

# Better Health for All.

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GREEN SHIELD CANADA  
2020 SOCIAL IMPACT REPORT





# About This Report

As a not-for-profit social enterprise, generating a positive social impact and making a difference is at the core of who we are.



Green Shield Canada's (GSC's) 2020 Social Impact Report builds on our previous Corporate Social Responsibility reporting initiatives and is designed to reflect our new Social Impact Strategy.

In the following pages, we present details of our Social Impact Strategy framework, including our goals, key metrics, and recent progress and achievements through December 31, 2020. All information cited in this report is current through that date unless otherwise indicated, and all financial values are expressed in Canadian dollars unless otherwise noted.

Our Performance Index outlines our response to disclosures from the Global Reporting Initiative (GRI) Standards. While we intend to report in accordance with the Core option of the GRI Standards in future years, our 2020 report aligns our performance-related data with select general and topic-specific GRI disclosures.

GSC also supports the United Nations Sustainable Development Goals as a blueprint to building a better future. At GSC, our mission is to deliver meaningful solutions to improve health and well-being, which is why we have aligned our business and Social Impact Strategy to primarily support the achievement of SDG 3 – Good Health & Well-being. We also contribute to SDGs 5 (Gender Equality), 8 (Decent Work and Economic Growth), 10 (Reduced Inequalities), and 17 (Partnerships for the Goals).

Please direct comments or questions about any aspects of this report to GSC's Social Impact Team at [socialimpact@greenshield.ca](mailto:socialimpact@greenshield.ca).





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# About Green Shield Canada



# About Green Shield Canada



## Our Purpose

We make it easier for people to live their healthiest lives.

## Our Vision

To enable a sustainable future for health and well-being across the communities we serve.

## Our Mission

Deliver meaningful solutions to improve health and well-being.

## Our Values

As a social enterprise, we make a difference by:

- Putting our clients' needs first
- Positioning our people for success
- Committing to a culture of excellence, innovation, and agility

At Green Shield Canada, these are the elements of our corporate DNA, reflective of our founding roots in social responsibility and partnering with communities. They guide our strategy, decision-making, goals, actions and our culture. From that foundation, we strive to create significant, measurable social impact in our communities.





# 2020 Highlights

**4.4 MILLION**

Plan Participants

**66% WOMEN · 34% MEN**

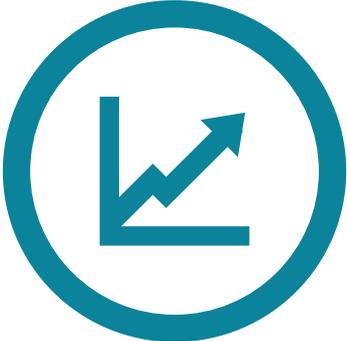
Employee Demographics

**<1.5%**

Voluntary Employee Turnover

**41 MILLION**

Claims Processed



**\$2.9 BILLION**

Gross Revenue

**8 TOTAL**

Office Locations

**90% OVERALL**

Engagement Score

**33% WOMEN · 25% BIPOC**

Board Diversity

**\$6 MILLION**

Community Investment

# Our Services

GSC is recognized as the industry's leading health specialist and innovator, delivering efficient, cost-effective solutions supported by technology and service that's a cut above.

Uniquely structured as a social enterprise with the purpose of making it easier for people to live their healthiest lives, GSC is improving health outcomes by providing access to best-in-class services delivered through an ever-expanding digital health ecosystem. Through our group and individual benefits programs and administration services, we support more than four million Canadians from coast to coast.

In 2020, we expanded our lines of business to reposition GSC as a vertically integrated health services company with a unique combination of insurance, administration, and health services.

- **Health Insurance:** Group and Individual lines of business.
- **Health & Benefits Administration:** HBM+, Third-Party Administration (TPA), and Benefits Administration under the Benefits Management line of business.
- **Health Services Delivery:** Mental Health and Pharmacy lines of business.

**In 2020 and early 2021 three acquisitions were completed within Green Shield Benefits Association (GSBA):**

- Benecaïd, a top-tier claims paying TPA and insurance technology provider.
- Computer Workware Inc., a well-known software provider and administrator of various types of benefits plans.
- Inkblot, a digital-first provider of various mental health services.

While each of these three acquisitions will continue to operate independently within GSBA, GSC will partner with them and other targeted organizations to advance our strategic plan and thereby expand our social impact.



# Message from the CEO

GSC was founded in 1957 based on a desire to help solve the social issue of affordable access to prescription drugs. Since that time, we have grown GSC as a purpose-led social enterprise focused on making it easier for people to live their healthiest lives.



When COVID-19 was declared a global pandemic the initial crash in equity markets led to large losses in our investment portfolio, and the closure of many healthcare practitioners caused a steep decline in revenue, claims, and call volumes. In the face of this significant risk and uncertainty, our purpose served as our north star, and we focused on supporting the health and safety of our employees, the needs of our clients, and the most vulnerable in our communities.

I take great pride in the way GSCers showed the strength of our special culture by rallying around each other and our key stakeholders during these challenging times, and in the tremendous compassion, patience, and resilience they demonstrated. Despite the difficulties of 2020, we ended the year with our highest-ever employee engagement score of 90%.

I'm pleased to be able to present important details of our 2020 story here in Green Shield Canada's inaugural Social Impact Report. Beyond managing through the pandemic, we also focused on the execution of our strategic plan and its main goal of expanding our financial capacity to deliver increased social impact. Our community investment in 2020 was \$6 million, and through our strategic plan our goal is to more than double that to at least \$13 million by 2025.

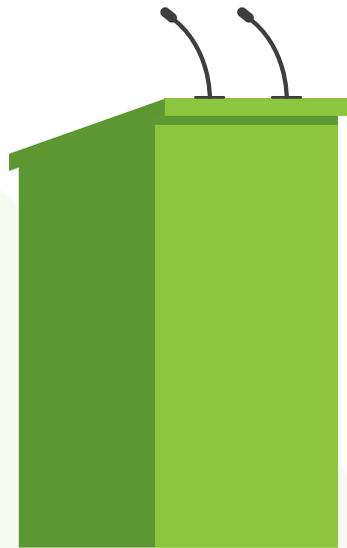
Enabling this increased social impact funding will require ensuring the sustainability of our core Health Insurance business, while also diversifying into higher growth/higher margin markets that are both aligned to our social mission and support our core business.

From a diversification perspective, we will focus on: (1) Health and Benefits Administration, where we will broaden our current HBM+ capabilities to include TPA and Benefits Administration services; and (2) Health Services Delivery, where we will leverage our own solutions and those of preferred partners to support clients in the areas of: (i) mental health; (ii) specialty and digital pharmacy; and (iii) a virtual health ecosystem.

The resulting mix of capabilities will reposition GSC as a vertically integrated health services company with a unique combination of insurance, administration and health services. We believe this in turn will create a compelling value proposition for our clients and ensure our sustainability well into the future, while also providing us with a platform to continuously increase our social impact contributions as we grow.



# Message from the CEO



Few people or organizations across the globe were untouched by the profound impact of COVID-19. Beyond the pandemic-related health and economic impacts, increased attention was shone on an already-rising crisis in the area of mental health. At a time when traditional forms of health care delivery were disrupted, our pre-pandemic strategic decisions to invest in and expand our digital mental health services portfolio proved hugely valuable in supporting health and well-being — for our clients, our employees, and for the many members of the general public whom we’ve been able to assist by making our products and platforms accessible to populations in need.

Despite the initial business challenges we faced due to the pandemic, once equity markets stabilized and healthcare practitioners re-opened, demand for our core services strengthened and market demand in the digital health sector accelerated rapidly. Our recognition of the digital revolution’s potential to transform and expand our services, business model, and Social Impact Strategy — and our embrace of a “digital first” philosophy — has positioned us well, as we’re expecting this new appetite and willingness for digital health services to be sustained well beyond the pandemic.

In short, we accomplished much in 2020 and there is more to look forward to. The arrival of effective vaccines should help us turn the corner on COVID-19. At the same time, we are moving forward with many new products, services, and initiatives that offer potential benefit to an array of stakeholders and reinforce our breadth and promise as a unique social enterprise.

**Zahid Salman**  
President & CEO

In late 2020 and early 2021, key acquisitions were made within the Green Shield Benefits Association (GSBA) that, through partnership, will allow GSC to not only execute on its strategic plan, but also further embed “Creating Shared Value” within our organization, a model we have adopted that focuses on opportunities to achieve societal benefits directly through the services we provide.

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# Message from the Executive Sponsor of Social Impact



Without doubt, 2020 was a year that challenged us in so many ways, both as a business and as individuals facing an unprecedented amount of stress and uncertainty. At GSC, social impact is all about health and well-being, which is why we worked hard to show up for our employees and our communities in these extraordinary times.

