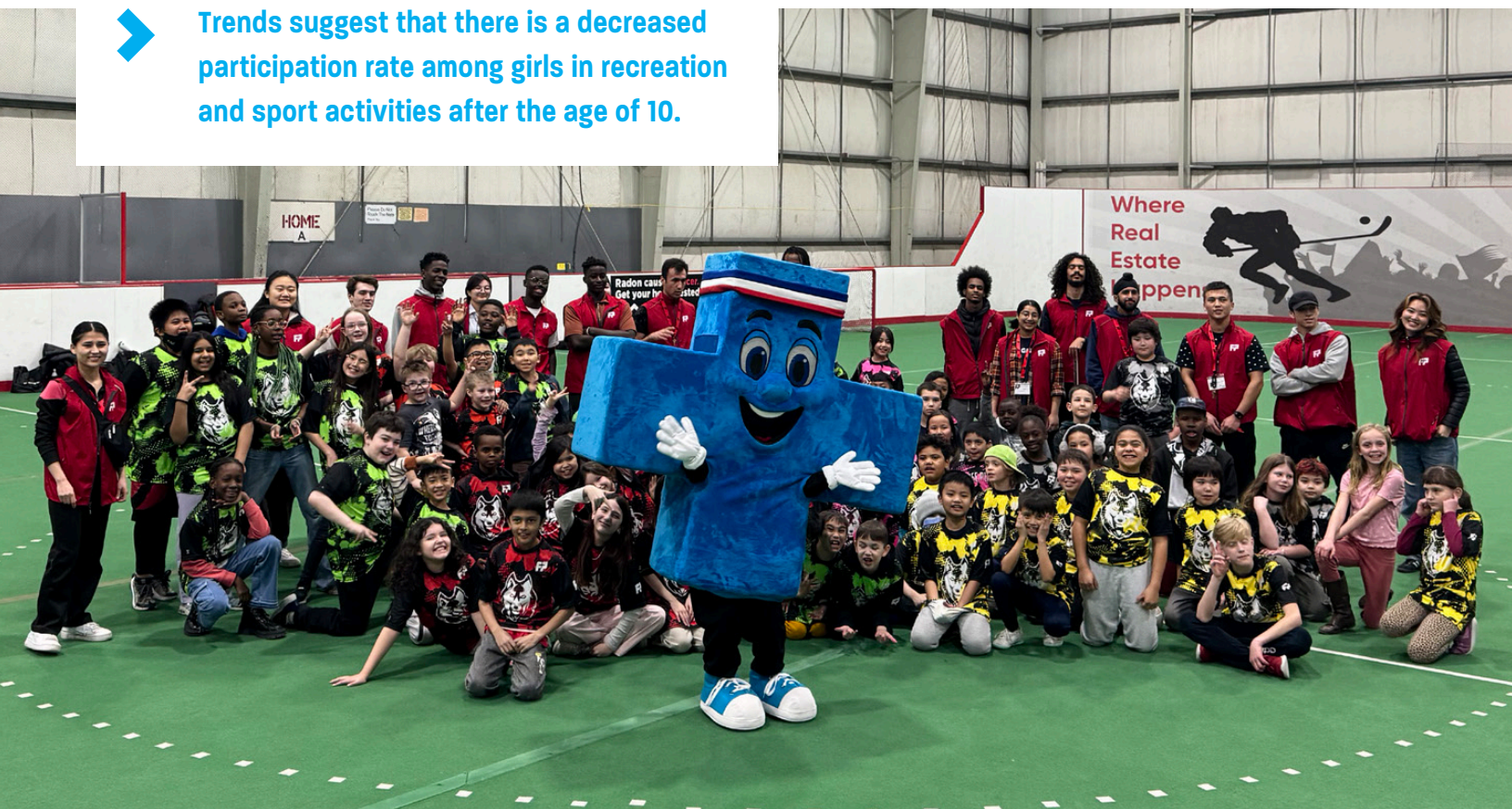
Our partnerships extend across the province, including Alberta Medical Association's Youth Run Club, Sport Calgary and Free Play for Kids in Edmonton.

In 2024, more than 300 schools, including 29 Indigenous schools, with 16,000 students committed to participate in the Youth Run Club that was facilitated by Ever Active Schools.

Trends suggest that there is a decreased participation rate among girls in recreation and sport activities after the age of 10. We also sponsor the City of Grande Prairie's Girl Zone initiative, which provides a non-judgmental space for girls to explore a variety of activities under the guidance of instructors.



