

GREEN SHIELD CANADA

# CSR REPORT

2015



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**AND**  
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# ABOUT GREEN SHIELD CANADA (GSC)

## OUR MISSION

TO CREATE INNOVATIVE SOLUTIONS THAT IMPROVE ACCESS TO BETTER HEALTH.

## OUR VALUES

We make a difference by...

- Putting our customers' needs first
- Believing our people are critical to our success
- Committing to excellence and innovation
- Operating with integrity, fairness and respect
- Enhancing the common good as it relates to better health

## WE EAT, SLEEP AND BREATHE HEALTH AND DENTAL BENEFITS. IT'S WHAT WE DO.

As Canada's only national not-for-profit health and dental benefits specialist, GSC offers group and individual health and dental benefit programs and administration services. From coast to coast to coast, our service delivery includes drug, dental, extended health care, vision, hospital, and travel benefits. With innovative cost containment strategies, advanced technology, and an exceptional customer experience, our customized benefit programs support more than three million Canadians nationwide.

But we're about more than just benefits. GSC's reason for being is reflected in our mission: to improve access to better health for Canadians. Our values reflect our founding roots in social responsibility and charitable giving. Fundamental to our approach is our philosophy of enhancing the common good by seeking out innovative ways to make health care more accessible to all Canadians. In the end, while we have grown and changed as an organization over the decades, we still continue to speak out, spark change, and give back to the communities in which we work.

## 2015 GSC BY THE NUMBERS



# AT GSC, CSR IS IN OUR DNA.

IN LINE WITH OUR FOUNDING MISSION – TO MAKE AFFORDABLE HEALTH CARE MORE ACCESSIBLE TO ALL CANADIANS – WE STRIVE TO DO THE RIGHT THING BY CONSIDERING ECONOMIC, SOCIAL AND ENVIRONMENTAL FACTORS IN ALL OUR DAY-TO-DAY OPERATIONS. THAT WILL ALWAYS BE AT THE CORE OF WHO WE ARE.

We're proud that CSR is a central part of GSC's history, and a focal point as we look to the future of the organization. GSC's CSR journey continues to evolve – from establishing our five key pillars (Customers, Employees, Community, Environment and Governance) to identifying key metrics for ongoing measurement to reporting on those metrics. These steps have given us a full understanding of how CSR fits in at GSC and where we can make a further impact. We've measured our CSR efforts, we've reported on them, and now we're ready to take them to the next level. And we won't be shy about holding ourselves accountable. Our CSR targets provide a framework for reporting our progress and conducting an annual pulse check to ensure we remain on track.

In addition to outlining our CSR targets, this year's report reflects on significant accomplishments we made in 2015, from launching our Change4Life® health management portal and nudging our own employees towards healthier lifestyles, to wrapping up our valuable Health Innovation Collaborative and continuing to reach marginalized Canadians through the GSC Frontline Care Program.

As a not-for-profit organization with a growing workforce and expanding customer base, GSC is ideally positioned to prioritize CSR – and we're not doing it because we have to; we're doing it because it's who we are and it's the right thing to do. This year's report gives us additional momentum to go above and beyond for our customers, employees and the communities where we live and work.

As always, we invite a two-way conversation on CSR. While reviewing the 2015 report, please do not hesitate to add your voice to the conversation by contacting GSC directly at [csrfeedback@greenshield.ca](mailto:csrfeedback@greenshield.ca).



Steve Bradie, President & CEO



Sherry Peister, Chair of the Board of Directors

Some call it Corporate Social Responsibility...

## WE CALL IT GREEN SHIELD CANADA.

AT GSC, CSR IS ABOUT THE WAY WE INTEGRATE ECONOMIC, SOCIAL, AND ENVIRONMENTAL CONSIDERATIONS INTO OUR DECISION-MAKING PROCESSES AND DAY-TO-DAY OPERATIONS.

The GSC CSR framework consists of five pillars...

### Our Customers

PUTTING THEIR NEEDS FIRST.

- Listen and act on customer feedback to deliver an outstanding customer experience.
- Focus on innovation to create next generation solutions for plan sponsors and members.

### Our Employees

THEY ARE CRITICAL TO OUR SUCCESS.

- Foster a culture of engaged employees that see their ideas and efforts as key to our success.
- Promote employee health management.

### Our Community

ENHANCING THE COMMON GOOD AS IT RELATES TO HEALTH.

- Invest in communities and build capacity of stakeholders to be catalysts for change in the health care system.
- Advocate for the health of all Canadians.

