



ASEBP: 55 Years of Supporting Alberta's Education Sector

2022-23 ASEBP Progress Report

September 1, 2022 - August 31, 2023

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Message from the Chair

In what seems like a blink of the eye, another year has come and gone. Although, to me especially, this year felt a bit more special than others. Not only did ASEBP celebrate a remarkable milestone—55 years in operation—but I moved from my role as Trustee into the role of Chair in January 2023. After being a Trustee for four years, this change brought me exciting new opportunities and challenges, including this very message!

When I was thinking of what to write to best represent 2022-23, I remembered the common theme that emerged throughout my interactions this year, first as Trustee and then as Chair: sustainability. The sustainability of the ASEBP Plan, the benefits it offers, and the premium rates it

charges. As Chair, one of my key priorities is ensuring the Plan is sustainable for long into the future.

As we all know, Alberta and Canada have been dealing with high levels of inflation as recovery continues from the many impacts of the COVID-19 pandemic, which included substantial negative pressure on global investments. Although challenges remain in the economy, I want to assure you that ASEBP has taken, and will continue to take, the necessary steps to protect the Plan so it is there to support education sector employees and employers alike.

One major initiative to support Plan sustainability is the increase to ASEBP's premium rates over the last three years. These increases

were necessary due to several factors putting upward pressure on rates, not least of which was the worldwide financial crisis caused by the pandemic. That crisis significantly reduced strong investment returns that ASEBP had used throughout the previous decade to help subsidize premiums. This was coupled with both Extended Health Care (EHC) and Extended Disability Benefits claims increasing substantially, as well as EHC costs increasing due to the high rate of inflation in Canada. I know these rate increases have been challenging to navigate for employers and those individuals responsible for paying their own premiums, which is why ASEBP is working hard to mitigate future premium rate increases.

Another way ASEBP ensures sustainability is by looking at the design of the Plan and making prudent changes. Internal and industry trends are consistently monitored to ensure the Plan is responsive to member needs while remaining cost effective. As such, any proposed plan design change is assessed for its overall cost impact before a decision is made as to approving or rejecting the change. By following this careful process, ASEBP continues to take strategic steps to implement cost containment measures. For example, on January 1, 2023, a change was made to expand the generic substitution policy for prescription drugs to manage the rising costs of drugs and bring savings to the Plan.

In addition to plan design changes, ASEBP is constantly on the lookout for other initiatives that can bolster its sustainability. Recent examples include utilizing strategies that encourage covered members to find more reasonably priced providers and moving to a

new Employee and Family Assistance Program provider that charges well below market rates for psychological services based on the contract ASEBP has in place with them.

Finally, ASEBP's Trustees provide investment management oversight to help manage Plan sustainability. In fact, ASEBP's investment policy was recently amended to direct more of ASEBP's asset allocation to infrastructure assets, which provide stable, long-term cash flows to the Plan.

I can confidently say, on behalf of the Trustees and Administration, that ASEBP remains committed to exploring all opportunities to ensure the Plan is sustainable for years to come.

Speaking of the Trustees, I want to extend my deepest thanks to those whose terms ended this past year and a warm welcome to those whose terms began:

- Drew Chipman departed in December 2022.

- Doug Lerke departed in June 2023.
- Cindi Vaselenak joined in January 2023.
- Morey Terry joined in August 2023.

As I look forward to another year of collaboration with the Trustees and Administration, I would like to close with a light-hearted nod to ASEBP's not-for-profit status:

Did you hear about the student who started a business tying shoelaces on the playground?
It was a knot-for-profit.

All the best!

Daryl Scott

2022-23 ASEBP Trustees

Daryl Scott, *Chair*
James Gerun, *Vice-Chair*
Meagan Kuik
Judy Muir
Brett Nixon
Kim Pasula
Natashya Shewchuk
Morey Terry
Brad Toone
Cindi Vaselenak



Message from the CEO

Closing the chapter on one year and looking ahead to the next always brings me a sense of accomplishment and twinge of excitement in such a way that these feelings have become inextricably linked in my mind. This year is no exception.

To have celebrated ASEBP's 55th anniversary—we began back in 1968—and reflected on all the ways ASEBP has grown and changed throughout these years is something that I will not soon forget. To provide you with just a glimpse of these changes, here are a few ASEBP facts from 1968 compared to 2023:

- The very first school board to join ASEBP was Northland School Division 61.
- In 1968, there were **eight**

participating employers, covered members were estimated to be numbered at **less than 1,000**, and **only income replacement** benefits were offered.

- Today, there are **71** participating employers, covered members number **more than 64,000** (plus their dependants), and ASEBP offers **income replacement and general health benefits, Health and Wellness Spending Accounts, an Employee and Family Assistance Program, the MyRetiree Plan, a Supplemental Package, and countless wellness supports and resources.**

On a personal level, I am truly honoured to have been with ASEBP for 39 of our 55 years. I have had the chance to witness ASEBP's evolution

firsthand as I progressed in my life alongside the organization. I have also worked, at one time or another, in most of the departments within ASEBP and understand how crucial they each are to our organizational success.