Trends suggest that there is a decreased participation rate among girls in recreation and sport activities after the age of 10.



Strengthening mental wellbeing

Through our Community Wellbeing grant program, we've expanded our reach to numerous grassroots organizations that promote the mental wellbeing of their communities.

In 2024, we awarded \$1,000 grants to 50 organizations across Alberta, supporting their work in mental and physical wellbeing.

Working with the Calgary Counselling Centre, we've been able to support a free online depression screening tool for National Depression Screening Day.

As the social media sponsor, we encouraged individuals of all ages to take the three-minute self-assessment, which is available in 6 languages, including English, French, Chinese, Punjabi, Spanish and Ukrainian.

More than 3,200 Albertans participated in the 2024 edition of the event in October.



More than 3,200 Albertans took a quick self-assessment using a free online screening tool as part of National Depression Screening Day.



We've also sponsored the Canadian Mental Health Association's Working Stronger Conference and YMCA's YMind, a free mental wellness program in Wood Buffalo, furthering access to mental health resources that support teens and young adults.

From partnering with the Mental Health Foundation and Alberta Injury Prevention Centre to sponsoring Mental Health Awareness Month and the YEG Mental Health Awards, we continue to champion mental wellbeing as a fundamental part of overall health.



Reducing tobacco use

Despite decades of work to reduce tobacco consumption, tobacco remains the leading cause of preventable death and illness in Alberta and across Canada. It claims the lives of more than 4,000 Albertans each year.

As a member of the Campaign for a Smoke-Free Alberta, we support initiatives like the Alberta Lung Association's Breathe Smart program, educating students about the dangers of smoking and vaping. Almost 6,000 students and teachers took part in over 119 sessions.

We also proudly sponsor the Keep Tobacco Sacred Collaboration, which honours the traditional role of tobacco in Indigenous cultures while raising awareness of commercial tobacco risks.

Additionally, we administer the AlbertaQuits program on behalf of Alberta Health Services, providing valuable cessation support through our benefit plans.



Enhancing wellness for seniors

We recognize that wellbeing doesn't have an age limit. That's why we're committed to supporting older adults through partnerships that promote active and independent living.

In 2024, we joined the Kerby Centre to celebrate Active Aging Week, sponsored the Top 7 Over 70 Awards in Medicine Hat and supported the Alberta Caregivers' Association Conference, recognizing the crucial role caregivers play.

We also partnered with the Alberta Injury Prevention Centre to sponsor Fall Prevention Month, addressing one of the leading causes of injury among seniors. As part of this partnership, over 33,000 Keeping Well booklets were distributed. The booklet offers older adults the information and tools they need to regain or stabilize their strength and balance.

A key milestone this year was our support for Canada's first Dementia Inclusive Park in Calgary, developed in collaboration with the Alzheimer's Society of Calgary, through our Built Together grant program. This groundbreaking initiative ensures community spaces are accessible to individuals living with dementia.



"The accomplishments of these individuals are truly inspirational. They are making a difference in our community every day and contributing to our economic and social fabric in a myriad of ways."

– Monica Zurowski, chair, Top 7 Over 70



Walking with Indigenous communities

Alberta Blue Cross is committed to building strong relationships with Indigenous and Métis communities, guided by our Indigenous Pathway, which reflects our commitment to Reconciliation.

In 2024, our Built Together grants helped fund projects in Indigenous communities, supporting accessible and inclusive spaces that promote wellbeing.

We're also proud sponsors of the Alberta Indigenous Youth Games and Alberta Indigenous Mature Games, fostering sport and cultural connection.

More than 1,500 athletes participated in the Alberta Indigenous Mature Games, while over 5,000 competed in the Youth Games 16 competitive sporting disciplines.

Recognizing the importance of health equity, we've continued to support initiatives by Fresh Routes Calgary, Bent Arrow Traditional Healing Society, Red Road Healing Society and the Alberta Native Friendship Centres Association. These partnerships address food security, access to healthcare and community wellbeing among both urban and rural Indigenous populations.





More than 6,500 athletes participated in the Alberta Indigenous Games.



Scholarships

Growing future leaders

Education plants the seeds for healthier communities. Through our scholarship programs, we help remove financial barriers to post-secondary education, nurturing tomorrow's leaders. We're especially proud to support Indigenous students in their academic journeys, nurturing diversity in the future.