On the following pages, you'll learn how we're bringing to life the goals and initiatives developed under our brand-new Social Impact Strategy, which we put into practice for the first time in 2020. We saw many inspiring successes this past year, including the launch of transformational community investment programs like our expanded \$10-million investment in partnerships with Community Foundations and the creation of the Green Door Project, our flagship oral health initiative reflecting a \$6.15-million partnership with the Faculty of Dentistry at the University of Toronto – the largest dental public health service and research program in Canadian history.

We also saw 2020 usher in fundamental social change. While challenges related to systemic discrimination, lack of inclusion, and social inequity have been steadily gaining visibility, they came to the fore with shocking explosiveness and severity. As an organization, we responded to this by taking a step back internally to examine how we could better advance inclusion and equity within our operations, and a step forward externally to invest in racial and social justice initiatives in our communities.

As we look ahead to 2021, I hope that we can carry forward some of the good, like a renewed appreciation of time with family, a strengthened commitment to inclusion, and a new sense of what is possible when we work together, while also holding space to reflect on the weight of what we have experienced.

Our promise here at GSC is that we will continue to prioritize the mental health of our employees and communities, and that we will work tirelessly to support better health for all Canadians. We hope that you'll come along for the journey.

Take care of yourselves and each other.

**Mila Lucio**  
Executive Vice President of Human Resources & Social Impact

# Corporate Governance

GSC is committed to operating ethically, honestly, and transparently with our stakeholders. Our governance practices set the foundation for achieving our mission in a financially, socially, and environmentally sustainable way.



## Our Stakeholders

Engaging in authentic two-way dialogue with our plan sponsors and members — our primary stakeholders — is at the heart of what we do. Additional stakeholders include community foundations, national and local charities, health authorities, dental and medical associations, practitioners, regulatory agencies, governments at all levels, private sector innovators, public health researchers, policymakers, and, of course, our employees.

## Board of Directors

The Board of Directors oversees the management of GSC and is thus our highest governance body. The 12-member Board is elected by the Membership of GSC and seeks to ensure an ethical culture and sustainable organization through strong corporate governance practices. GSC's Board Chair and CEO roles are separate and all directors, with the exception of the CEO, are independent directors, confirmed annually by the Corporate Governance, Conduct Review, and Ethics Committee.

The Board actively engages with management and establishes structures, policies, and processes to achieve our mission and strategic goals.

The Board conducts annual effectiveness evaluations and peer evaluations and adopts governance best practices appropriate to GSC. Director competencies were revised two years ago to align with GSC's new Strategic Plan, and the Board of Directors must collectively reflect expertise in all competencies.

The Board has four standing committees: Audit, Risk Management, and Investment Committee; Human Resources and Social Impact Committee; Corporate Governance, Conduct Review, and Ethics Committee; and Nomination Committee.

GSC's **Governance Framework** is available on our website.



## Board of Directors Composition

4

YEARS OF AVERAGE TENURE

12

GSC BOARD MEMBERS

25

PERCENT BIPOC (BLACK, INDIGENOUS, AND PEOPLE OF COLOUR)

33

PERCENT WOMEN



## Social Impact and Sustainability Governance

Board-level oversight of our Social Impact portfolio (a term which at GSC is analogous to Environment, Social, and Governance; Corporate Social Responsibility; and Sustainability) is primarily the responsibility of the Human Resources and Social Impact Committee, with the exception of our Impact Investing portfolio, which is overseen by the Audit, Risk Management, and Investment Committee. In addition, the Board of Directors includes social impact as a Board competency and the Social Impact Strategy is embedded in GSC's strategic plan.

The Human Resources and Social Impact Committee receives quarterly reports on the progress of the Social Impact Strategy, approves any changes to the Strategy, and reviews the annual Social Impact Report. Development and implementation of the Social Impact Strategy is the responsibility of the CEO and the executive team.

An executive-level Social Impact Governance Committee, made up of three Executive Vice Presidents, meets monthly to review strategic and operational updates and also reports quarterly to the CEO. Regular updates are also provided to GSC's executive leadership team.

## Ethics and Integrity

GSC has a proud history of service to Canadians. Our success has been built on an unwavering commitment to carrying out all of our business dealings in a forthright and ethical manner, with honesty and integrity, and in accordance with the laws of all jurisdictions in which we operate.

### Code of Conduct

We are committed to high standards of business conduct and all employees, directors, officers, and third-party contractors are required to adhere to and acknowledge our **Code of Conduct** annually. The CEO reports to the Corporate Governance, Conduct Review and Ethics Committee regarding its completion.

In addition, GSC has established a **Concerned Employee Policy** which outlines anonymous reporting of conduct concerns through human resources or through the Chair of the Corporate Governance, Conduct Review, and Ethics Committee.

## Accessibility

We are committed to ensuring the dignity and independence of persons with disabilities. All persons, whether a person's disability is apparent or not, will be treated with courtesy, made to feel welcome, and have their need for accommodation respected whenever they interact with GSC and its employees. The principles and practices we follow to ensure our products, services, and workplaces promote full inclusion are detailed in our **Accessibility for Persons with Disabilities Policy**.

## Risk Management

Under the oversight of the Board and executive management, we measure, monitor, and manage risk through the implementation of an extensive risk management and corporate governance framework.

As a federally regulated entity, the Office of the Superintendent of Financial Institutions (OSFI) is GSC's primary regulator. GSC has developed policies and procedures to comply with OSFI's guidelines and requirements. GSC also manages risk through various management committees, guidelines, frameworks, internal controls, external audits, internal audits, management information systems, management oversight, and other means.

## Business Continuity

We have a company-wide Business Continuity Plan for all GSC office locations. It is a proactive approach to avoid and mitigate risks associated with a disruption of normal operations. It details steps to be taken before, during, and after an unexpected event or crisis in order to maintain financial viability of the organization.





# Social Impact Pillars

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Community Investment  
Good Corporate Citizenship  
Creating Shared Value



# Social Impact Strategy

In 2019, we formalized our Social Impact Strategy, and in 2020 we put it into action. Our aspiration is to create significant, measurable social impact by improving health and well-being in the communities where we live and work.



The strategy is organized into three Social Impact pillars, also reflected in this report:

- **Community Investment**
- **Good Corporate Citizenship**
- **Creating Shared Value**

Within our Social Impact Strategy, we concentrate our efforts on two focus areas: **oral health and mental health**. These are areas that our research indicated are currently underserved, and where we believe that we can leverage our knowledge, resources, and service offerings to make a truly meaningful impact.

## Impact measurement

Under our new Social Impact Strategy, GSC is shifting from an activity-based giving model to an outcomes-based investment model to achieve our goal of better health for all Canadians.

We will use the number of lives impacted – with categorization based on the depth of impact – as a key performance indicator and as a measure of the return on our investment.

In time, we plan to expand beyond measuring lives impacted to also capture organization-level impact and system-level impact. The former will apply to things like our impact on partner organizations, while the latter will encompass measurement of systemic change within the Canadian healthcare and social assistance systems.

Our hope is that this focus on impact measurement will not only improve outcomes for our initiatives, but that it will also provide evidence for other funders to join us as we seek to improve oral health and mental health. We also anticipate that a focus on impact measurement will help inform our decision-making and strengthen our granting and partnership processes.



# Community Investment

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We invest in partnerships that enable individuals and communities to live their healthiest lives by giving our expertise, time, and funds.



# Our Commitment to Local Communities

Ever since GSC was founded, we have invested in the communities where we live and work.



Our commitment to improve the health and well-being of our communities is built into our fabric as a not-for-profit social enterprise. We do it well and we're proud of challenging ourselves to keep doing it better.

## We focus our Community Investment initiatives on:

- **Oral health:** GSC supports research and service delivery initiatives that help increase access to dental services for underinsured and uninsured Canadians.
- **Mental health:** We invest in initiatives that support the delivery of mental health care and in advocacy projects that increase awareness of mental health issues and resources.

In 2020, while we still provided some smaller local grants to support holiday giving and local sponsorships in communities where we operate, the bulk of our Community Investment was organized in four main areas: Community Foundation Partnerships, the Green Door Project, Local Grants and Employee Giving.



# Community Foundation Partnerships

We launched our Community Foundations partnership program in 2018 by investing \$6 million to establish relationships with six Community Foundations across Canada.