As you can imagine, it takes a lot to ensure an organization is around for 55 years.

Countless opportunities and challenges must be faced in that time, from economic ups and downs, changes in how health care is administered, and technological advancements, to hiring more staff and establishing ways to grow the business. We have had to be strategic in every element of our work to maintain the Plan's sustainability, and we are consistently sharpening our strategic skills so this can

continue to be the case. I will not dive as deeply into sustainability as Daryl did; however, I share his passion for it because I see on a daily basis how critical it is that ASEBP is there to support the education sector.

Although a lot has changed in 55 years, some things have not. ASEBP is still as dedicated as ever to the public education sector in Alberta. We are here to support our covered members and employers, whether that is by paying claims, providing health information and workplace wellness guidance, facilitating a healthy return to work, streamlining administrative processes for employers, or doing anything else that may come up in a workday. We strive to help education workers and their employers lead healthy, happy lives by ensuring they do not have to worry about their benefits—they can rest easy knowing the benefits will be there when they need them.

ASEBP has come a long way and continues to work hard each day to further improve the experience of anyone that may interact with us. Some examples from this past year that I am especially proud of include expanding eligibility for the MyRetiree Plan and launching a website dedicated to it; transitioning to a new Employee and Family Assistance Program provider; preparing a new, more comprehensive premium renewal package for employers; and winning a variety of workplace awards. These will be discussed in further detail later in the report, along with many other accomplishments of 2022-23.

I cannot wait to see what unfolds for ASEBP in the decades to come, as I know we are well positioned to seize the right opportunities as they come our way.

Kelli Littlechilds

2022-23 ASEBP Executive

Kelli Littlechilds, *Chief Executive Officer*

Jocelyn Plakas-Lock, *Chief Operating Officer*

Lucian Schulte, *Chief Innovation & Finance Officer*

Dr. Carlyn Volume-Smith, *Chief Stakeholder Relations Officer*

Celebrating 55 Years

As we celebrate our 55th anniversary, we are filled with a sense of pride, an unwavering commitment to our mission, and a continued passion for innovation that will help us grow long term. Over more than half a century, ASEBP has been dedicated to supporting the public education sector in Alberta, striving to make a meaningful impact on the lives of countless education workers and school communities. Our 2022-23 Progress Report is a testament to the enduring legacy we have built, our commitment to those we serve, and the transformative initiatives we continue to pursue.

Throughout this journey, we have evolved, adapted, and faced the challenges of the ever-changing health and benefits landscape with determination and innovation. Our mission always remains at the core of everything we do, and our achievements not only reflect that fact but also the enthusiasm and skill of our employees.

In this year's Progress Report, we highlight the innovative projects, initiatives, and collaborations that have characterized the 2022-23 year.

ASEBP's Mission

As the recognized leader in providing comprehensive health benefits and services specifically designed to meet the needs of Alberta's public education sector, ASEBP is a committed partner in promoting, protecting, improving, and sustaining the health of our covered members and their dependants.

Here for Our Covered Members

Without a doubt, one of the few things that has remained consistent throughout our 55 years of operation is that we are here to support the health and well-being of our covered members. We exemplified this in a variety of ways this year, from updating benefit offerings to replacing our phone system so we can better serve members. Keep reading to learn more about how we supported our members throughout 2022-23.

Additions to the MyRetiree Plan

As we noted in last year's report, we collected wonderful feedback throughout the first full plan year that we offered the MyRetiree Plan. Based on this, we expanded the eligibility criteria on October 1, 2022, so that former

Alberta public education workers or surviving partners who have moved or are planning to move to another province (excluding Quebec) can apply for coverage. This change means more people are eligible for the MyRetiree Plan, which in turn increases the likelihood of more people joining, and that helps lower the overhead costs of the plan through economies of scale so that competitive premium rates can continue to be offered.

Also in October 2022, we launched the [MyRetiree Plan website](#) so that prospective retirees can find all the information they need on one easy-to-navigate site. Users can "Get a Quote" by answering a few simple questions, review eligibility criteria, read frequently asked questions, apply for coverage,

and so much more. The website includes details about different coverage options to suit their needs, including the Enhanced Dental Care option that was newly introduced on January 1, 2023.

New Employee and Family Assistance Program Provider

The [Employee and Family Assistance Program \(EFAP\)](#) is an offering that complements our general health and income replacement benefits, providing covered members and their dependants with mental health and general well-being support at no charge. On December 1, 2022, we launched a new EFAP with the provider Inkblot.

