

the Alberta Blue Cross approach



As Alberta's leading supplementary benefits provider, Alberta Blue Cross protects over 1.6 million Albertans through a wide range of employer group benefit plans, individual health and dental plans and government-sponsored programs. An independent, not-for-profit organization, Alberta Blue Cross has been meeting the evolving supplementary health needs of Albertans for over 60 years—and has an unparalleled focus on and commitment to the health of Albertans. This focus is consistent with our unique legislative mandate and organizational purposes as laid out in the ABC Benefits Corporation Act.

At Alberta Blue Cross, our approach to wellness is based on three pillars:

- supporting individual health,
- fostering a healthy workplace, and
- promoting healthy communities.



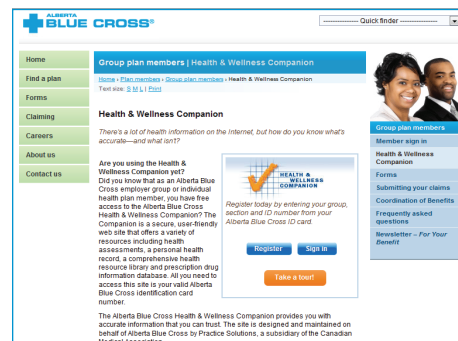
Supporting individual health ...

Whether for our own employees or for the hundreds of thousands of Albertans with Alberta Blue Cross coverage, at the core of our approach for fostering individual health is Alberta Blue Cross coverage.

Alberta Blue Cross supplementary health care benefits provide valuable coverage for a variety of products and services ranging from prescription drugs and dental care to vision, ambulance coverage and access to an Employee and Family Assistance Program. Such benefits support basic health maintenance, and include an emphasis on both physical and mental health.

Alberta Blue Cross plan members also have access to the **Alberta Blue Cross Health & Wellness Companion**, a set of

online health risk assessment tools and information resources designed to help individuals maintain their health. This easy-to-use secure benefit, which is accessible through the Alberta Blue Cross web site, also provides a secure personal electronic health record and a comprehensive health resource library including a prescription drug database.



Supplementary to the core benefits provided by Alberta Blue Cross are **Health Spending Accounts**. These accounts provide an enhanced level of coverage, enabling individuals to specifically address individual health needs and priorities. Along with this increased choice comes accountability for deciding how such accounts are allocated.

Complementary to the core plan and Health Spending Account are **Wellness Spending Accounts**, which promote work-life balance and well-being by supporting individuals in the pursuit of a broad range of opportunities to maintain and enhance their wellness. Wellness Spending Accounts address employee health needs at a holistic level, providing support for physical health, mental and emotional health, career health, personal financial health and quality of life.

Fostering a healthy workplace . . .

Alberta Blue Cross is recognized as one of Alberta's Top 60 Employers, one of Canada's Top 100 Employers for Young People and a five-time recipient of the Premier's Award of Distinction for Healthy Workplaces. Most of this recognition has come as the result of our ongoing focus on encouraging a healthy workplace.



Alberta Blue Cross has always had a focus on the health of our employees, and from our origins has taken a **holistic approach to fostering a healthy workplace**. The vision of our wellness program is to positively impact the success of Alberta Blue Cross by providing an environment that encourages employees to achieve effective life and health balance. Our commitment to preventative health and wellness is based on a philosophy that considers not only physical health but also psychological, environmental and social factors.



Alberta Blue Cross has been encouraging workplace health for more than three decades, starting with providing flexible hours to our employees since 1976, delivering Occupational Health and Safety assessments in 1986, and initiating both ergonomic initiatives and on-site fitness classes in 1987. As one of the first employers in Alberta to become smoke-

free, we introduced a smoke-free environment policy beginning in 1986 and began a company-paid smoking cessation educational program to assist employees with quitting smoking. Our focus on employee health has grown considerably and continues to evolve.

Alberta Blue Cross senior management have a strong personal commitment and involvement in our healthy workplace initiatives. Members of senior management enthusiastically lead and fully participate in programs and events, and demonstrate a consistent commitment to our values—which includes wellness and balanced lifestyle. This value is an important part of our corporate culture, and everyone in our organization is expected to live this value on a daily basis.

Healthy eating

We actively promote employee health through a wide range of initiatives including a focus on healthy eating. We strive to provide healthy food at company and staff functions and events, and support weight loss through reimbursement for participation in weight management programs such as Weight Watchers. We also provide access to a comprehensive health risk self-assessment for our employees that includes free comprehensive health checks with registered nurses, an online health risk assessment inventory and follow-up wellness sessions on a variety of topics.