### Our Environment

MINIMIZING OUR FOOTPRINT.

- Minimize the impact of our business operations on the environment.
- Consume less resources to operate our business.

### Our Governance

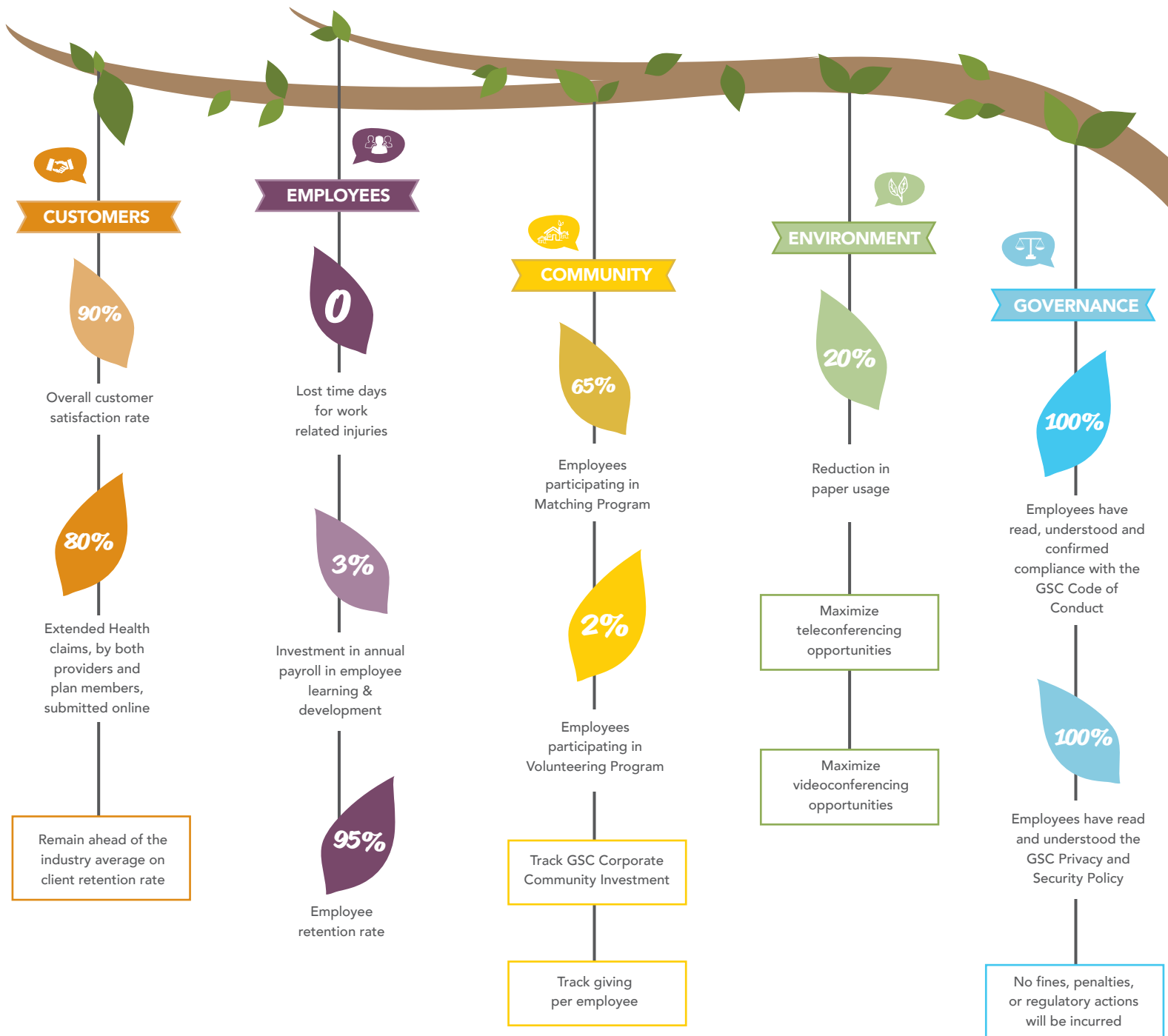
OPERATING WITH INTEGRITY, FAIRNESS AND RESPECT.

- Ensure that transparency, integrity, and accountability are embedded in our operations.
- Promote human rights throughout our organization.
- Make social and environmental values part of our decision-making process.

# RAISING THE BAR: OUR CSR TARGETS

We've measured our CSR efforts, we've reported on them...and now we've plotted our path to getting better at CSR.