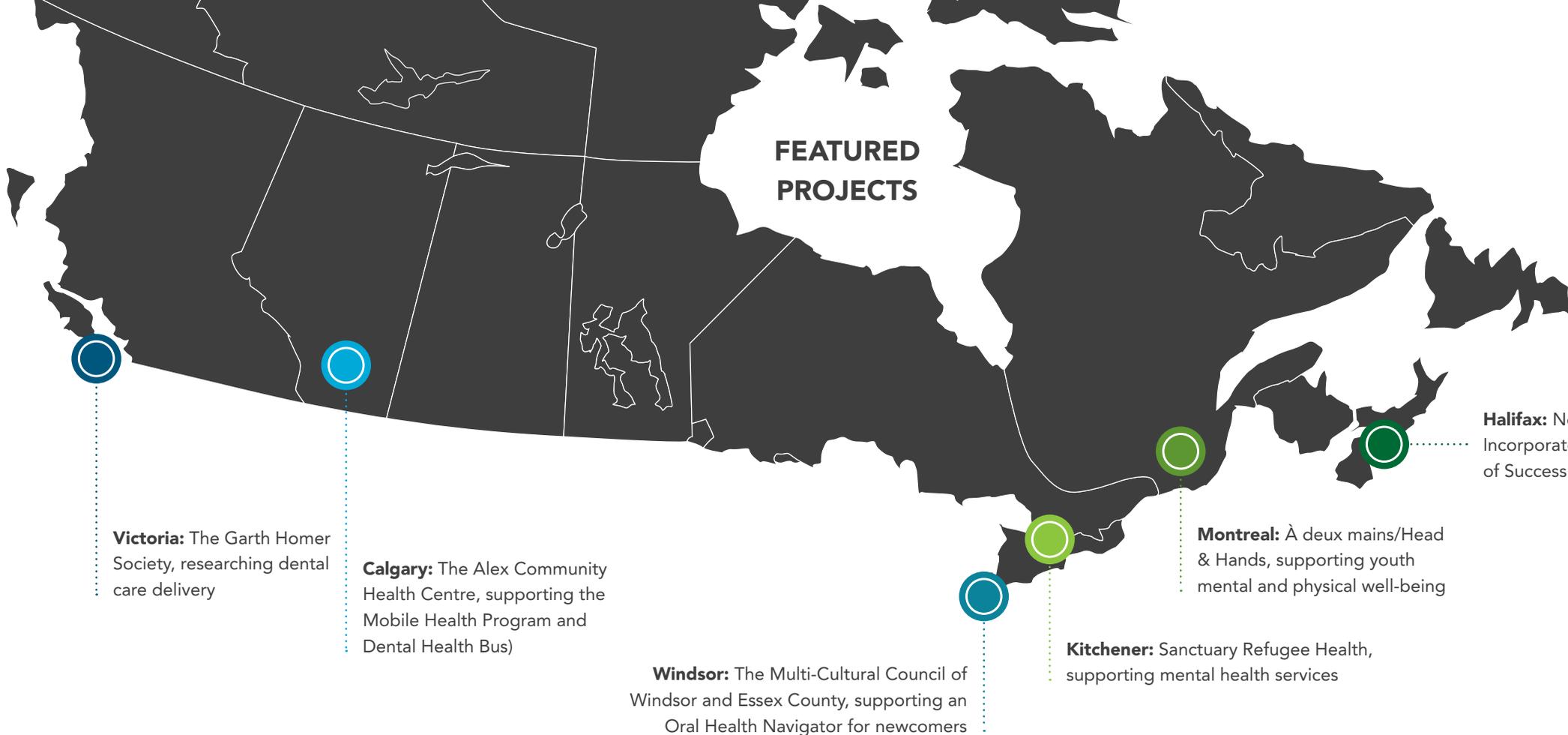
By the end of 2020, we had doubled that to 12 Community Foundation partnerships and a total investment of \$10 million. Community Foundations are charitable organizations dedicated to improving the lives of Canadians in their community, and our partnerships enable us to leverage the granting expertise, grassroots relationships, and community knowledge of local Community Foundations. We are proud to pioneer this new model of corporate community investment through our partnerships with Community Foundations.

## Our 12 Community Foundation partners

- Algoma Community Foundation
- Calgary Foundation
- Community Foundation of Greater Montreal
- Community Foundation of Nova Scotia
- Fondation Québec Philanthrope
- Haida Gwaii Community Foundation
- Hamilton Community Foundation
- Kitchener Waterloo Community Foundation
- Ottawa Community Foundation
- Toronto Foundation
- Victoria Foundation
- Windsor-Essex Community Foundation

The structure of our financial investment with each foundation consists of an initial endowment, as well as flow-through grants supporting access to oral health and mental health. In several cases, we also provided support for capacity building in administration, community consultation, and start-up operations. In Algoma, for example, GSC's investment played a role in helping to stand up the brand-new Algoma Community Foundation, established in 2020.





At GSC we believe strongly in inclusivity, and in the saying, “nothing about us without us.”

GSC’s partnership with Community Foundations is consistent with a broader trend in community investment towards a social justice model. That means relying on parties on the ground and those directly affected by issues to prioritize and lead the response.

**Knowledge sharing and research**

Delivering measurable and sustainable impact is fundamental to our Social Impact Strategy and an

important element in our Community Foundation partnerships. To the extent possible, GSC works with foundations and grantees to create a project evaluation and reporting process.

A key aspect of that is communication between foundation partners, not just with GSC. To support this, in 2020 we began work on creating a “community of interest” in the area of oral health, through which stakeholders can share their experiences and findings to the

benefit of all. This involved regularly scheduled calls and information sharing, with plans for a full-fledged virtual gathering in 2021.

In the same vein, we published a report in 2020, called a A Toolkit for Community Foundations, that offers a blueprint for foundations looking to find and develop corporate partnerships.

# Green Door Project

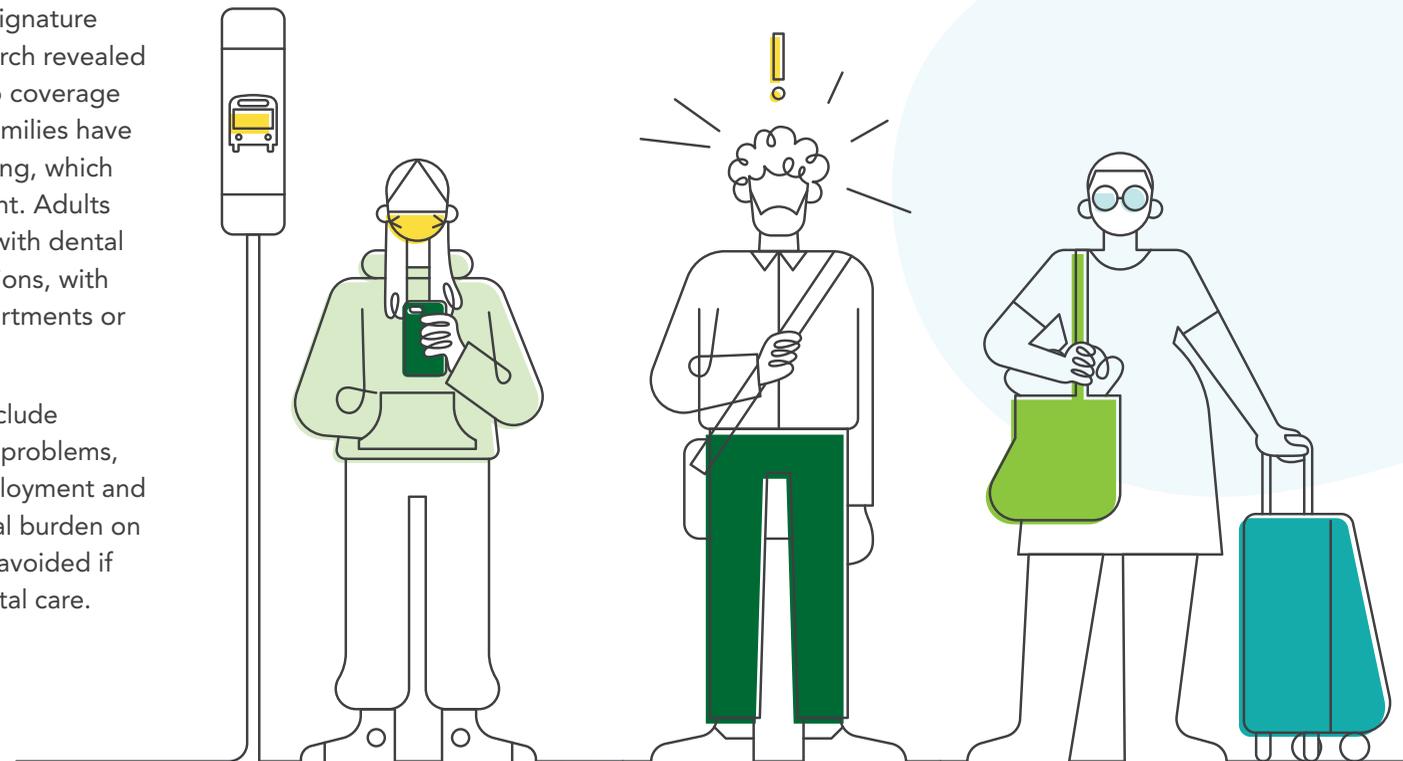
The Green Door Project is a flagship initiative that aims to fill gaps in the Canadian healthcare system.