The new EFAP boasts access to services 24/7 via web or phone; access to counselling services in 24-72 hours; the

ability to choose who to work with for counselling; access to a wide range of coaching and advisory services; yearly allotment of service hours; and continuity of care, as a member can continue seeing their chosen practitioner even after their EFAP hours end. The continuity of care specifically is a great perk of the new EFAP—Inkblot will simply bill the member directly for additional sessions at a discounted rate (\$110 for an in-person session and \$90 for virtual), and they can then submit the receipt to ASEBP for reimbursement through the psychology services benefit and/or Health Spending Account, if enrolled.

Additionally, on February 1, 2023, Inkblot started offering Tranquility by Inkblot to members and dependants 18 years of age and older. This new program offers internet cognitive behavioural therapy, which is a digital therapy program designed to help effectively reduce mild to moderate symptoms of anxiety and depression through self-directed modules.

Whether a covered member or dependant is looking for counselling, career coaching, financial or legal advice, or any other number of wellness resources and supports, our new EFAP is here for them.

Plan Design Changes

We regularly review our benefit offerings to ensure covered members have a Plan that suits their needs, aligns with the constantly changing health sector landscape, and is financially sound. For January 2023, we implemented a number of Plan changes to better reflect the needs of our members while ensuring long-term sustainability.

Some of the most notable changes that took effect January 1, 2023, included:

- Adding counselling services (for eligible providers) to the psychology services benefit to a maximum of \$120 per session. The \$1,200 per person per calendar year maximum remains in place for psychologist, counsellor, and assessment claims. By

adding counsellors to the benefit, ASEBP continues to support member mental health.

- Removing air purifiers as an eligible expense for the Extended Health Care plan to align with industry practices. This equipment remains an eligible expense under a covered member's Health Spending Account.
- Moving to Alberta Blue Cross' list of generic and brand-name prescription drugs and drug special authorization program for our Extended Health Care plan. This change provides more flexibility, choice, and streamlines services for members, dependants, and health care providers when it comes to handling requests for special authorization drugs. ASEBP also changed from Least Cost Alternative (LCA) pricing to generic pricing for all brand-name drugs on our Drug Benefit List, which expands the list of drugs where we pay only up to the generic alternative price. These changes are expected to

bring savings to the Plan by containing drug costs.

- Increasing ASEBP's Dental Benefit List fees to match the Alberta Dental Association and College 2022 fee guide (Dental Benefit List will update yearly to match the previous calendar year's fee guide) and increasing the yearly maximum for dental implants. These changes should result in fewer out-of-pocket costs for members while we watch to see the impact of the latest fee guides on dental fees (e.g., will dental fees decrease to align with the fee guide).

Evolution of the It Takes a Village Wellness Hub

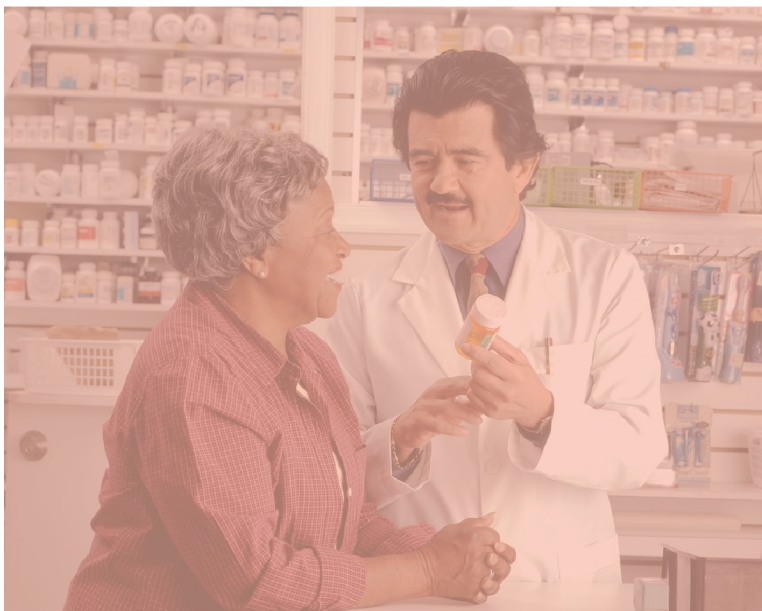
We are continually adding new content and evolving existing content to ensure the It Takes a Village wellness hub is as useful as possible for covered members as well as employers. The site includes sections for the EFAP, individual wellness, workplace wellness, and accessing immediate help.

This year saw a dedicated diabetes campaign that featured our lead pharmacist, which worked to raise awareness and share tips for building a solid support network for those at risk or diagnosed with the condition.

We also created a brand-new webpage with valuable information about managing a variety of health conditions, such as cancer, digestive disorders, cholesterol and high blood pressure, headaches, and more. Everything from early awareness and diagnosis to medication and treatment is

included for each condition, aimed at helping members live well with a diagnosed health condition.

As you can see, we are always working to ensure that ASEBP benefits and resources are there for our covered members—even if their health happens not to be at the time.