Here are GSC's CSR targets. Please refer to our dedicated sections for each pillar to see how we stacked up against these targets in 2015.



GSC IS KNOWN IN THE HEALTH AND DENTAL INDUSTRY AS A CUSTOMER-CENTRIC ORGANIZATION OFFERING LEADING-EDGE TECHNOLOGY AND INNOVATIVE STRATEGIES TO MANAGE BENEFIT PLAN COSTS. WE'RE COMMITTED TO DELIVERING A GREAT CUSTOMER EXPERIENCE IN OUR EVERYDAY INTERACTIONS WITH PLAN MEMBERS, SPONSORS AND ADVISORS, ENSURING THEY STAY OUR NUMBER ONE PRIORITY.

As we look to the next three years and beyond, our ability to meet our stated targets for the Customers pillar is dependent on continually expanding our suite of programs to empower and educate plan members and plan sponsors alike.

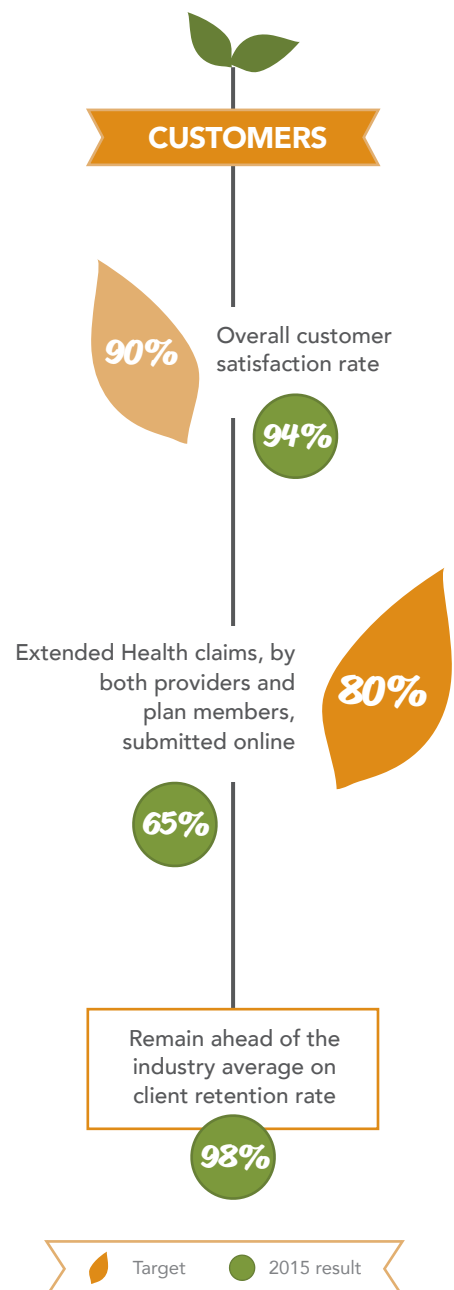
In 2015, we met the challenge, launching new strategies and gathering valuable feedback from our customer base.

### THE CHANGE4LIFE HEALTH PORTAL

We're relentless in pursuing new innovations that benefit our customers. A case in point: GSC's game-changing health management portal for plan members. The Change4Life portal, launched in 2015, is the engine that drives our health management efforts, and we've made it available to all group and individual plan members who are registered for GSC's Plan Member Online Services. Here are the highlights.

#### Members can:

- ➔ Complete a health risk assessment (HRA)
- ➔ Get a personal health score based on their answers
- ➔ Complete targeted health education modules based on their score
- ➔ Use innovative web-based tools to track their health and physical activity
- ➔ Sign up for medication and health reminder services
- ➔ Earn points and rewards for participation



## WHEN OUR CUSTOMERS TALK, WE LISTEN

Customer satisfaction and client retention are always front of mind at GSC. In 2015, we hosted two client councils for plan sponsors to meet with their peers and GSC leaders to share ideas and gain customer insight.

These sessions provided a valuable opportunity to engage our stakeholders in discussions on how the changing industry landscape affects them, and ensure that GSC understands their evolving needs.

We also commissioned a third party led Plan Sponsor Satisfaction Survey, which gave us a clearer picture of our plan sponsors' experiences and sparked important dialogue. GSC was proud to earn a 94% customer satisfaction score.