Alberta Blue Cross scholarship program

Since 1998, Alberta Blue Cross has supported young Albertans pursuing post-secondary studies through our scholarship program. Each year, we provide more than 80 scholarships for students at every accredited post-secondary institution across the province.

Over the life of this program, we have awarded more than 1,500 scholarships with a value of well over \$2 million through our community foundation.

These scholarships are our investment in the continued economic prosperity of our province.

Ranging from \$750 to \$1,500 each, these scholarships are awarded to full-time students based on academic achievement and financial need. All the awards are administered directly through the accredited post-secondary institutions.



"Thank you, Alberta Blue Cross, for your generous donation towards my education. With this, I am thankful that the stress of funding my education will no longer affect my ability to focus on my schooling. Even when my education is complete, I will have more time to build my future, working in my desired field instead of having to pay off loans."

– **Olivia Beaver-Whyte**, an Alberta Blue Cross scholarship recipient and a Bachelor of Science in Biological Science student at Red Deer Polytechnic

Alberta Blue Cross Indigenous Scholarship Program

One of the fundamental principles of our Indigenous Pathway is ***“nothing about us without us”***. Keeping that in mind, in 2024, we restructured our Indigenous Scholarship Program selection committee to add Indigenous perspectives.

While our prior committee was comprised of members with expertise in Indigenous education, our new committee includes representatives of the Indigenous student centres from NorQuest College, the University of Alberta and Bow Valley College with lived experience.

We have also integrated the Seven Sacred Teachings—love, respect, wisdom, honesty, humility, courage and truth—as a consideration for our scholarship review and selection criteria.

In 2024, we had exceptionally high interest in the program with a record 73 applications, including 21 youth applications. This was only possible because of the increased collaboration with our Indigenous community partners, who promoted the program on our behalf.

Each of these inspiring individuals is not only furthering their own growth but also enriching their communities through culture, leadership and service.

ROBERT TATE

Robert Tate’s commitment to Indigenous traditions and community support is remarkable. He volunteers at sweat lodges, pipe ceremonies and Sundances in and around Edmonton. His advocacy extends to supporting Missing and Murdered Indigenous Women and Girls (MMIWG) events at Concordia University of Edmonton, where he is also studying to get his Doctor of Clinical Psychology. He volunteers with Soloss to assist the unhoused. At Niginan Housing, he facilitates Sharing Circles for First Nations, Métis and Inuit men who are newly housed. With a passion for justice, he hopes to use his education to support Indigenous people within the prison system.

MEL-LISA BELCOURT

As a single mother of four and the first in her family to pursue a Bachelor of Arts in Indigenous Social Work from Maskwacis Cultural College, Edmonton-based Mel-Lisa Belcourt embodies determination. She works with Asikiw Mostos O’pikinawasiwin (AMO) Society in Louis Bull, helping to bring children in care back to their communities through preventative programs and family support. She has also volunteered with Samson Cree Nation, serving at community events, and remains actively involved in her children’s sports.

Congratulations to all our incredible scholarship recipients!