To encourage healthy eating among employees, we provide complete kitchen facilities within each department. We also completely renovated our staff lunch room to provide a welcoming and comfortable on-site environment in which our employees can eat their lunches. This “employee lounge” features a bistro/coffee shop atmosphere with décor and furnishings equivalent to a Second Cup or Starbucks, and a complete kitchen with multiple microwave ovens, fridges and food preparation areas. By offering such a comfortable environment within our premises, we are encouraging our employees to bring or prepare their lunches on site rather than go out for fast food or less healthy alternatives.

In addition, we maintain a catering list which is posted on our intranet for reference by anyone who is planning a meeting or event at which food will be required. The catering list promotes a variety of healthy choices from fresh salads and soups to pita sandwiches and fruit platters. Through this list, we encourage healthy dietary choices for all company-sanctioned meetings and events.

Physical activity

Alberta Blue Cross is committed to fostering the health of its employees and to providing a healthy workplace—and nowhere is this commitment more evident than through our **on-site fitness facilities**. In addition to providing an indoor bicycle lock-up for employees and shower/change room facilities, we have an on-site fitness studio where we provide more than a dozen subsidized fitness classes per week before work, over lunch-hour and after work.



We also continually upgrade our facility, including a new high-grade floor and new sound system in the fitness studio following the installation of new mirrors and paint in the prior year. As well, we ensure that the equipment in our studio is meeting the needs of those employees who exercise on site as well as providing a safe workout environment. This has included expanding our fitness class offerings with new equipment to support our comprehensive course schedule including kettlebells, weight training apparatus and TRX bands. A unique aspect of our fitness classes is the fact that most of our class instructors are Alberta Blue Cross employees who have been sponsored by our organization to take their accredited fitness leader certifications.

Through Alberta Blue Cross Wellness Spending Accounts, employees are eligible for reimbursement for a wide range of fitness-related expenses including fitness equipment such as treadmills, exercise bikes or elliptical machines, as well as fitness activity fees ranging from team memberships to park passes.



As well, we provide **sponsorship of employee participation in events** including the Stollery Children's Hospital Row For Kids festival and Heart and Stroke Foundation Big Bike event, and sponsorship of employee recreational sports teams. We also have outstanding participation in the annual Edmonton and area Corporate Challenge games.

We encourage our staff to consider alternative forms of transportation from public transit and carpooling to walking and cycling. In addition to providing an innovative monthly transportation allowance to all employees, we became one of the first Edmonton employers to offer subsidized transit pass rates in conjunction with the City of Edmonton's Employee Transit Discounted Pass.



Alberta Blue Cross is constantly challenging ourselves by looking for fresh ways to support and encourage a healthy workplace.

In 2011, we launched an exciting new employee wellness initiative called **Step Up to Health** to promote physical activity in a fun and innovative manner. Through this initiative, employees were invited to "step up" their activity level, and be recognized for any steps they take toward better health—

whether climbing stairs, walking, running, participating in fitness classes, skating, skiing or partaking in any other fitness or recreational activities. Step Up to Health was a resounding success, with 80 per cent of our entire company signing up to participate. More importantly, feedback from participants was extremely positive with many employees commenting on how the initiative prompted them to increase their activity levels and make positive lifestyle changes.

In mid-2013, we followed up on the success of Step Up to Health with a new initiative to promote workplace wellness which we called **Wellness Challenge 2013**. Again, we had outstanding participation with over 600 employees

registering to participate in this initiative. By participating, employees were not only able to give their health a boost, but were given a chance to win some great prizes. All employees who participated received a special T-shirt and tumbler water bottle, and participants' names were entered in draws to win Sportchek gift cards as well as wrap-up prize draws. Activities included an indoor walking circuit, stretch and activity stations, group fit breaks, a wellness fair, a team "Amazing Race" challenge, promotions associated with our onsite fitness classes, and a daily outdoor walking group. In conjunction with the challenge, employees were also invited to share their success stories with fellow employees through our weekly employee newsletter, and many of these stories were truly inspiring. Building on the wellness challenge, we offered all employees the opportunity to receive a comprehensive health and fitness assessment to help them have a better understanding of their personal health. Alberta Blue Cross celebrated the initiative with a wrap-up video shown at our staff assembly in mid 2013. This video is also available on our Vimeo page.



Healthy staff assembly events

In addition to providing employees with annual free flu shots and regular wellness clinics focusing on such conditions as diabetes, stress and hypertension, every two years Alberta Blue Cross holds a staff assembly event at which we bring together all employees to focus on healthy employees, a healthy workplace and a healthy company.



In the past we have brought in health-focused guest speakers for this event including fitness educator Marjorie O'Connor, Olympic gold medallist speed skater Catriona LeMay Doan, and Olympic silver medal winning curler Cheryl Bernard. For our 2013 staff assembly, we continued this approach with a theme of "Moving towards a healthy future" and a feature presentation from Dr. Mike Evans, creator of the highly viewed online video *23 and 1/2 hours: What is the single best thing we can do for our Health* and one of Canada's leading and most popular advocates of active living. Dr. Evans provided an insightful and motivational presentation to employees with an emphasis on keeping active and maintaining personal health.