### CONTINUOUSLY IMPROVING OUR CUSTOMER SERVICE

After implementing workforce management and call analytic capabilities in our Customer Contact Centre the previous year, we reaped the benefits in 2015:

- We created a quality program to review and evaluate calls for quality and coaching purposes
- We are using speech analytics to identify trends in what our customers are saying and build recommendations for process improvements
- Our Customer Contact Centre uses the application for all its work schedules
- Customer Service Representatives can access scorecards and look at how they are doing with their average handle time and number of calls per hour, at any time

### PUTTING MEMBERS' HEALTH IN THEIR OWN HANDS...AND MORE

With more and more plan members downloading our GSC on the Go mobile app (and in line with our commitment to nudging members to get online or go mobile), we worked on several new features ready for launch in 2016:

- A direct link to the Change4Life health portal
- Claims history
- Claims submission for an expanded list of services
- Health Care Spending Account and Personal Spending Account balances



Our  
Employees

THEY ARE CRITICAL TO OUR SUCCESS.

OUR FUNDAMENTAL BELIEF IS THAT PEOPLE ARE THE KEY TO ACHIEVING OUR MISSION AND MEETING OUR BUSINESS GOALS. AS A RESULT, GSCERS (WHAT WE CALL OURSELVES) SEE THEIR IDEAS AND EFFORTS AS CENTRAL TO THE COMPANY'S SUCCESS, AND ARE APPLYING THEIR SKILLS AND DEDICATION TO MAKE GREAT THINGS HAPPEN.

### WE PRACTISE THE GOOD HEALTH WE PREACH

The health of our employees remains a top priority. GSC is known in the market for its innovative health management offering – and, when it comes to looking after our own employees, we practise what we preach. We eat, sleep and breathe health and dental benefits. That means leading by example.

Look no further than the Health Management Statement, created in 2015, which confirmed our goal, "to have a positive impact on the lives of our employees by providing them with an environment and tools that promote and value personal health and well-being, and ultimately contribute to their overall health and success, at work and outside of work."

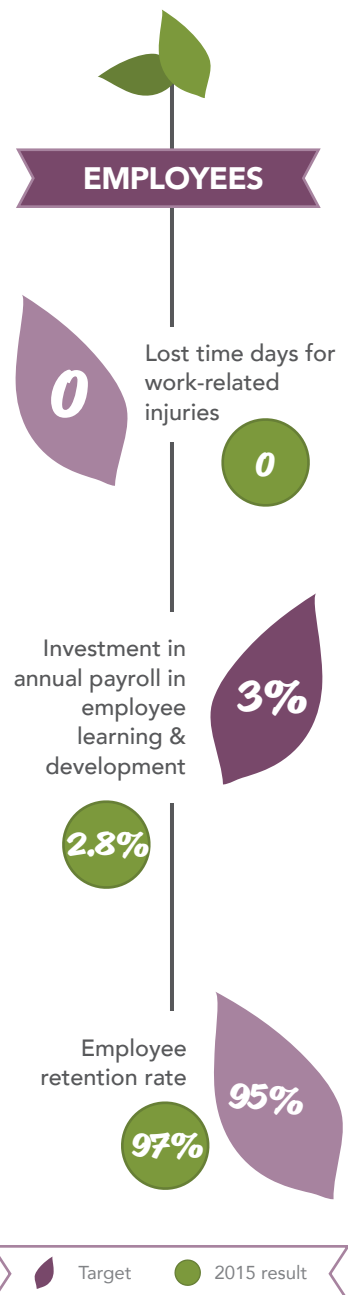
For starters, we took the results of the employee health screenings conducted in 2014 (which confirmed that our workforce is in line with the challenging national statistics around chronic disease) and did something about it. Not only did GSC employees receive access to all the cool features on the Change4Life portal, but we also invested in The 8 Week Challenge™, which nudged participants towards a healthier lifestyle (like guidance on diet and recommendations for exercise). Here's one employee's experience:

“

*I will turn 40 this year, and have been on Weight Watchers since I was 18. I am a yo-yo dieter who has been up and down on the scale for the past 20 years. I get monthly B12 shots and have always had very low iron levels.”*

“

*I lost 23 pounds and 17 inches on the 8 Week Challenge – yes, in just eight weeks, I lost more than I have managed to in ten years! But that's not the best part – I was finally able to donate blood for the first time ever because my iron levels are good! I even ran a 5K personal best in the seventh week of the challenge.”*



# 30

JOBS CREATED

# 196

INTERNAL TRAINING COURSES PROVIDED

## THE GSC TOWNHALL CHALLENGE

At GSC, everyone has a voice. In 2015, this was especially true as we launched an internal efficiencies project, dubbed The GSC Town Hall Challenge. Teams across the organization were tasked with assessing processes and proposing a handful of steps that would allow them to work more efficiently.