Members We Serve

As of June 1, 2023, we had 65,357 covered members. Hover over the people icons below to see how our membership breaks down into different roles—teacher, other education worker, or retiree.

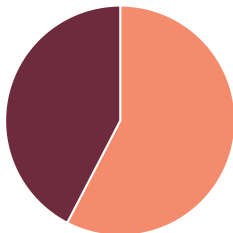
When we look at the demographics of our covered members, our average member is a:



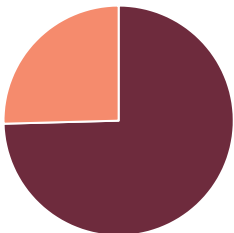
**45 year old
female**



Presentations to Members: Topics & Method



- Benefit Overview
- MyRetiree Plan



- Conducted Virtually
- Conducted In Person

Attendance at Member Events



6

Teachers' conventions (included 11 in-person presentations)



1

Beginning teachers' conference



1

School event (included four presentations)

Member Contact Statistics

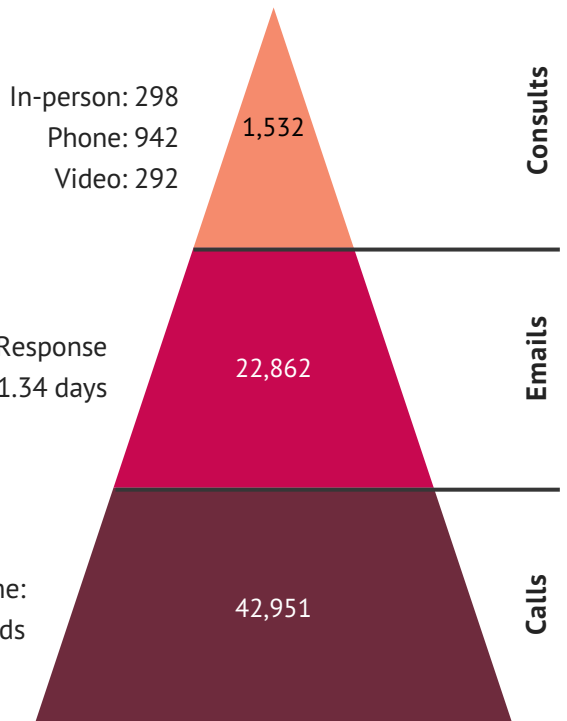


8.18 out of 10

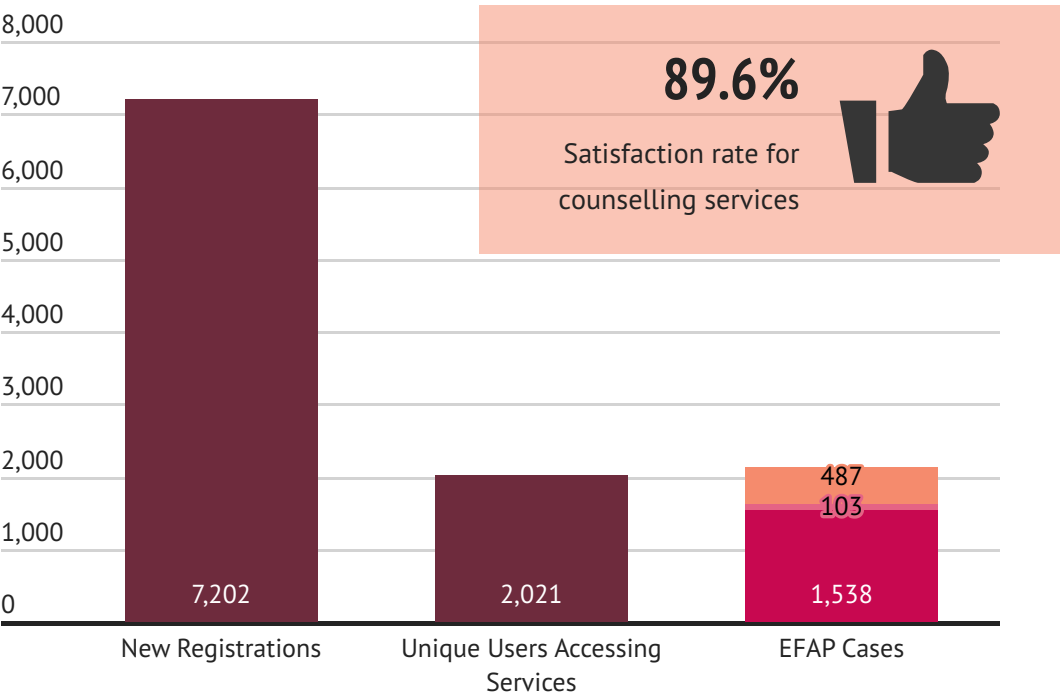
Overall member satisfaction on post-interaction surveys in Oct.-Nov. 2022 and Jan.-Feb. 2023.