Jordan Chayer

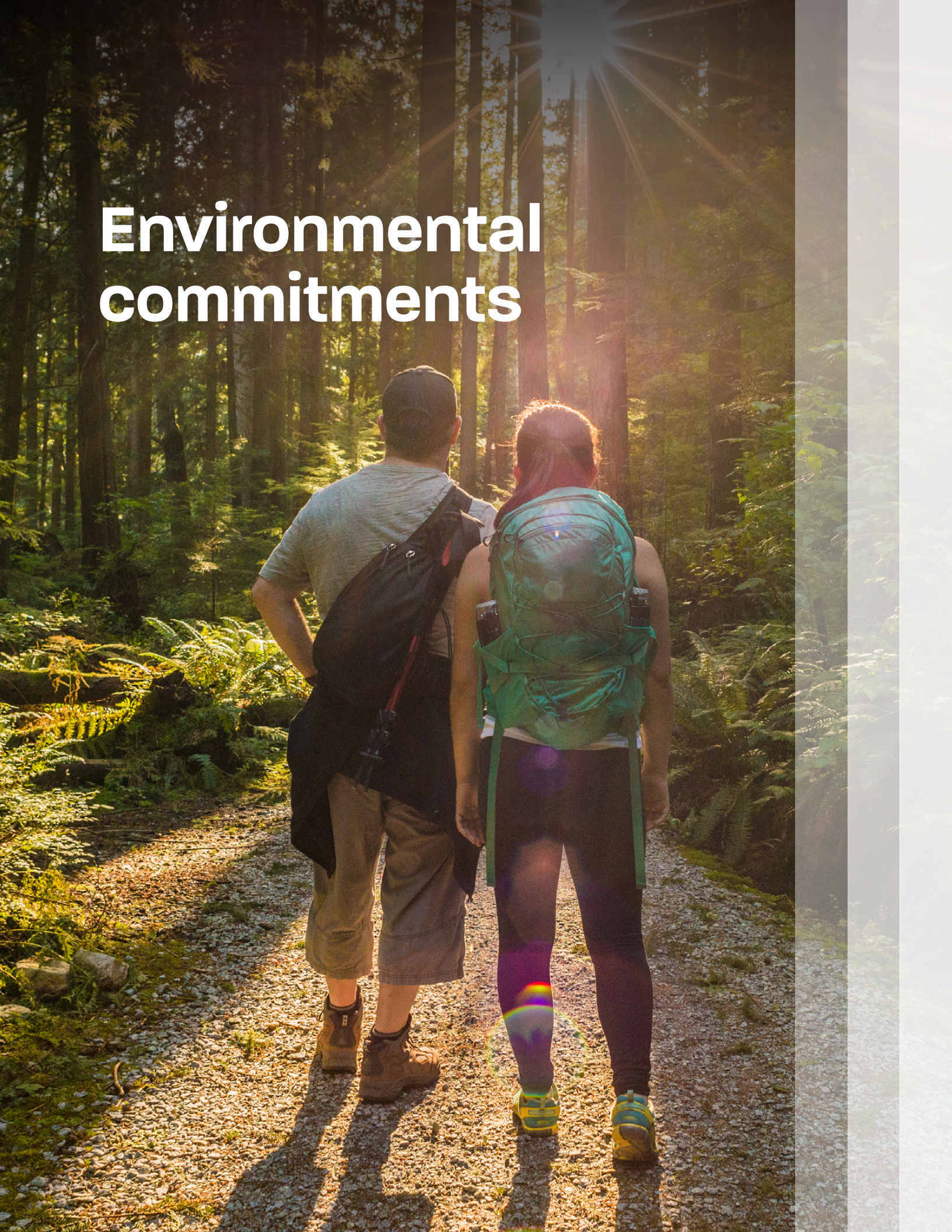
At just 19 years old, Jordan Chayer is already making a significant impact in the community. Jordan is currently enrolled in the Aboriginal Teacher Education Program at the University of Alberta. From organizing fundraising events to supporting local families to personally donating time and resources to the unhoused in Edmonton, Jordan is committed to helping those in need. With a strong academic drive, Jordan is working towards achieving first-class standing in studies.



"The financial aid from this scholarship would serve as a crucial means to ensure that I can fully engage in my academic pursuits without being burdened by financial constraints."

– Jordan Chayer, 2024 Alberta Blue Cross Indigenous Scholarship Program recipient

Environmental commitments



Growing sustainably

Our commitment to community wellbeing includes taking real action for the environment. Through measurable actions and sustainable practices, we're helping create a healthier planet for future generations.

At Alberta Blue Cross, we know that Environmental, Social and Governance (ESG) metrics have become a central theme at organizations, ensuring best practices for positive impact.

As an organization committed to transparency and accountability, we understand the value of this framework. It's why we introduced our ESG Framework in 2024, shaped by four key principles:

1

Relevance

We built a framework that reflects our unique materiality priorities, aspects that matter to our organization.

2

Sustainability

We are committed to ensuring that our framework has long-term, measurable impact.

3

Meaningful action

We are committed to making our ESG framework meaningful to our employees, customers and communities.

4

Practicality

Our ESG framework will continue to evolve. We operate in a provincial economy that is significantly driven by natural resources and our framework strikes a balance between practicality and supporting responsible natural resource development.

Keeping in mind these four factors, our ESG Framework draws heavily on our community engagement practices and our commitment to help Albertans live their best lives.

Our focus areas include social impact, governance and the environment.



SOCIAL IMPACT: SUPPORTING THE WELLBEING OF ALBERTANS

Employee experience

We assess the engagement of our work force through our annual team member survey. Employee experience is at the heart of our research work too. Our latest report, “Creating a high performing work force: The importance of a wellbeing strategy”, had a clear message: Businesses thrive when they commit to wellbeing, regardless of company size.