This company-wide brainstorming delivered some outstanding ideas – many of which have already been implemented. And it's not a one-time deal. These creative discussions will continue on a regular basis.

## TALENT MANAGEMENT

As a health and dental benefits specialist, GSC's training and development program is extensive. We are committed to investing in our employees so they become experts in their roles.

In 2015, we provided over 14,500 hours of training, and every GSC employee was involved in some form of training session. Within our training and development efforts, there are two key themes:

- ➔ Multiskilling workers: we have moved closer to having our staff trained to problem solve across multiple benefit lines to enhance efficiencies (this initiative will continue in 2016)
- ➔ A dynamic approach to learning: we have been using non-traditional resources and techniques like video, an expanding eLearning library, workshops, and webinars (sessions can be delivered regardless of geography)

Moving forward, GSC is committed to maintaining an emphasis on training and development – and one of our targets is specific to the annual percentage of payroll set aside for these efforts.

## RECOGNIZING TWO OF OUR OWN

At GSC, the spirit of giving is not only about how we operate, it's also about how individual employees give back by supporting their local community. And through our annual *Spirit of GSC – Giving Support to Community Award*, we acknowledge those employees who go above and beyond.

Our 2015 winners were Kathie Houle and Lourda Dawalibi. Kathie provides ongoing support to various charities and organizations in the Windsor-Essex area, and coordinates many of the volunteering efforts in the Windsor office. Lourda plays a key role in internal and external volunteering efforts, and is an advocate for GSC's Employee Matching Program. The prize? GSC made a donation to each winner's charity of choice.

## WORKING TOWARD WELLNESS

GSC received a Silver Level 2 award in 2015 from the Working Toward Wellness workplace wellness committee. This committee, affiliated with the Windsor-Essex County Health Unit, is dedicated to promoting and supporting workplace wellness programs in the area. The Gord Smith Healthy Workplace Award recognizes workplaces in Windsor and Essex County that provide comprehensive wellness programs to their employees and family members.

Award recipients must demonstrate a strong commitment to improving health by promoting and supporting a comprehensive approach to wellness for their employees, using several different strategies.

GSC PLAYS A VERY ACTIVE ROLE IN OUR COMMUNITIES. HOW? REALLY, IT'S ABOUT MORE THAN CHARITABLE GIVING. IT'S ABOUT ENCOURAGING EMPLOYEE VOLUNTEERING, AND SUPPORTING CHARITABLE ORGANIZATIONS WITH DONATIONS OF TIME AND MONEY. OUR VISION IS TO BE PART OF SOMETHING BIGGER – TO POSITIVELY IMPACT THE HEALTH OF CANADIANS.

### THE HEALTH INNOVATION COLLABORATIVE (HIC)

In 2015, we brought the curtain down on the highly successful Health Innovation Collaborative (HIC) – a project created by the Green Shield Canada Foundation to address inadequate, fragmented, and costly care for seniors with complex chronic health conditions. The HIC brought together five Toronto-area health care organizations, which all take unique and innovative approaches to improving care and quality of life for seniors with complex care needs, while also supporting the patients' families and caregivers.

**Health Gateway (Bridgepoint Active Healthcare):** A health information website for people living with complex conditions/disabilities, and their families

**Health eConcierge (Centre for Global eHealth Innovation):** A web-based search and discovery platform for health service information

**Online Dementia Care Training Program (Alzheimer Society of Toronto):** An online training program for personal support workers in dementia care