Healthy environment

Alberta Blue Cross is committed to ensuring a healthy work environment for all employees. Central to this commitment is an emphasis on **ergonomics** to ensure working conditions support employee health. This includes consideration of all



factors related to workplace environment from keyboard, computer monitor and chair positioning to proper lighting and ambient sound control. We even have a newsletter, *Ergonomically Speaking*, specifically designed to address employee ergonomic issues.

In the interest of ensuring a healthy workplace, Alberta Blue Cross has also replaced all employees' chairs with a higher standard of office chair that provides for enhanced individual fit and improved ergonomics. Having a proper chair ensures correct blood circulation, prevents backaches and sore necks, supports correct posture and minimizes physical fatigue that can result from sitting for extended periods. With new types of office chairs now available that provide a more customized fit, it is now possible to tailor the fit of an office chair to the individual ergonomic needs of each employee. The chairs are endorsed by both the Canadian Association of Ergonomists and Canadian Physiotherapy Association.

At the same time, we have an ongoing focus on ensuring a **healthy work environment**. Over the last few years we have undertaken a substantial project to upgrade the heating, cooling and ventilation systems of our physical facilities to ensure the comfort, quality and stability of our work environment. This has included replacing all of the windows in our older building. With heat loss in the winter, this is an investment in the comfort of our employees but also has a direct payback in energy savings. We even undertook a project to upgrade our building stairwells with new lighting, paint, flooring and handrails with the intent of making the stairwells more attractive as an alternative to use of elevators.

Since 2007, we have also run a "Healthy Workplace" initiative in conjunction with our **pandemic preparedness** plan through which we provide every employee with a bottle of hand sanitizer and wipes to reduce the spread of bacteria and influenza among employees. At the same time, hand sanitizer dispensers are located in all washrooms, coffee stations and kitchens throughout our facilities. We also distribute information to all employees, explaining how to combat seasonal flu. Hand sanitizers, face masks and wipes are made available to all employees as needed. Common areas are disinfected every weekend, and our building air handling has been upgraded to hospital-grade filtration to minimize the spread of germs. By keeping our hands and work surfaces as virus-free and bacteria-free as possible and encouraging employees to play an active role in staying healthy and preventing the spread of

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the flu, we are truly supporting a healthy workplace. This initiative paid off during the H1N1 flu pandemic as Alberta Blue Cross had a lower absentee rate due to flu than was reported in the media for other employers.

Alberta Blue Cross also maintains an ongoing **focus on the safety and security of our employees**, and through our BlueWatch initiative ensures that all potential issues that may affect employee safety are proactively addressed and communicated.

Healthy balance

In accordance with our Corporate Values, Alberta Blue Cross places a high emphasis on Wellness & Balanced Lifestyle. This includes **recognizing the importance of family**, and fostering a supportive, compassionate and flexible workplace. Where possible to do so, Alberta Blue Cross supports **flexible hours** to accommodate employee needs.

We also administer job sharing arrangements as well as telecommuting whereby certain functions may be completed offsite by individuals working from their own homes. Through initiatives such as Kids' Days in which employees may bring a child to work, the provision of Earned Days Off and Family Care Days, a special scholarship program for the children of employees, and a variety of family-friendly social events throughout the year, Alberta Blue Cross goes above and beyond in support of work-life balance. This support also includes **educational assistance** for those employees who would like broaden their knowledge and skills.



One measure of the effectiveness of employee health and wellness programs undertaken by Alberta Blue Cross is monitoring of employee absence rates—which directly correspond to employee health. Alberta Blue Cross has an employee absence rate of less than five days per year per employee on average. This is substantially lower than average absence rates as measured by Statistics Canada.

Another measure indicating the positive impact of our workplace health programs is in the participation rate of these programs. Our lunch-hour fitness classes are full, our Corporate Challenge teams often need to hold tryouts or draws to deal with overwhelming numbers of employees signing up, our Wellness Spending Account benefit is used by hundreds of employees and reimburses thousands of dollars each year in fitness-related expenditures, and our noon-hour information sessions, such as those on healthy menu choices, are often filled. Through their avid participation, our employees show strong interest in our health and wellness initiatives.

More evidence of the success of our programs can be found in our excellent employee retention rate, which is far greater than provincial and national averages. Our employees value a culture that fosters wellness and a balanced lifestyle, and those who come to work at Alberta Blue Cross often stay because of this culture. This retention rate has reinforced our position as an employer of choice, and as word of this reputation has spread throughout the marketplace we have found no shortage of qualified applicants keen to work for Alberta Blue Cross despite unparalleled shortages of labour in the province. Prospective employees have a strong desire to work for an organization that places a sincere focus on employee health and wellness, and the number of applications we continue to receive on a daily basis reinforces this desire.