Through partnerships with academic institutions and health providers in the community, the Green Door Project provides no-cost access to care for underserved Canadians in clinical settings that also serve as a forum for research, yielding data to help us change the healthcare system for good.

The project was launched in November 2020, powered by a \$6.15-million investment over five years to fund the Green Shield Canada Clinic and associated research, located within the Faculty of Dentistry at the University of Toronto — the largest-ever single donation to dental public health in Canada.

Oral health was chosen as our first signature program after several years of research revealed that one in three Canadians have no coverage for dental care. Many low-income families have to prioritize food, shelter, and clothing, which often means going without treatment. Adults and children alike end up suffering with dental pain, infection, and other complications, with many ending up in emergency departments or doctors' offices.

For individuals, the consequences include serious physical, social, and financial problems, low self-esteem, and barriers to employment and education. It also places an additional burden on the healthcare system that could be avoided if people had access to affordable dental care.





## Flagship clinic

The Green Shield Canada Clinic at the University of Toronto (U of T) is designed to operate like a regular dental office. A team of about a dozen researchers, led by Dr. Carlos Quiñonez, a dental public health specialist and Associate Professor and Program Director at the U of T's Faculty of Dentistry, works behind the scenes on a data collection and analysis project that we have called the One Smile Research Program.

Restrictions on face-to-face research due to COVID-19 meant that for most of 2020, the clinic was only able to provide emergency care. When formal research begins, eligible patients can access a full suite of basic dental care services at no cost. In all, the goal is to provide cost-free, ongoing care for 1,500 to 2,000 people for the duration of the project.

It is important to note that as the funder, GSC is not involved in any aspect of the research. As with any high-functioning, university-based research, the study is conducted at arm's length and is independent. We will only see the results when they are published and publicly available to all.

## Expanding access to dental care

We are also proud to share that the Green Door Project continues to expand. In March of 2021, GSC announced that we will be partnering with Northwestern Health Unit to deliver an innovative dental public health program in northern Ontario through an annual investment of \$120,000 for each of the next three years. This program will offer access to dental care to eligible patients at no cost through several dental clinics as well as two mobile dental buses.

The new clinics will all be part of the One Smile Research Program. Patients will need to meet similar eligibility requirements and all the research data gathered will be fed back to the University of Toronto team.

Because the thresholds of working poverty vary greatly from city to city, we expect data gathered from these clinics will provide a comprehensive picture of both the challenges that Canadians face in accessing affordable dental care and of the benefits that we can all expect if those barriers are addressed.



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**We want to determine how access to dental care impacts individuals, their families, the healthcare system, and society overall. This research program is ultimately aimed at informing policy debates around the universal coverage of dental care in Canada, and maybe even around the world.**

**— Dr. Carlos Quiñonez**

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# Mental Health Partnerships



We invested \$470,000 in direct grants in 2020 to partner with five mental health organizations to help expand their service offerings and research programs, as follows:

- **Ontario Shores Centre for Mental Health Sciences:** Cognitive Behaviour Therapy (CBT) Research Program. Supporting the evaluation and continuous improvement of the Ontario Shores CBT program.
- **Martin Family Initiative:** The Early Years. Starting prenatally, The Early Years provides families with the tools to uplift their children by weaving together Indigenous-led community innovation and the latest scientific research around early childhood development.
- **Canadian Institute for Military and Veteran Health Research:** Military-related Post-Traumatic Stress Disorder (PTSD) Research. Acquiring the first-person lived experience of patients with PTSD in combination with functional magnetic resonance (fMRI) data to better capture different clinical presentations of PTSD and their unique neural signatures in the brain.
- **Canadian Mental Health Association:**
  - Workplace Mental Health Education, Awareness, and Support. Supporting employer and employees with building resilience, creating psychologically safe work place standards, and coping with social isolation.
- Resilient Minds for Volunteer and Career Firefighters Across Ontario. Working to improve the psychological strength of first responders across Ontario using a novel evidence-based intervention.
- The Loneliness Project. With a bold vision to eradicate chronic loneliness, this project focuses on public dialogue and community conversations across all demographics on issues related to loneliness and social isolation, and identifies potential impacts and solutions.
- **University Health Network:** Supporting expansion of mental health services for SCOPE. SCOPE is a virtual interprofessional health team that supports primary care

providers through a single point of access. Family physicians and nurse practitioners registered with SCOPE can connect to local specialists, imaging, and community services to serve their patients with complex care needs.

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**We look forward to advancing our focus on innovative mental health partnerships in 2021.**

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# Employee Giving

Our employees are passionate about giving back to their communities. Supporting them to actively engage in giving their own expertise, time, and dollars is a key component of our Social Impact Strategy framework.



We do this in multiple ways: amplifying their contributions by matching donations, rewarding volunteer hours, and bringing teams together through our employee-led steering committee. GSC employees can access up to \$700 annually in donation matching funds and are also eligible for up to \$700 annually in charitable volunteer rewards, with GSC contributing \$10 for every hour of personal volunteer time (up to 70 hours). In 2020, we launched Amplify, our employee giving and volunteering platform, with the goal of making it easier than ever for employees to give back to the causes that matter most to them. This was an unequivocal success.

In 2020, GSCers came together to donate over \$95,000 through Give Where We Live (an employee-nominated giving program that supports charitable organizations across Canada) and held company-wide campaigns for the United Way and the Canadian Mental Health Association (CMHA).

The GSC team and partners such as Unifor raised an outstanding \$142,000 through our United Way campaign and over \$17,000 for the CMHA – a notable achievement for our first-ever virtual campaign.

Though the impacts of COVID-19 eliminated many of our traditional fundraising and team giving initiatives, our employees continued to find

creative ways to step up through Employee-Led Initiatives (ELIs). ELIs are grassroots, employee-driven charitable projects that reflects the dedication and enthusiasm that our employees bring to helping their communities. A small sampling of the many ELIs that GSCers pitched in to support in 2020 includes:

- Holding a bottle drive for Habitat for Humanity Windsor-Essex (with over 4,200 bottles collected!)
- Raising over \$4,500 for Movember, led by the HBM+ Hulksters
- Donating 140 books to kids in need through the Windsor-Essex United Way Book Drive
- Gathering countless bags of donations for the Willowdale Immigrant and Refugee Centre



To celebrate the employees who go above and beyond to make a positive impact, we recognize one volunteer each year with the **Spirit of GSC Award**. In 2020, we were thrilled to recognize Erica Tramutola as the recipient of the eighth annual Spirit of GSC Award. She received a \$1,000 grant to donate to the charity of her choice.



**GSC is a proud Employer Member of Volunteer Canada.**

# Good Corporate Citizenship

Doing our part to create a sustainable future for individuals, communities and our planet.



# Clients



At GSC, we pride ourselves on developing products and solutions that delight our clients, target benefits spend to the most impactful areas, and increase access to health care, with a spotlight on innovative digital health solutions.

Above all, we put our clients' needs first. We lived this in 2020 by implementing several measures to support our clients during the pandemic, including the highest level of premium relief in the health and dental industry, totalling in excess of \$40 million. This means that \$40 million stayed in the hands of small and medium-sized businesses at a time when they needed those funds to keep their businesses afloat and their staff employed.

## Innovative Services

We significantly expanded our suite of health and benefit services in 2020, creating our "Digital Clinic by GSC," an emerging ecosystem of virtual health services that we either own or have established preferred partnerships with through GSBA.



This enabled us to better serve our clients as the disruption of the pandemic prompted an abrupt shift to virtual health care. We also believe that these partnerships and investments will enhance the long-term success of our business and social impact initiatives in 2021 and beyond.

## These included:

- Our previously-mentioned partnership with GSBA-acquired companies **Inkblot** and **Benecaid** (and their digital platform **Honeybee**).
- Our partnership with telemedicine provider **Maple**. It enables our clients to instantly connect with a Canadian-licensed doctor for 24/7 medical care from their computer or mobile device.
- Our partnership with, and investment in, the mental health company **MindBeacon**, a leader in internet-delivered cognitive behavioural therapy (iCBT).
- Our partnership with online pharmacy **PocketPills**, which includes live, online chat with a pharmacist, medications management via a mobile app, and free home delivery.
- Our partnership with, and investment in, **GenXys**, a leader in pharmacogenomics. The scientific basis for pharmacogenomics is that genetic information obtained from patients through a cheek swab can be used to determine which drug treatments, particularly in the area of mental health, will work best for a given individual. The groundwork we did with GenXys in 2020 put us in a position to begin offering a pharmacogenomics benefit in 2021.
- Access to **Phzio**, a virtual physiotherapy service with live video assessments, customized treatment plans, ongoing monitoring, and a resource portal for information on care and prevention of musculoskeletal issues.