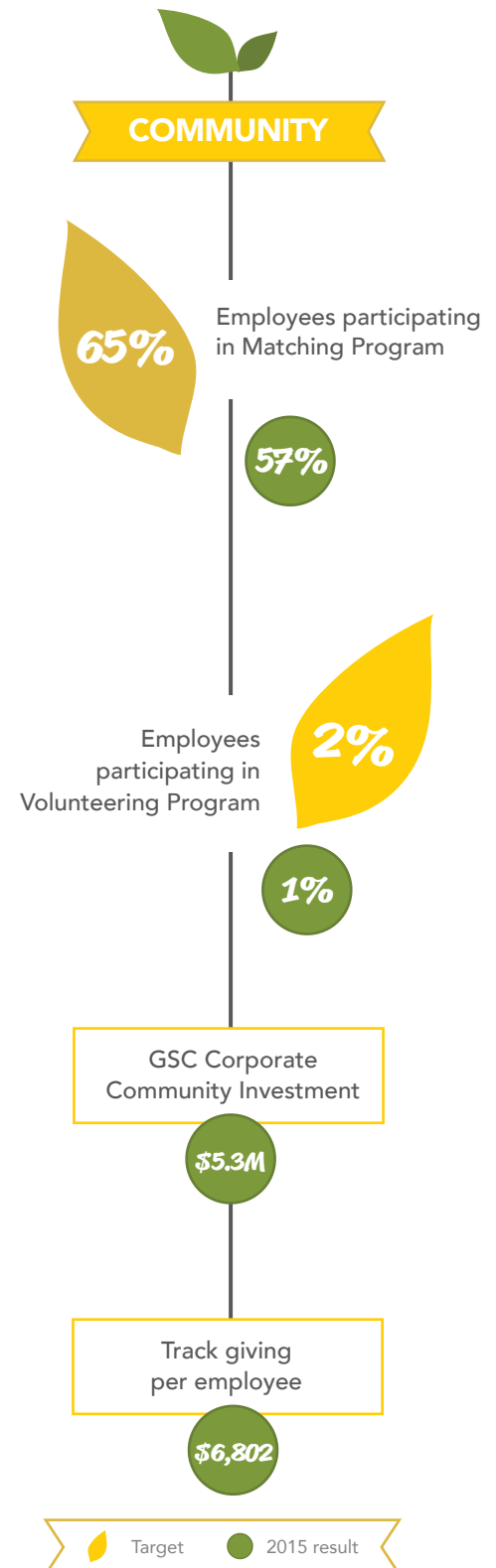
**House Calls (SPRINT Senior Care):** An interdisciplinary, home-based, primary healthcare program for frail and homebound seniors

**Virtual Ward (St. Michael's Hospital):** A short-term, home-based healthcare program to improve health outcomes for recently discharged patients

### WHAT'S THE VERDICT?

The HIC achieved all three collaboration goals – shared learning, networking and partnership; and partners particularly appreciated learning about cross-system perspectives. The HIC also achieved its long-term goal of building capacity among partner organizations to deliver better projects, meet organizational goals, and develop their work moving forward.

We also learned that, when it comes to all the interconnected pieces of the health care system, collaboration is hard! That's why we developed a range of helpful materials on the topic of collaboration, and shared them with the general public via our website (greenshield.ca).



## THE CONTINUED SUCCESS OF FRONTLINE CARE

After introducing our Frontline Care granting focus in our last CSR Report, we're happy to report that the program continued to have a positive impact in 2015 via numerous projects that made health care more accessible across the country.

We provided grants to 33 organizations through our Community Giving Program in 2015, and a further eight were funded by the GSC Foundation. We look forward to sharing how we're measuring our efforts with these valuable community partners in making health and dental care accessible to marginalized Canadians, while delivering support for navigating the health care system and driving improvements to overall health.

### I BELIEVE IN MY COMMUNITY

In partnership with several other organizations, GSC was proud to present the 2015 I Believe in My Community Awards, which recognize workplaces, unions and individuals for outstanding contributions to the community through United Way.

Eight awards were presented to local organizations for their extraordinary giving and community involvement.

What motivates GSC to get involved? Well, we'll let Steve Bradie, GSC President and CEO, explain: "United Way is making a real difference for people who are living with very significant challenges. At GSC, we are committed to making sure kids, families, and seniors can meet basic needs and build a better future for themselves through United Way."

### CHANGING LIVES

One of the community projects GSC supports is the Essex County Dental Society in Windsor, which focuses on treating marginalized Canadians. Here's just one success story from the clinic's important work.

A volunteer dentist treated a patient with multiple broken-down and infected teeth. Though the patient was not homeless, she was part of the working poor. She wore a set of bottom dentures in her mouth that were not even hers and that she had found.

The dentist at the clinic, run by Dr. Matthew Duronio, decided that she would make this patient a new set of immediate upper and lower dentures ahead of time and on the day of the clinic she would extract all her remaining upper teeth and insert the new set of top and bottom dentures.