Average Response Time: 1.34 days

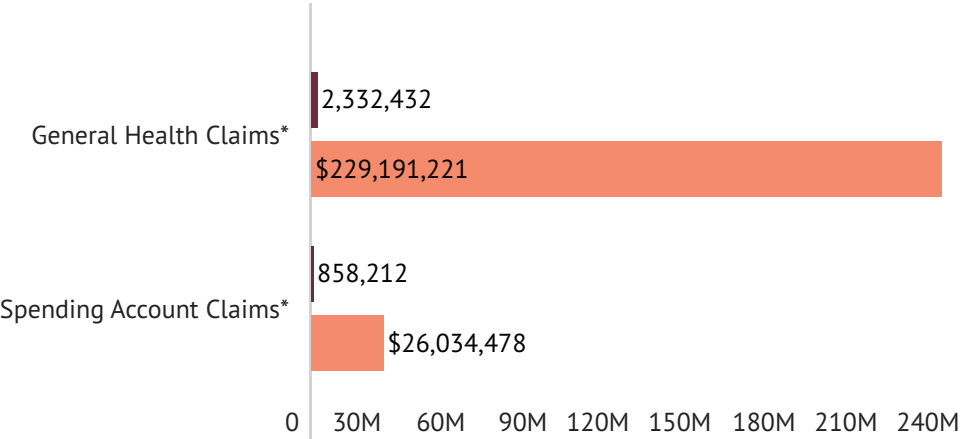
Average Wait Time: 3 minutes, 12 seconds



Inkblot EFAP Statistics (for Jan. 1-Jun. 30, 2023)



● Total ● Individual Counselling ● Couples Counselling ● Advisory Services



● Number Received ● Value of Claims Paid in 2022-23

*based on service date

Supporting Our Employers

We understand the critical role employers play in our day-to-day business and therefore work tirelessly to streamline processes, improve technology, respond to inquiries and feedback, and provide the resources and supports they need for a smooth experience.

Refining Our Technology and Communication

We are not an organization that rests on its laurels—we are always looking for ways to refine important elements of our business so we can provide a better service experience to employers. We take feedback on our systems and processes seriously, continuously tweaking and occasionally overhauling things to stay current with technologies and best practices.

This year, we implemented an upgrade to the spending accounts system so the accounts can be better managed. We also streamlined processes and made system changes as part of an Employer Premium Pay project, resulting in improved support for employer billing and the payment of retired member premiums. Additionally, we continue to work on replacing our finance software with a new solution (Business Central) that helps centralize and simplify processes, manage accounting transactions, and more. The implementation is expected to take 18 months, so after working on the software replacement throughout this year, we are nearing completion on this project.

When it comes to the [Employer Services Portal \(ESP\)](#), a secure site that employers use for benefit administration and to access resources, we were able to create a formal content management system that allows our Communications department to make more timely updates to the content on ESP without requiring IT assistance. We also worked closely with one final employer to ensure ESP and our Bulk Activity File functionality successfully integrated with their systems to allow them to submit their data to us through those channels. Once the employer could utilize ESP and the Bulk Activity File for their data submission, we were able to completely retire one of our old systems.

Outside of technological solutions, we have also developed new communication materials and made some process changes based on employer feedback. We adjusted how claims facilitators are allocated to disability claims so that employers with smaller volumes of these claims now have fewer facilitators to connect with for updates. Communication with employers was increased, as Early Intervention and Disability Services now provides them with quarterly updates and has established a disability video series to explain disability, Sick Leave Support, and Early Intervention Program policies and procedures.

A new *Employer Premium Renewal Package* was also created in the spring of 2023 to ensure that employers understand the changes we make to our benefits and premiums. The package contains valuable information about each employer's ASEBP premium rates for the upcoming school year, as well as

detailed information about how we set premiums and the programs in place to help contain costs.

Restructuring the Client Services Team

Last year's report mentioned how our Client Services team would be undergoing a restructuring in 2022-23, allowing them to serve employers in new ways and offer more opportunities for connection. We are pleased to share an update on this restructuring that took effect on September 1, 2022.

Our employers across the province are now divided into three groups that are each supported by a team of three: one client consultant, one workplace wellness consultant, and one client coordinator. This new structure has allowed the team to:

- Host two annual formal engagements with employers. Spring engagements focus on renewals (e.g., premium rate changes, experience reports, technology updates), while the fall

engagements focus on operations (e.g., ASEBP updates, wellness planning, challenges the employers may be facing).

- Support employer presentations, such as the annual premium presentation.
- Host quarterly meetings with key internal staff to collaborate on employer issues and needs.
- Connect with each employer more frequently to understand their needs and communicate changes in administrative practices and systems enhancements.
- Provide administrative training to new payroll/benefits staff and refresher training for existing staff within employers.
- Assist in the creation of ESP learning modules.
- Conduct annual reviews of ESP resources to ensure relevance.
- Promote and educate employers on the ASEBP systems that may be best for them.