In the summer of 2020, we extended access to MindBeacon’s standard digital mental health program to clients enrolled in GSC’s individual plans at no additional cost.

## Mind Beacon

And in December, during the height of the second wave of COVID-19, we made Maple’s services available for our Group plans at no additional cost for three months.

## maple

For plan sponsors, we introduced DATAleap, an analytics toolkit that gives users a deeper understanding of trends and data to enable more informed plan management. This offering is a sophisticated, data-driven complement to two other plan management tools: our SMARTSpend claims management service, which helps plan sponsors contain costs while driving positive health outcomes for their members, and our Claim Watch fraud detection and prevention program.

### Client Satisfaction

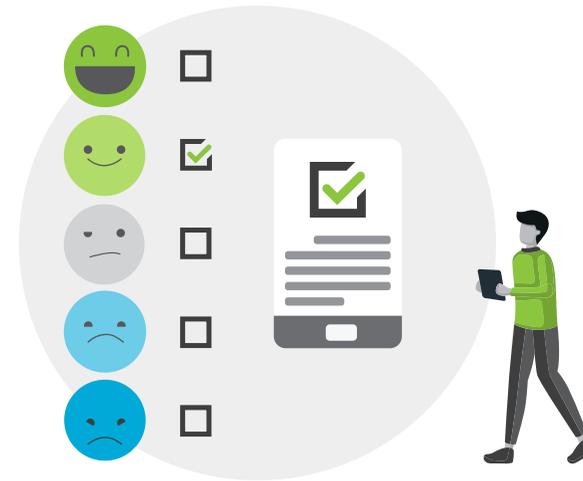
We have spent the past couple of years working on a series of changes to the way we gather, track, and respond to client feedback about our products, services, processes, and technology. In 2020, the results really began to take shape.

We measure customer satisfaction through our **Voice of the Customer** program, and track client experience and feedback using both qualitative and quantitative measures.



In 2020, we began to capture net promoter score (NPS), which measures the likelihood that a client or plan member would recommend GSC to others.

We implemented the NPS methodology for the first time in 2020 by surveying plan members, plan sponsors, partners, and benefits advisors. Our preliminary results so far have confirmed what our other client satisfaction measures have indicated – our clients know that they can count on GSC to provide strong service and deliver on a great customer experience. We are excited to share more details in 2021 once we have accumulated a significant data set.



To make sure that we are listening to our customers, we also rely on an online panel of over 3,000 GSC plan members, as well as our plan sponsor and plan advisor panels, to gather insight about new products, services, or technology features, and their interest in social issues of concern. The objective is to include the voice of the customer in our decision-making.

We are excited by the possibilities that are opened up to improve our service through feedback from a wide variety of stakeholders. We are reviewing our service delivery through the lens of the customer, and believe we are embarking on a customer-centric transformation that will shape our business for the better in the long term.

### Privacy and Security

At GSC, the privacy and security of information is fundamental to the way we do business. Under the oversight of the Board and executive management, we have designed and implemented safeguards to protect the information, systems, and communications that deliver the information from harm resulting from failures of confidentiality, integrity, and availability.

Whether clients access our services online, by telephone, or in person, we follow rigorous security procedures and use state-of-the-art technologies to protect their information and transactions against unauthorized access, disclosure, alteration, and misuse.

GSC adheres to the Personal Information Protection and Electronic Documents Act (PIPEDA) in our approach to information security and privacy. We also abide by other relevant provincial Canadian private sector privacy legislation (currently British Columbia, Alberta, and Quebec).

Employees are required to complete an annual security and privacy quiz, and to review and acknowledge the **Information Security Policy** and internal **Privacy Policy**. Our client-facing **Privacy Policy** is also available on GSC’s website.

# Employees

When our employees are passionate about who we are, why we exist, and their place in achieving it, great work gets done.



## Valuing Our People

At the end of 2020, GSC had 1,018 employees in eight cities across Canada, with almost all working remotely due to the pandemic. A significant portion of our employees are unionized (namely our Windsor-based operations group, which includes claims, adjudication, and our call centre) through Unifor Local 240 and Local 673, with whom we have a strong ongoing partnership. Voluntary employee turnover is currently less than 1.5%.

Board oversight responsibility of our people resides with the Human Resources and Social Impact Committee, with executive leadership from the CEO and Executive Vice President of Human Resources and Social Impact.

In 2020, the moment COVID-19 was declared a global pandemic, we established the health and safety of our employees as our number one

priority and immediately committed to no layoffs or workforce reductions, something we've been able to sustain throughout the pandemic.

Our unique company culture received additional recognition in 2020 with the announcement that GSC was a recipient of Canada's Most Admired Corporate Cultures Award.

CANADA'S  
**MOST  
ADMIRED**  
CORPORATE  
CULTURES

GSC is also proud to be certified as a Living Wage Employer through the Windsor and Essex County Living Wage program. This initiative recognizes companies that commit to ensuring their compensation will enable employees to thrive in their communities.



# 95%

GSCers are proud to work for this company



# 93%

GSCers would gladly recommend our company as a great place to work



# 92%

GSCers were extremely satisfied with this company as a great place to work



## Employee Engagement and Recognition

We place a strong emphasis on building a welcoming, dynamic, and inclusive culture. We also believe that culture doesn't happen accidentally – we work hard to ensure that our employees feel supported in their roles, have opportunities for growth, and feel that their work makes a difference.

We were thrilled to achieve a 90% overall engagement score in our 2020 Employee Engagement Survey.

Not only does this place us in the top quartile when benchmarked against other companies, it was also up significantly over the already high score of 81% registered in 2019. The participation rate in the survey was similarly strong at 91%.

The top strengths identified in the survey include trust, quality of services, and ensuring our employees are equipped with the tools they need to succeed in their roles.

**Our goal is to ensure that all employees feel valued and recognized for the unique ways that they contribute to the business.**

We offer the opportunity for peer-to-peer recognition and leader feedback through "GUDOS" (or GSCers Undoubtedly Doing Outstanding Stuff), our employee recognition program, and through the EverGreen Club, which recognizes employees with 25 years of service – a coveted designation for the 55 current GSC employees who have achieved this milestone, and a strong indication of the pride and loyalty that exists within our workforce and allows us to establish long-term relationships with our employees.

## Training and Development

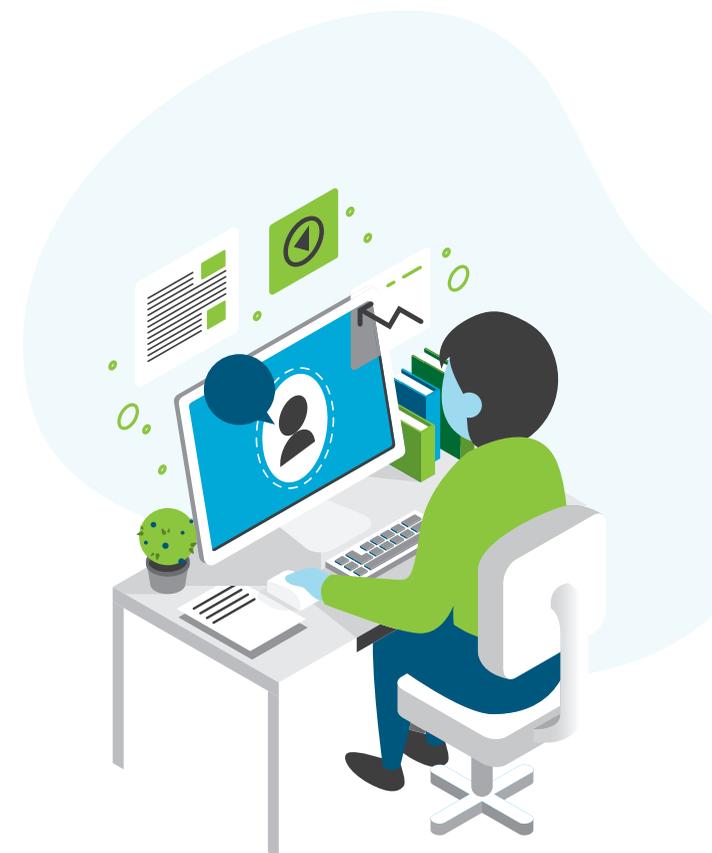
GSC consistently strives to create an environment where all employees have the tools and resources they need to reach their full potential. We do this through our comprehensive Talent Management Strategy,

which encompasses various programs from performance management to leadership development.

All salaried GSC employees participate in our Performance Optimization Process, an annual review to plan, execute, and evaluate business objectives in alignment with our strategic operating plan.

Employees also work with their leaders to create a plan for career growth through the Individual Development Program (IDP), based on a three-year outlook. The IDP helps provide a personalized path to success that is connected to learning and development activities and supports employees in reaching their short- and long-term career goals, as well as improving current job performance.