Shortly after the treatment, the patient sent a thank you note to the dentist and included the following message:

**“** Thank you for all you have done for me. You have given me a whole new life. I can smile again – something I almost forgot how to do, it's been so long. **”**

### SPOTLIGHT ON: WELCOME HALL MISSION, MONTREAL

As one of the projects receiving funding through the GSC Frontline Care Program, Welcome Hall Mission helps disadvantaged people in Montreal make healthy life choices and reintegrate into society. The mission believes that everyone deserves another chance and a future with hope. Accordingly, no matter what the intervention, its goal remains the same: to break the cycle of poverty and help the most disadvantaged find better opportunities.

On both a short- and long-term basis, the mission helps homeless people, disadvantaged families, new immigrants, youth living on the street, teens, and children. In addition to running a shelter and food bank, they address physical, mental, emotional, and spiritual needs through services such as health care, dental care, addiction treatment, life coaching, social and personal development, training for re-entry to the job market, and specialized care for at-risk mothers. Through the mission's efforts, tens of thousands of men, women, and teenagers have successfully built a better life and have reintegrated into society.

GSCERS ARE CONSCIOUS OF THE WAYS WE AFFECT THE ENVIRONMENT, AND WE WORK TOGETHER TO MINIMIZE OUR COLLECTIVE FOOTPRINT. WE LOOK FOR NEW WAYS TO MAKE A DIFFERENCE, WHETHER THROUGH SMALL CHANGES AT OUR WORKPLACE, OR LARGER-SCALE OPERATIONAL INITIATIVES.

**GREENHOUSE GAS INVENTORY**

In June 2015, GSC engaged Deloitte LLP to provide support services in the preparation of a greenhouse gas (GHG) inventory – and in turn, better inform CSR across our organization.

Our desired focus included GHG data as follows:

- ➔ Direct GHG emissions from stationary and mobile fuel combustion (e.g. natural gas and fuel oils for heating, diesel and gasoline for corporate fleet);
- ➔ Indirect GHG emissions from electricity or steam/chilled water consumption from owned or leased offices; and
- ➔ Indirect GHG emissions from business air/rail travel and purchased paper.

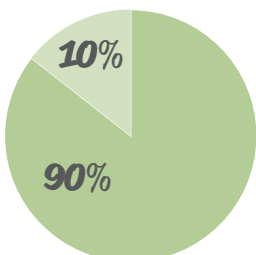
Office consumption data was collected by GSC’s program manager, CSR and Foundation, from eight facilities – one owned and seven leased.

Deloitte provided a range of future recommendations for process enhancements, allowing us to better focus our CSR efforts.

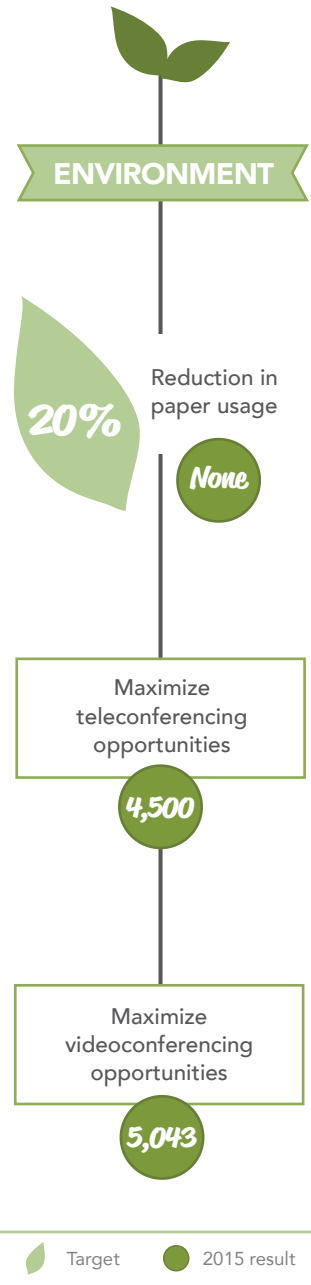
**LEAVING PAPER BEHIND (NOT LITERALLY...)**

At GSC, we’re encouraging plan members to “get online and go mobile” by providing easy-to-use benefit information right at their fingertips – and reducing the need for paper in our day-to-day operations. In 2015, GSC’s Online Uptake Taskforce continued its momentum and considered our interactions with all stakeholders, from plan members and plan sponsors/administrators to providers and advisors, to find additional paths to reducing paper usage.

Our tally of 2.9 million logins to our Plan Member Online Services website in 2015 is up more than 500,000 from last year’s figure, confirming that plan members have an appetite for getting online and eliminating paperwork.