As a high performance workplace, Alberta Blue Cross strives to maintain a balance between our high concern for employees and our high concern for productivity. Alberta Blue Cross has earned a reputation across Canada as a best practices employer for our focus on fostering a healthy workplace and encouraging a healthy work-life balance for our employees.

Promoting healthy communities . . .

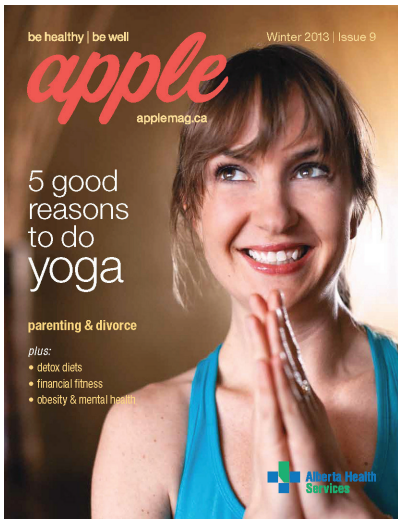
Alberta Blue Cross recognizes that an ounce of prevention today can save benefit plan sponsors, plan participants—and our provincial health care system—hundreds of thousands of dollars in future costs. With this in mind, Alberta Blue Cross actively seeks to promote, encourage and reinforce wellness and active living and provide prevention strategies to help both our employees and our customers maximize their health.

On an ongoing basis, Alberta Blue Cross undertakes ongoing **health promotion education** targeted to our customers to encourage and reinforce healthy lifestyle choices. Regular articles in our customer newsletters address topics covering a full range of health issues from healthy eating and dental hygiene to depression, antibiotic limitations and prevention of hearing and vision loss. Through such communication, Alberta Blue Cross reaches hundreds of thousands of our customers across the province.



As an organization, we are also actively involved in a wide range of **health promotion initiatives** across the province.

Alberta Blue Cross provides funding and support for a number of health-focused, community-based projects and campaigns ranging from vision health awareness to seniors' fall prevention. We are pleased to partner with organizations including the Canadian Mental Health Association, Arthritis Society, MS Society, CNIB, Canadian Hard of Hearing Association and Canadian Obesity Network in the interest of promoting and supporting the health of Albertans.



In conjunction with this commitment, Alberta Blue Cross is also pleased to be a sponsor of Alberta Health Services' provincial health and wellness magazine *Apple*—which provides information to promote and encourage the health of all Albertans.

Over the past few years, Alberta Blue Cross has greatly expanded our focus on promoting wellness among Albertans. Involvements

have included sponsorship of the Alberta Summer Games and Alberta 55 Plus Seniors' Games, sponsorship of the *Sesame Street Presents the Body* major travelling children's health interactive exhibit at the Edmonton Science Centre, and sponsorship of Alberta Winter Walk Day which in February 2013 saw participation from more than 133,000 Albertans.

In mid-2013, we took this focus to a new level with the launch of an exciting program designed to promote active living and wellness across Alberta. Through our new **Healthy Communities Grant Program**, Alberta Blue Cross is committing \$1 million over the next five years from our Foundation to support and promote active living in communities across the province. Four \$50,000 grants will be awarded per year for specific community infrastructure projects that promote promoting active living and wellness at a grassroots community level, with a particular emphasis on children.

Projects could range from the new construction or replacement of playgrounds and outdoor gyms to cycling paths and recreational facility improvements.



Through **Hearts of Blue**, our Alberta Blue Cross employee-led charity, our employees donate not only money but also their time to assist dozens of lower-profile community-based charitable organizations across the province. This includes organizations such as Habitat For Humanity and Operation Friendship Seniors Centre. In 2012 we expanded the mandate of our Hearts of Blue charity to include a new "Days of Giving" component, through which we provide volunteer opportunities for employees during the work day. We also participate in the annual United Way campaign.

Alberta Blue Cross is committed not only to providing a healthy workplace for our employees, but **exemplifying best practices** to other organizations. With the encouragement of Alberta Blue Cross, many group plan sponsors are now implementing incentive programs to promote health and fitness.

We frequently use our own internal programs as an example of best practices. Investing in such programs not only provides a tangible benefit to employees, but encourages them to get active—and helps them maintain their health.

While as a not-for-profit organization Alberta Blue Cross has limited funds to invest in supporting community health, we are committed to doing what we can to promote and support the health of all Albertans.

We welcome the opportunity to talk with you about the Alberta Blue Cross approach to wellness!



- For information about our workplace health initiatives, please contact **Mark Razzolini**, vice-president of Human Resources, at 780-498-8507.
- For more information about our community health initiatives, please contact **Brian Geislinger**, vice-president of Corporate Relations, at 780-498-8086.
- For information about our products and services, please contact our **Group Division** at 780-498-8500.

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