For employees who wish to pursue external training, we offer up to \$2,000 annually through an Educational Assistance Benefit, as well as subsidized access to Toastmasters and free access to LinkedIn Learning for all employees.





## Diversity, Equity, and Inclusion

A core principle at GSC is to create a culture where everyone can bring their whole selves to work and feel valued and included. We know that diversity, equity, and inclusion (DE&I) is vital to our future success and to ensuring we have access to talent that makes us smarter, more adaptable, and more innovative. With that in mind, we entered 2020 planning to make DE&I a priority.

However, the worldwide reckoning around racial discrimination and inequity pushed GSC and many of our peers to mobilize in new ways and to take action, both internally and externally. Because of this, we have committed to a deeper review on a faster timeline for the evolution of our DE&I Strategy, including hiring a new leader to support this strategy, establishing a DE&I Steering Committee, and learning from an employee-led DE&I Working Group.

**In taking stock of our current state by surveying GSC employees over the past two years, we learned that:**

86%

Of respondents believe GSC would take appropriate action in response to an incidence of discrimination.

83%

Of respondents feel accepted to be their authentic self at work.

82%

Of respondents believe employees at GSC respect and value each other's opinions.

77%

Of respondents believe GSC values diversity.

As we look to continuously improve based on this feedback, we are working towards the implementation of our 2025 DE&I Blueprint, a comprehensive plan that will help us build a better, more diverse, and more inclusive future. Our 2025 DE&I vision encompasses these commitments:

- An environment that fosters DE&I, free of barriers and discrimination.
- Having continuous access to high-quality data, including employee input, needed to advance our efforts in DE&I.
- GSCers feel they can be themselves at work.
- GSCers across our business can see themselves reflected in our senior leaders and Board.
- GSC is a champion and impact maker in our communities for our work related to DE&I and we are recognized as such.
- GSC Leaders believe and make decisions that signal DE&I is right for our business.

- Career opportunity and development exists for GSCers from a diversity of backgrounds, perspectives and experiences.
- GSC is recognized as an employer devoted to a diverse, equitable and inclusive culture.
- Our workplace culture reflects continuous learning, a growth mindset and understanding of DE&I progress.
- Our practices achieve supplier diversity and our vendors are aligned with our internal DE&I commitments.

While the convening of a DE&I Working Group and the creation of our 2025 DE&I Blueprint represent our largest milestones in 2020, we also took action within our communities, contributing over \$200,000 in charitable donations to racial and social justice causes.

Additionally, we signed up for the 50-30 Challenge, an initiative by the Government of Canada challenging Canadian organizations to increase the representation and inclusion of diverse groups within their workplaces. As a participant in the 50-30 Challenge, we aspire to two goals:

- Achieving gender parity of 50% on our Board and within senior leadership roles.
- Achieving "significant representation" (at least 30%) of other under-represented groups, including racialized persons, Indigenous people, people with disabilities, and members of the LGBTQ2S+ community.

Above all, we believe that *all* of our people are critical to our overall success and that diversity, equity, and inclusion makes us a stronger, smarter, and more informed organization.



## Health, Safety, and Well-Being

At GSC, the health and safety of our employees, clients, and communities is always top of mind. We have implemented robust policies, guidelines, and feedback tools to ensure that all employees feel a sense of safety and belonging at work. These activities are governed by the **Occupational Health and Safety Policy**, the **Concerned Employee Policy**, and the **Workplace Anti-Harassment Policy**.

In 2020, we had zero employee lost-time incidents.

This commitment to health and safety served us well when faced with the impacts of COVID-19. We acted quickly to move the vast majority of GSCers to working from home indefinitely, other than a small, important group in Windsor who continued to deliver essential functions from the office.

As a part of GSC's Business Continuity Plan, the Infectious Disease Plan was initiated and monitored by a task force within the organization. A GSC Safety Playbook was also created to be a mandatory document for review for all employees working in-office, prior to them returning to the office.

In addition to the physical health of our employees, we also took immediate steps to support their mental health during the pandemic. This included increased communications from the executive leadership team and promoting awareness of the mental health resources available to employees, including tools offered through our Employee and Family Assistance Program and access to the Stronger Minds program through MindBeacon (see Creating Shared Value section for additional details).



# Our Suppliers

GSC is committed to the highest ethical standards and good governance in all things we do, including our relationships with vendors and suppliers.



Currently, GSC aims to procure quality products and services in a timely and cost-effective manner, while factoring in alignment with GSC's Mission and Values as a social enterprise. As we continue to evolve our purchasing strategy and look to the future, our goal will be to find opportunities to support businesses that prioritize diversity, equity, and inclusion in their leadership and hiring, and to build strong relationships with local businesses owned by women, people of colour, people with disabilities, and members of the LGBTQ2S+ community.

To maintain transparency and compliance, factors considered in determination of the best value are identified and documented for significant purchasing decisions.

## GSC mandates that:

- Employees carry out the policies of the company.
- Standard ethical practices, in accordance with the Code of Conduct will apply to all individuals executing or authorizing purchases.
- Suppliers are to be selected based on "best value," not strictly on price.
- Consideration should be given to a variety of factors including quality, availability, budgets, terms, supplier relationship and performance.

GSC's approach to procurement is governed by the **Purchasing Policy**, the **Signing Authority Policy**, the **Outsourcing Policy**, and the **Code of Conduct**.



*At GSC, our social mission is embedded into the way we do business, which is why we are proud to be certified as a social enterprise with Buy Social Canada as of May 2021.*





# Environment



At GSC, our approach to Social Impact includes a strong focus on ESG and sustainability. The breadth of our activities related to social and corporate governance has been outlined earlier in this document.

From an environmental perspective, we understand that the impacts of the climate crisis are growing ever more acute and that climate change is contributing to new and emerging health threats, particularly for seniors and vulnerable communities. The health impacts of climate change are myriad, driven by factors like rising temperatures and extreme weather.

To play our part in addressing these risks, we are committed to reducing emissions attributable to our business operations where possible, continuing to practice effective waste management and reduction solutions, and supporting sustainability in our communities.

## Our Carbon Footprint

In assessing GSC’s environmental impact, we identified our fuel consumption and travel as

the primary contributors to our greenhouse gas (GHG) emissions, with paper consumption also a factor. In 2020 we established a new GHG inventory (reflecting our 2019 activities), an important step in building GSC’s climate strategy and enhancing our sustainability disclosure.

Our current reported emissions intensity is 7.94 kg CO<sub>2</sub>e/sq ft or 653 kg CO<sub>2</sub>e per employee. See the Performance Index for more details on these metrics.

GSC performs annual building optimization audits at our head office, resulting in recommendations to reduce our carbon footprint. Examples of energy-efficient practices we’ve put in place include retrofitting high-output lighting (interior and exterior) to LED lighting and carrying out a rigorous optimization program for all mechanical services (such as HVAC, boilers, and backup power services).

For the past few years, we have also focused on leveraging technology as a method to help minimize our environmental footprint, including:

- Implementing remote meeting solutions such as Microsoft Teams to reduce travel between offices.
- Promoting the advantages of our full-service online and mobile solutions to reduce the volume of paper claims.

## Waste Management

We consistently work towards reducing waste and increasing the efficiency of our recycling and waste diversion programs.

Pre-pandemic, we achieved reduction in energy consumption per employee of 8% (electricity) and 9% (natural gas). We also reduced the volume of water usage by 10% and were successful in diverting 74% of the waste generated at our Windsor head office to recycling programs.

Wherever possible, we try to do good for our communities as well as the planet through initiatives like our electronics recycling program.

In 2020, GSC donated nearly 400 pieces of refurbished equipment to 11 different charitable organizations.

For instance, we partnered with the Canadian National Institute for the Blind to support their “Phone It Forward” campaign, which provides smartphones to people with sight loss who need them. The environmental benefits of such programs include:

- Reduction in the manufacturing process of new equipment (such as waste, air, and water pollution).
- Prevention of toxins seeping into the environment (like lead, chromium, cadmium, and brominated flame-retardants) from discarded computers in landfills.
- Reduction in the amount of electronic waste.
- Decreased demand for parts and raw materials, which translates to less mining and destruction of habitats.

# Impact Investing

As a social enterprise, GSC endeavours to support organizations and initiatives that are aligned with our mission through impact investing – allocating capital to investments that seek to generate a social and environmental impact.

## The objectives of our Impact Investing Strategy include:

- Deploying a broader range of assets to generate positive impact in issues and sectors of interest to GSC, including philanthropic and thought leadership contributions.
- Identifying new opportunities and testing innovative approaches to address health and social issues and uncover potential synergies between grants and investments.
- Delivering new knowledge, learning, and partnerships to the impact investment, philanthropic and health sectors.