Providing Innovative Sick Leave and Disability Support

Our innovative sick leave and disability-related programs are a key part of the health benefits we offer to the public education sector in Alberta and share the goal of returning covered members to work as soon as it is safe and healthy to do so. For those unable to return to work, we support their health and quality of life as much as we can and look for alternatives that may benefit both the member and their employer.

This year, our Trustees approved the extension of the Sick Leave Support pilot program to December 31, 2024, which will allow us more time to gather data on the pilot and evaluate its effectiveness. As the 2022-23 year wrapped up, we began reviewing the pilot program and preparing updates to present to the Trustees. We will have more to share on the future of the pilot in next year's report.

Our Retirement Incentive for Teachers and Employees

(RITE) program became an annual offering starting in 2022, which meant that the first group of members that accepted an offer through the annual program officially retired on December 31, 2022. For those not familiar with RITE, it is a voluntary program that offers eligible members receiving disability benefits the opportunity to accept a tax-free lump sum cash payment and pre-paid benefits (for those receiving benefits at the time) to age 65, transitioning them into retirement. This allows a member to move onto the next chapter of their life, removes uncertainty from their employer's workplace planning, and reduces the amount of funds we must have in our disability reserves—a win-win-win for everyone involved.

Maintaining Sustainability and Promoting Premium Rate Transparency

As our Chair, Daryl Scott, described in his message at the beginning of this report, we are dedicated to maintaining our Plan's sustainability. One way we

have addressed sustainability is through a strategy that saw premiums increase for the past three years.

Although premium rate increases are never eagerly welcomed, they are necessary for the long-term sustainability of the Plan. To support meaningful conversations with employers and illustrate transparency related to the premium rate setting process, we developed the *Employer Premium Renewal Package* described earlier and held our second annual premium presentation in the spring of 2023. We will continue to provide resources like these in future years, whether rates increase or not, so we can ensure there is a shared understanding of our premium rates.

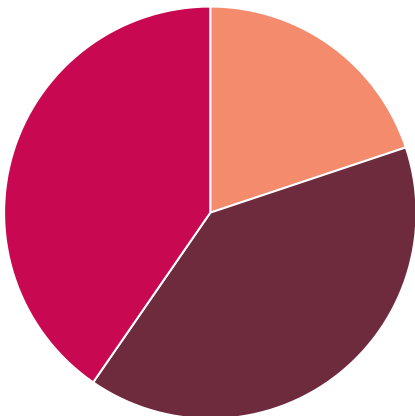
We look forward to hearing employer feedback on our latest initiatives so we can continue to tailor our offerings to their needs.

Employers We Serve

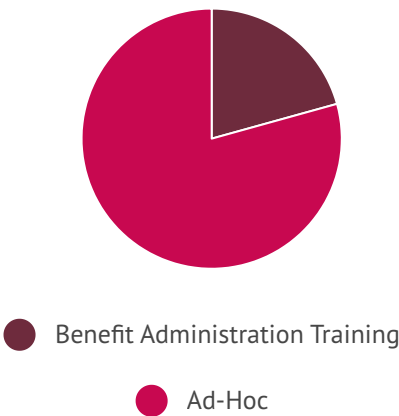
We have 71 total employers; 58 of those are school divisions and the remaining 13 are associations. Hover over the employee badge icons below to see how our employers break down into urban, rural, or mixed.