Promoting active living and wellbeing

We continue to invest heavily in our efforts to advance health equity, access and affordability. All our community investments align with the UN Sustainable Development Goals of:

- good health and wellbeing
- quality education
- reduced inequalities

The impact of these initiatives is assessed annually by the London Benchmarking Group.

Supporting Indigenous communities

In fulfilment of our Indigenous Pathway, we allocate at least 15 per cent of our annual Community Impact budget to advancing Diversity, Equity, Inclusion and Reconciliation. We actively monitor progress on these commitments annually.

Support for local communities

Given that we are based in Alberta, 100 per cent of our community engagement efforts are directed by default toward supporting the communities we serve.



ENVIRONMENT: PROTECTING OUR SHARED TOMORROW

Resource management

We look inward, holding ourselves accountable to reduce our resource consumption and overall environmental footprint. We report our environmental initiatives and progress annually.

Greenhouse gas emissions

We measure our natural gas, electricity and water consumption alongside our mileage and air travel with the intent of monitoring our outputs and identifying efficiencies.



GOVERNANCE: EARNING TRUST THROUGH TRANSPARENCY

Customer privacy

We are committed to best practices in governance, including tracking of key privacy metrics to proactively manage and reduce incidents. We recognize that safeguarding customer privacy is critical to our business.

Ethics

With ethics as a key principle of effective governance, we assess adherence to our Board of Directors’ Code of Conduct annually. The code includes considerations such as conflict of interest, ethics, accountability and transparency, besides ethical investment practices related to our reserve fund.



Our ambassadors

Growing through our people

At Alberta Blue Cross, our employees bring our community commitment to life. Through matching programs and employee-driven initiatives, we amplify their passion for positive change. Together, we're creating deeper connections in the communities where we live and serve.

Employee giving: Supporting what matters most to our people

Our employees are at the heart of community impact. Through our annual employee giving campaign, we match up to \$100 of their donations through our community foundation to causes they care about.

In 2024, our employees made 235 donations, raising a total of \$65,218.88, a 56 per cent increase over the prior year's campaign.

The top five charities that received these donations were:

- Hearts of Blue
- Canadian Cancer Society
- United Way of the Capital Region
- Edmonton Gleaners (Edmonton Food Bank)
- Movember Canada





Care for a Cause: Meaningful impact together

Since 1993—and regularly since 1999—we have supported a local charity on a monthly basis, with our foundation matching their donations. In 2024, Care for a Cause raised a total of \$21,585.10 for 10 charities.

When wildfires swept through Jasper National Park, we chose the Canadian Red Cross, our team members donating more than \$5,000. With matching contributions from our community foundation, the Government of Alberta and the Government of Canada, these individual donations were effectively quadrupled.

Later that summer, we joined a coalition of Edmonton businesses for a special fundraising campaign for Jasper. Our foundation contributed \$50,000 and sponsored a benefit concert with proceeds going to the Jasper Fire Caring Community Fund.

Partners for Life: Saving lives, one donation at a time

As a long-standing champion of the Canadian Blood Services Partners for Life program, Alberta Blue Cross employees collectively donated blood 138 times through 2024—recognizing that a single donation can save up to three lives.

Hearts of Blue: A strong foundation for lasting community support

Real change happens when support is consistent. Our employee-led charity, Hearts of Blue, made a record 66 donations in 2024 across Alberta, totalling \$85,957.24.

This included donating \$30,000 to 10 emergency shelters during the holiday season.

It was also a big year for our Hearts of Blue's Days of Giving, with multiple group volunteering opportunities for our team members. With most of our team now working remotely, these initiatives have become a great way to build connection between colleagues and community impact.



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 customers with coverage through more than 5,700 small and large employer group plans, individual plans and government-sponsored programs. In 2024, Alberta Blue Cross processed more than 83.6 million claim lines with a value exceeding \$4.3 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 wellbeing of our communities.



®*The Blue Cross symbol and name are registered marks of the Canadian Association of Blue Cross Plans, an association of independent Blue Cross plans. Licensed to ABC Benefits Corporation for use in operating the Alberta Blue Cross Plan. ®†Blue Shield is a registered trade-mark of the Blue Cross Blue Shield Association. Balance® is a registered mark of the Canadian Association of Blue Cross Plans, an association of independent Blue Cross plans. ABC001-02-25 2025/04 v9-F