GSC first approved the Impact Investing Strategy in 2015, and it is now overseen by the Audit, Risk Management and Investment Committee of the Board. Our approach to impact investing is governed by our **Impact Investment Policy**.

## Our Impact Investing Portfolio currently includes the following:

- New Market Funds – Fund I – Affordable Housing.
- CoPower Green Bonds – Clean Energy Investment.
- Artscape Launchpad – Non-profit Urban Development.
- Windmill Microlending – Microloans to Foreign-trained Professionals.
- Community Forward Fund – Debt Financing to Charities, Non-profits, and Social Enterprises
- VCIB Unity and Impact GICs – Finances various impact projects.

In late 2020 and early 2021, we completed a review of our Impact Investing Strategy and will focus future investments in alignment with SDG 3 (Good Health and Well-being) as well as oral and mental health, where possible.



# Health System Change Advocacy

As a purpose-driven organization, we focus on providing great health benefits to our customers and working with community partners to bridge the gap in access to health care.



It's become clear, however, that this alone is not necessarily enough to bring about real change, which is why we're taking it a step further and sharing what we've learned, with the goal of advocating to help improve health care in Canada.

When it comes to our oral healthcare system, good change requires good information. That's why we are funding research aimed at uncovering the impacts of access to dental care on individuals, families, and the healthcare system.

With evidence in tow, we will be hitting the road to forge partnerships and start conversations about how to fill the gap in dental care – for good. It's a big job, and we can't do it alone.

## Our other areas of advocacy:

- Pushing for a more comprehensive mental health system.
- Encouraging the adoption of biosimilars to improve the sustainability of private and public drug plans (we sort of started the trend!).
- Incentivizing pharmacies to improve quality and value through a value-based pricing model and sharing our approach for potential adoption by other payers.
- Promoting awareness and improvements to policies around mental and oral health at events, in interviews, on a blog channel on our website, through our podcast, and in many other forums.



# Disaster Relief

## COVID-19

Fulfilling our mission to improve the health and well-being of Canadians takes many forms, including doing our part in times of unexpected crisis.

The COVID-19 pandemic disrupted life in every Canadian community. Our response was a \$500,000 commitment in March and April to support emergency relief funds launched by our Community Foundation partners and local United Ways.

These funds went to ensuring food security, supporting vulnerable populations (including those in shelters), preventing seniors' isolation, increasing mental health services and providing support for frontline healthcare workers.

Our call centre agents in Windsor also stepped up to the plate, pitching in to help run an emergency food helpline set up as part of a community-led response to COVID-19. Employees also helped coordinate the provision of food hampers to families in need.

## We Rise Again in Nova Scotia

We were also moved to help in response to the extraordinary tragedy of the mass shooting in Portapique, Nova Scotia. There, GSC contributed \$25,000 to support the creation of the "We Rise Again" fund, managed by the Community Foundation of Nova Scotia.

The fund was created as a tribute to the lives lost and to support the families and community members impacted by the tragic events and centers on a plan to transform the 150-year-old Portapique Community Hall into a space that will enable the community to heal by coming together in a positive way.



### COVID-19 EMERGENCY HELPLINE IN WINDSOR



7,300+

CHILDREN AND ADULTS  
RECEIVED FOOD SUPPORT



1,534

FOOD BASKETS DELIVERED DIRECTLY TO  
THOSE FACING ADDITIONAL BARRIERS



\$41,000

IN GIFT CARDS DISTRIBUTED TO  
1,000+ INDIVIDUALS AND FAMILIES

# Fighting Racism and Building More Inclusive Communities



Green Shield Canada has committed to an increased, accelerated emphasis on diversity, equity and inclusion throughout our organization. In 2020, as world events heightened attention on racial and social justice, we again were able to leverage our Community Foundations relationships to invest over \$200,000 in four funds:

- Black Opportunity Fund (Toronto Foundation)
- Fund for Gender Equality (Community Foundations of Canada)
- Indigenous Peoples Resilience Fund (Community Foundations of Canada)
- BIPOC Sustainability and Recovery Fund (Kitchener Waterloo Community Foundation)

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**Looking forward to 2021 and beyond, we will continue to strengthen our commitment to organizations helping to advance the principles of inclusion and reconciliation.**

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# Creating Shared Value

Addressing societal needs aligned with our Purpose and Mission through business models aligned with our Strategic Plan.



# Improving Health and Well-Being Through Our Business



Our Social Impact Strategy includes a pledge that we will “ensure our commercial activities provide us with the financial capacity to fulfill our purpose and mission.”

In part, that means using income generated from our business activities to invest in the success and health of our communities, and to advocate for health policies that are more effective, equitable, and inclusive.

Rather than stopping there, we have also adopted a “Creating Shared Value” (CSV) model at GSC. We believe that we can evolve our products, services, and business operations to benefit a wider range of stakeholders. To begin, this means leveraging our growing list of service offerings to directly address social needs, with a particular focus on underserved and disadvantaged populations.

In 2020, we moved to adopt mental health as our initial focus for CSV initiatives. Over time, we will consider CSV initiatives that leverage other services across our health, administration, and insurance lines of business.



# Investing and Partnering to Create Shared Value in Mental Health



Our goal is to create a comprehensive digital health services platform, a key part of which will be mental health services. We are building this through acquisitions and partnerships.

In 2020, it became clear that the stress, disruption, and isolation of the COVID-19 pandemic was driving a massive increase in both need and demand for digital mental health solutions.

In keeping with our Creating Shared Value mandate, we created a rigorous screening process to evaluate potential acquisitions, investments, and partnerships. The companies considered as potential targets or partners must fit with our goal of providing social impact — such as no-fee entry levels of service or participation in research that we support — along with a commercial opportunity. A company culture that aligns with our values as a social enterprise is also critical.

Our first major investment was in **MindBeacon**, an iCBT pioneer. In 2020, we partnered with them on several initiatives, detailed below.

For GSC plan members and dependents over age 16, we launched MindBeacon's therapist-guided digital program. Through this program, clients are able to receive personalized cognitive behavioural therapy guided by an experienced, regulated, mental health professional. As with any fully digital service, it's available anytime, anywhere.

More recently, we have also partnered with InkBlot Technologies, an organization acquired by the GSBA in 2021.



## Inkblot

Its offerings include a digital Employee Assistance Program with a strong focus on mental health and a range of service options for employers and their employees.

It also has the potential to add value as a platform that can help individuals navigate the complex, fragmented world of mental health services to determine their best intervention, whether publicly or privately funded.

In keeping with our shared value approach, Inkblot offers a free assessment tool and introductory 30-minute sessions to help users determine where and how they can get the help they need.

Our future plans in digital mental health include expanding our customer base beyond plan sponsors to include government health authorities, as well as individual consumers. Inkblot had already shown good success with both employers and individuals.



# Creating Shared Value Pilot in Mental Health



In April 2020, as Canadians were starting to come to terms with the initial lockdown, GSC came on board to help fund the open-access launch of Stronger Minds, a new, no-cost digital program for all Canadians from MindBeacon offering participants daily access to support with managing their mental health. The service included expert Q&A videos, articles, and resilience-building activities. Unlike the MindBeacon therapy program, Stronger Minds did not require any assessment to enroll. The program was offered with no set end date, given the uncertain pandemic timeline. By the end of 2020, the program counted at least 14,000 regular users.

For us, this program provided strong data showing it is possible to drive social and business impact at the same time. Working with our partners, we were able to improve health outcomes for Canadians and also create value for MindBeacon.

## Closing the Divide

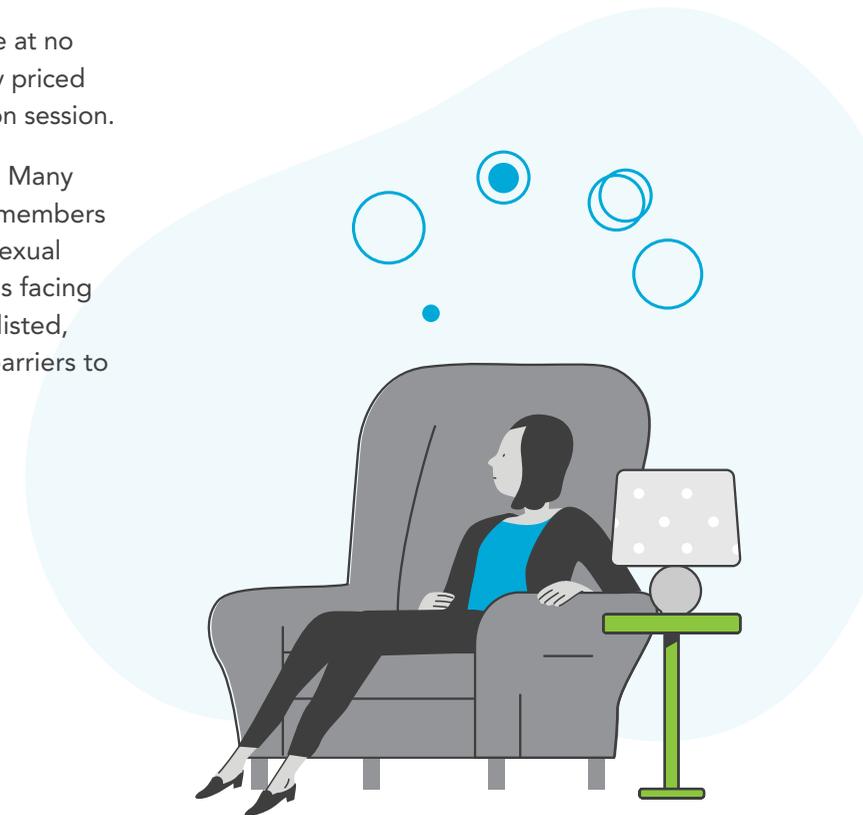
An underlying principle of our digital health services strategy is to ensure everyone who needs mental health therapy, physician care, prescriptions, and other services can get them. We achieve this in several ways:

**Ease of access:** Online services are available to anyone who has access to a device. This brings services to people in locations without local service providers. It also requires less time, essential for those who can't leave home for hours for an in-person visit.

**Privacy:** Many people in need avoid seeking treatment because it means visiting public clinics and dealing with others face to face, whereas digital services can be accessed in private.

**Cost:** Some of our services are available at no cost, while for-fee services are generally priced well below the cost of a typical in-person session.

**Reaching marginalized communities:** Many who lack access to services today are members of BIPOC communities, have diverse sexual orientations, or belong to other groups facing inequity or exclusion. For the reasons listed, our services are designed to remove barriers to access for these people.



# Performance Tables





# Performance Tables

## Key Performance Indicators in GSC's 2020-2025 Strategic Plan

	2025 TARGET	2020
Number of Lives Impacted	250,000 cumulative from 2020	Reporting to begin in 2021
Social Impact Funding	\$13M	\$6M
Employee Engagement	78%, or top quartile (rolling three-year average)	90%
Plan Members/Individuals Served	5M	4.4M
Net Promoter Score	Target in development.	In 2020, we began using NPS to survey various customer and client groups to establish a benchmark, which we will maintain and improve upon moving forward.

We also measure our performance using net revenue and return on adjusted capital.

# Employees



## Headcount

	2020	2019	2018	GRI INDICATOR
Total number of employees	1,018	1,024	1,010	102-8
Percentage of full-time employees	97%	98%	98%	102-8
Percentage of part-time employees	3%	2%	2%	102-8
Percentage of employees in head office (Windsor)	79%	79%	80%	102-7
Percentage of employees in regional offices	21%	21%	20%	102-7

## Diversity, Equity, and Inclusion

	2020	2019	2018	GRI INDICATOR
Total workforce by gender - women	68%	68%	68%	102-8
Total workforce by gender - men	32%	32%	32%	102-8
Percentage of women in senior leadership roles	38%	25%	27%	405-1
Total workforce by age – under 30	9%	10%	11%	405-1
Total workforce by age – 30-50	66%	54%	54%	405-1
Total workforce by age – 50+	25%	36%	35%	405-1

# Employees



## Talent Management

	2020	2019	2018	GRI INDICATOR
Employee engagement score	90%	81%	70%	--
Average employee years of service	9.6	N/A*	N/A*	--
Voluntary turnover	1.5%	2.9%	3.0%	401-1
New employee growth rate	4.3%	4.5%	7.2%	401-1
Amount invested in training and development per employee	\$2,487	\$1,077	\$1,133	--
Average hours of training per employee	14.2	9.5	24	404-1
Percentage of salaried employees receiving annual performance and career development reviews	100%	100%	100%	404-3
Number of lost-time days for work-related injuries	0	7	3	403-9

\* Not reported prior to 2020

# Clients



	2020	2019	2018	GRI INDICATOR
Plan participants	4.4M	3.9M	3.8M	--
Client retention rate	98%	95%	96%	--
Number of claims processed	41M	40.9M	37.1M	--
Percentage of bilingual Contact Centre Services representatives	18%	21%	21%	--
Number of fines, penalties or regulatory actions	0	0	0	417-3, 419-1



# Governance & Ethics

	2020	2019	2018	GRI INDICATOR
Number of Directors on the Board	12	12	12	102-22
Number of independent Directors on the Board	11	11	11	102-22
Average tenure of Board members (years)	4.0	6.8	7.6	102-22
Percentage of women on the Board	33%*	42%	50%	102-22
Percentage of BIPOC members of the Board	25%*	N/A**	N/A**	102-22
Percentage of employees completing annual Code of Conduct review	100%	100%	100%	205-2
Percentage of employees completing annual policy review	100%	100%	100%	205-2
Code of Conduct confirmed violations	0	0	0	205-3

\* As of GSC's Annual General Meeting in June 2021, the Board will be composed of 42% women and 33% BIPOC members.

\*\* Not reported prior to 2020



# Environment

Due to the timing of data verification, the information reported in 2020 reflects data collected for fiscal year 2019

## Total Emissions<sup>1</sup> (kg CO<sub>2</sub>e)<sup>2</sup>

	2019	GRI INDICATOR
Scope 1 (natural gas, diesel, fleet)	527,172	305-1
Scope 2 (electricity)	146,116	305-2
Scope 3 (paper, waste, courier)	374,706	305-3
Emissions per employee (Scope 1 + 2)	653	305-4
Emissions per sq ft of occupied real estate (Scope 1 + 2)	7.94	305-4

<sup>1</sup> GSC's emissions inventory is based on operational control. As GSC has office locations that are shared with other tenants, GSC considered either proportional usage information from the office landlords or GSC's square footage in building ratio as a proxy to calculate GSC's share of emissions. Emissions related to landlord-owned office buildings (i.e., leased offices) are considered Scope 1, as per guidance from the GHG Protocol which includes operating leases under an operational control consolidation approach.

<sup>2</sup> Gases reported include carbon dioxide (CO<sub>2</sub>), methane (CH<sub>4</sub>), nitrous oxide (N<sub>2</sub>O), hydrofluorocarbons (HFCs), and perfluorocarbons (PFCs).



# Environment

## Energy and Resource Use\*

	2019	2018	2017	GRI INDICATOR
Electricity consumption (kWh)	3,037,536	3,030,926	3,118,769	302-1
Electricity consumption per employee (kWh/employee)	2,966	3,214	3,496	302-1
Percentage change from previous year in total energy consumption per employee (kWh/employee)	-8%	-9%	-15%	302-4
Total natural gas consumption in cubic metres	114,314	124,990	106,131	302-1
Total natural gas consumption per employee (m <sup>3</sup> /employee)	121	133	119	302-1
Percentage change from previous period in total natural gas consumption per employee (m <sup>3</sup> /employee)	-9%	11%	26%	302-4
Total water consumption (megalitres)	11.77	11.96	10.47	303-5
Total water consumption per employee (litres/employee)	11,497	12,680	11,735	--
Percentage change from previous year in total water consumption per employee (litres/employee)	-10%	7%	-3%	--

\* Data reflects GSC's Windsor office only.

# Environment



## Waste and Consumption\*

	2019	2018	2017	GRI INDICATOR
Number of sheets of copy paper used	3.85M	3.85M	4.92M	306-3
Metric tonnes of paper recycled	90	112	93	306-3
Metric tonnes of waste generated	130	148	136	306-3
Metric tonnes of waste to landfill	33	40	36	306-5
Metric tonnes of waste recycled (includes paper, plastics, and glass)	97	107	100	306-4

\* Data reflects GSC's Windsor office only.



# Community Investment

	2020	2019	2018	GRI INDICATOR
<b>Total corporate community investment</b>	\$6.02M	\$5.66M	\$7.63M*	201-1
<b>Number of lives impacted</b>	Through the development of our impact measurement framework, we will endeavour to capture the impact of our initiatives using “number of lives impacted” as a key performance indicator (reflecting changes in individual health outcomes) and “number of lives reached” as an additional metric capturing the total reach of all of our social impact initiatives. These metrics will be deployed beginning in 2021.			
<b>Number of lives reached</b>	Through the development of our impact measurement framework, we will endeavour to capture the impact of our initiatives using “number of lives impacted” as a key performance indicator (reflecting changes in individual health outcomes) and “number of lives reached” as an additional metric capturing the total reach of all of our social impact initiatives. These metrics will be deployed beginning in 2021.			

\* Community investment in 2018 is an outlier as a result of additional giving to celebrate GSC’s 60<sup>th</sup> anniversary and the launch of our partnerships with Community Foundations.



[greenshield.ca](http://greenshield.ca)