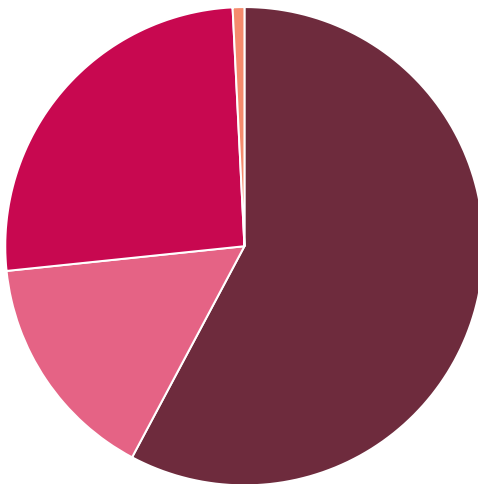
Client Consultant Engagements



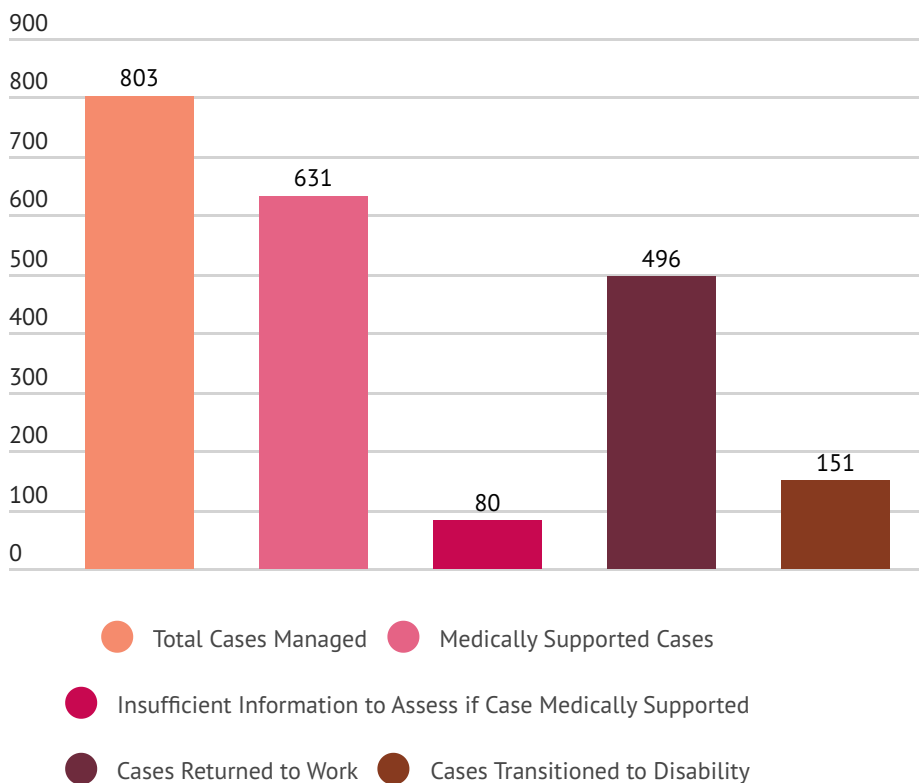
Client Coordinator Engagements



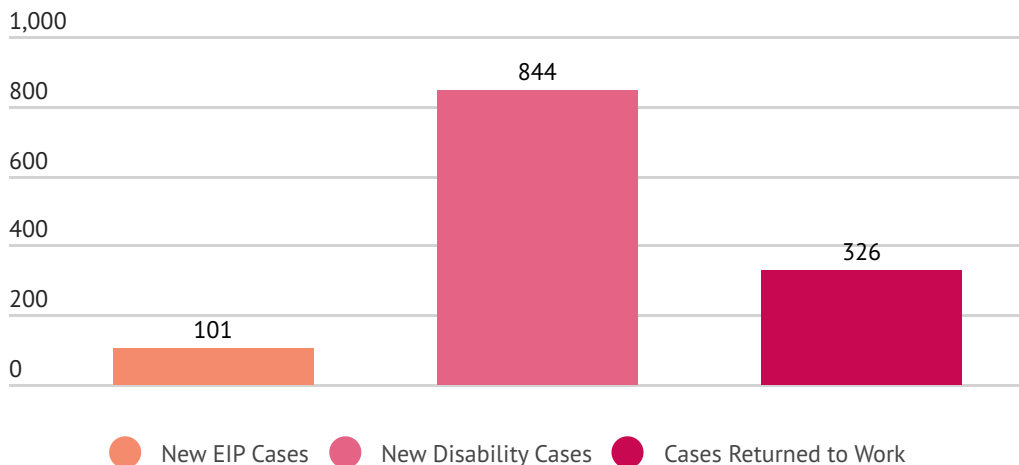
Workplace Wellness Consultant Engagements



Sick Leave Support Pilot Statistics



Early Intervention Program (EIP) & Disability Statistics



RITE 2022 Program Statistics

The RITE 2022 program saw 223 offers extended to eligible members, and 100 of those offers were accepted. Those that accepted an offer retired effective December 31, 2022. Overall, the 2022 program resulted in net savings to the Plan.



Providing Value to Our Communities

Whether it is our internal employee community or the wider communities around us, we are committed to providing them with value in whatever way we can, beyond our regular health benefits and services.

For our employees, we begin by maintaining an award-winning workplace of which they can be proud. ASEBP received two Benefits Canada Workplace Benefits Awards (one for coronavirus and benefits and the other for our mental health program) in October 2022, followed by being named one of Alberta's Top 75 Employers for 2023 and one of the 2023 Best Places to Work.

Recognizing the hard work and service milestones of our employees with genuine appreciation is important to

us here at ASEBP. We held our first in-person staff recognition dinner since 2019 (due to the pandemic) in the spring of 2023, which gave our Trustees, staff, and their guests an opportunity to visit with each other and celebrate their contributions to ASEBP.

We also emphasize the value of lifelong learning. As part of an ongoing Human Capital Strategy, our Human Resources team completed a thorough assessment of staff learning needs this year. Having these needs accurately documented allows us to develop integrated, holistic training programs for staff as well as offer appropriate training and support for leaders.