Further proof that we’re on the right track came in the form of the electronic vs. manual claims submission breakdown for 2015, with 90% of GSC’s claims volume being received electronically. Again, that’s an increase from 2014.



**68%** OF WASTE RECYCLED

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**30** TONNES OF PAPER RECYCLED

GSC OPERATES ETHICALLY, HONESTLY AND WITH TRANSPARENCY WITH OUR STAKEHOLDERS. WE DO THIS BY ENSURING WE HAVE THE RIGHT OVERSIGHT OF POLICIES AND GOVERNANCE PRACTICES TO IDENTIFY AND MANAGE RISKS, AND THAT WE COMMUNICATE THESE EXPECTATIONS WITH GSCers. THIS SETS THE FOUNDATION FOR ACHIEVING OUR MISSION IN A FINANCIALLY, SOCIALLY AND ENVIRONMENTALLY SUSTAINABLE WAY. THIS IS JUST THE WAY WE DO BUSINESS, AND WE ARE GUIDED BY THESE VALUES EVERY DAY.

### CODE OF CONDUCT REFRESH

With today's workplace evolving rapidly, we created a taskforce to review our Code of Conduct and provide recommendations on items that needed to be updated, and new topics (e.g. the use of social media) that should be added. The proposed revisions were approved by the GSC Board of Directors and the new edition of the code was published for all employees in Q4 of 2015. The taskforce, made up of representatives from various departments, also developed a training video on the code that is now part of the onboarding program for new hires (and accessible to all GSC employees at any time).

### GENDER DIVERSIFICATION

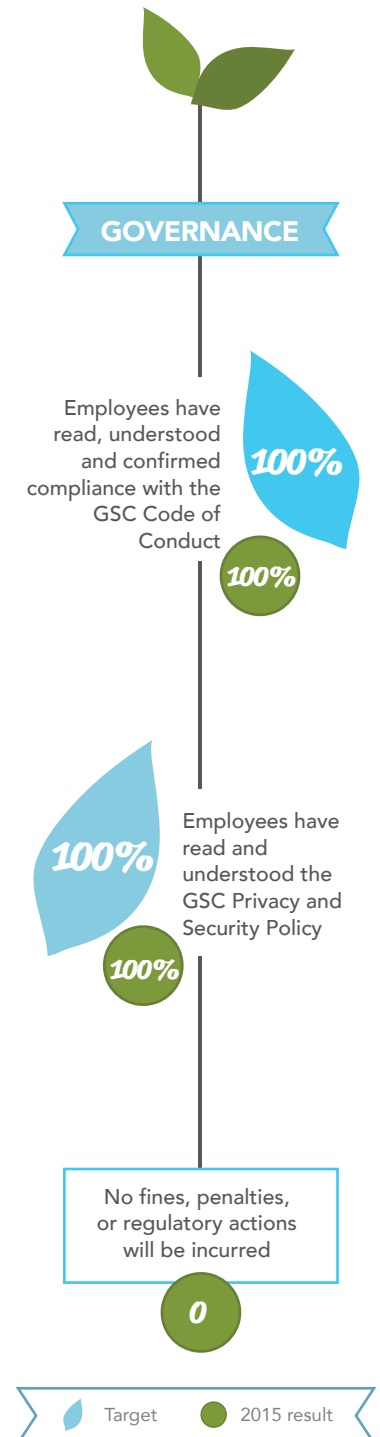
The GSC Board of Directors approved new by-laws in 2015. These included a by-law specific to gender diversification, stipulating that no less than one-third of the board can be of one gender. We believe this progressive approach positions GSC favourably for the future.

### RISK COMMITTEE

GSC is taking an even closer look at risk through the creation of an internal Risk Committee, whose mandate is to:

- ➔ Oversee, monitor and ensure appropriate risk taking and risk management decisions.
- ➔ Provide a high level of assurance to the Audit, Risk Management and Investment (ARMI) committee of the board, and the Board of Directors, that risk taking is in compliance with the defined risk management framework, policies and guidelines.
- ➔ Promote the risk management culture at GSC.

Membership includes: the members of the Executive Team, the Director, Risk Management & Compliance and the Chief Internal Auditor.



# GOT A QUESTION?

**We welcome stakeholder  
Feedback on this report.  
Please send us your comments  
and suggestions to help us  
continue to strengthen our  
reporting.**

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For further information about GSC and the GSC Foundation,  
please visit [greenshield.ca](http://greenshield.ca)



**FSC LOGO**