Alongside this work, we are also implementing Business

Process Management throughout the organization to map out processes and procedures in a way that supports staff training and development and strengthens departmental practices.

The celebration of our 55th anniversary may have begun by recognizing it internally, but we quickly shared the news with external folks through an [article on our website](#) and social media posts. By openly celebrating achievements such as this, our members, employers, and partners can learn more about our organization and the value we have provided for 55 years.

Some of this year's highlights of our value-added contributions to the education sector and other

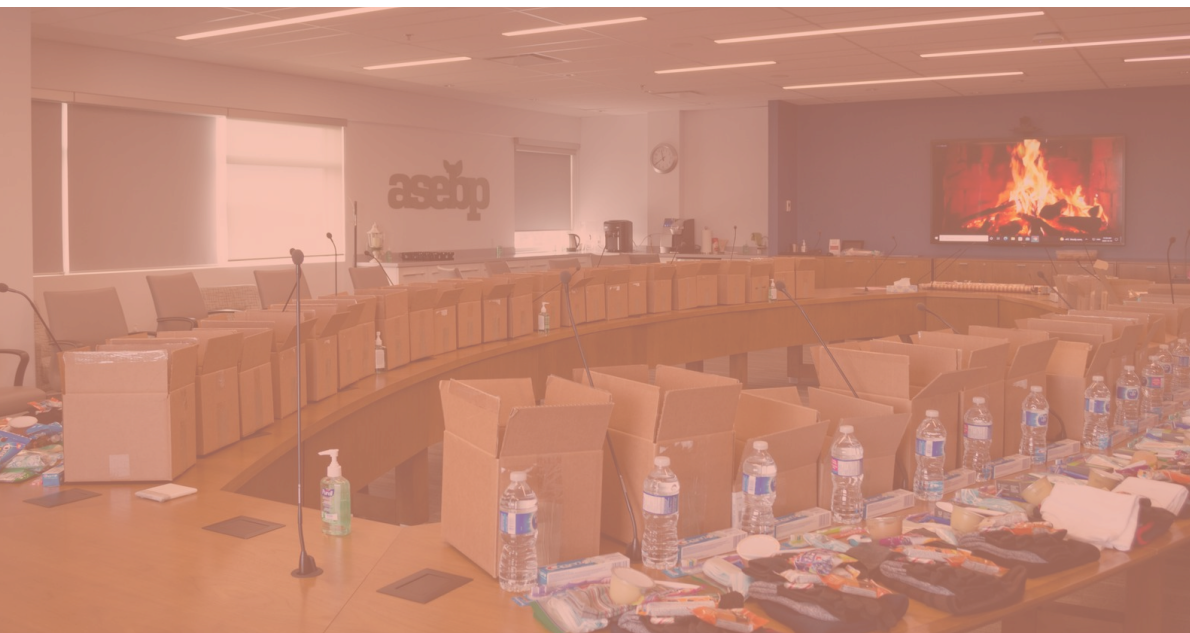
communities around us include partnering with the Alberta Teachers' Association to promote the Compassion Fatigue, Burnout, and Emotional Labour Research Study in June 2023. We previously supported the first phase of this research project back in 2020, and were pleased to once again share the survey with our education worker audiences. Learning more about the compassion fatigue phenomenon within the public education sector will, in turn, help us better support our members that may be experiencing it.

We are proud to support a

variety of community organizations and charities throughout the year, through both corporate and staff-led initiatives. Examples include ASEBP donating to e4c's School Nutrition program on behalf of staff in December 2022, in lieu of holiday gifts; staff organizing a holiday donation drive for basic necessities that were then arranged into care packages (see photo below) and wrapped by staff volunteers for Edmonton's unhoused populations; and a Tools for School donation campaign that resulted in staff collecting 100 backpacks and school supplies plus an

additional \$800 in cash donations in August 2023. Our staff also donate monthly via optional payroll deductions to charities that are selected by staff suggestions and voting each year.

Looking back on the 2022-23 year, we believe it is clear that ASEBP is a vital part of Alberta's public education sector, providing so much more than just benefits. It brings us joy to do the work we do and contribute to making our school communities as healthy and happy as possible, which is why we look forward to our next 55 years of operation.



Change to Our Fiscal Year End

We have had a fiscal year beginning September 1 and ending August 31 for several decades. This has now changed to a January 1 to December 31 fiscal year, primarily for auditing and financial reporting purposes.

Over time, we have evolved our investment policies and diversified our investment portfolio to ensure long-term Plan sustainability. Our investments now represent 90% of ASEBP's total assets, and all investments share a year-end date of December 31.

Under the advice of our auditors, we have aligned our fiscal year with the investments' financial reporting period, since investments represent such a large portion of our total assets and share the same year-end date. The fiscal year end change will allow for a more seamless and timely audit process.

A report that covers the financials for January 1, 2023, to December 31, 2023, will be prepared and shared with stakeholders once the external audit is completed.

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