



GREEN SHIELD CANADA

CSR REPORT



WE MAKE **GIVING BACK**
A TOP PRIORITY.

It's just who we are.

TABLE OF CONTENTS

- 04 About GSC
- 07 Message from the President & CEO and Chair of the Board of Directors
- 08 Corporate Social Responsibility Overview
- 10 Raising the Bar
- 11 [Our Customers](#)
- 13 [Our Employees](#)
- 15 [Our Community](#)
- 18 [Our Environment](#)
- 20 [Our Governance](#)
- 22 Contact Us

OUR MISSION

TO CREATE **INNOVATIVE SOLUTIONS**
THAT IMPROVE ACCESS TO
BETTER HEALTH FOR ALL CANADIANS

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, 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. 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. 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.

2017 GSC BY THE NUMBERS





GIVEN THAT GSC'S MISSION IS TO CREATE INNOVATIVE SOLUTIONS THAT PROVIDE ACCESS TO BETTER HEALTH FOR ALL CANADIANS, IT WILL COME AS NO SURPRISE THAT **CORPORATE SOCIAL RESPONSIBILITY (CSR)** IS A TOPIC WHICH IS CLOSE TO OUR HEARTS, AND PART OF OUR DNA.

MESSAGE FROM THE GSC PRESIDENT & CEO AND CHAIR OF THE BOARD OF DIRECTORS

For Green Shield Canada (GSC), 2017 was a landmark year as we celebrated our 60th anniversary as Canada's not-for-profit health and dental benefit specialist. In doing so, we had a perfect opportunity to reflect on our journey and our purpose, while also looking to the future. One thing remains crystal clear: Corporate Social Responsibility has always been, and will continue to be, at the heart of who we are.

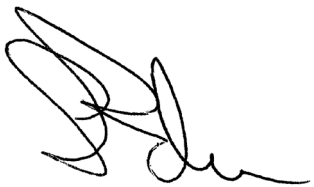
Founded in Windsor in 1957, GSC's history is rooted in social responsibility, where giving back to the communities we work and live in is our primary focus. We have always strived to do the right thing – for our customers, for our employees, for our communities and for Canadians as a whole. With our mission - **to create innovative solutions that improve access to better health for all Canadians** - as our guiding light, we are always thinking about the greater good.

Today we remain committed to these core beliefs. We demonstrate this in our everyday business, from our charitable giving and our advocacy on health care access, to our support for our employees and the dedication to work of GSC's Social Innovation team. In 2017, many of our 60th anniversary activities were a reflection of our mission.

This report marks the third year of tracking our progress against established targets. We have presented the 2017 results, along with our 2015 and 2016 performance for comparison purposes, and are pleased to see that GSC is making strong progress in achieving the vast majority of these targets. This is also a valuable exercise in highlighting opportunities for enhancement and additional focus for 2018 and beyond.

Beyond the metrics, 2017 marked significant developments at GSC. We onboarded several large clients, launched a range of strategies that provide our clients with more program options, and implemented new initiatives to take employee engagement to the next level – all while maintaining our momentum on environmental objectives and governance commitments.

As always, we invite a two-way conversation on Corporate Social Responsibility. While reviewing the 2017 report, please do not hesitate to add your voice to the conversation by contacting GSC directly at csrfeedback@greenshield.ca.



Steve Bradie
PRESIDENT & CEO



Sherry Peister
CHAIR, BOARD OF DIRECTORS

OVERVIEW

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 who 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 improvement of access to better health.



OUR ENVIRONMENT

MINIMIZING OUR FOOTPRINT.

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



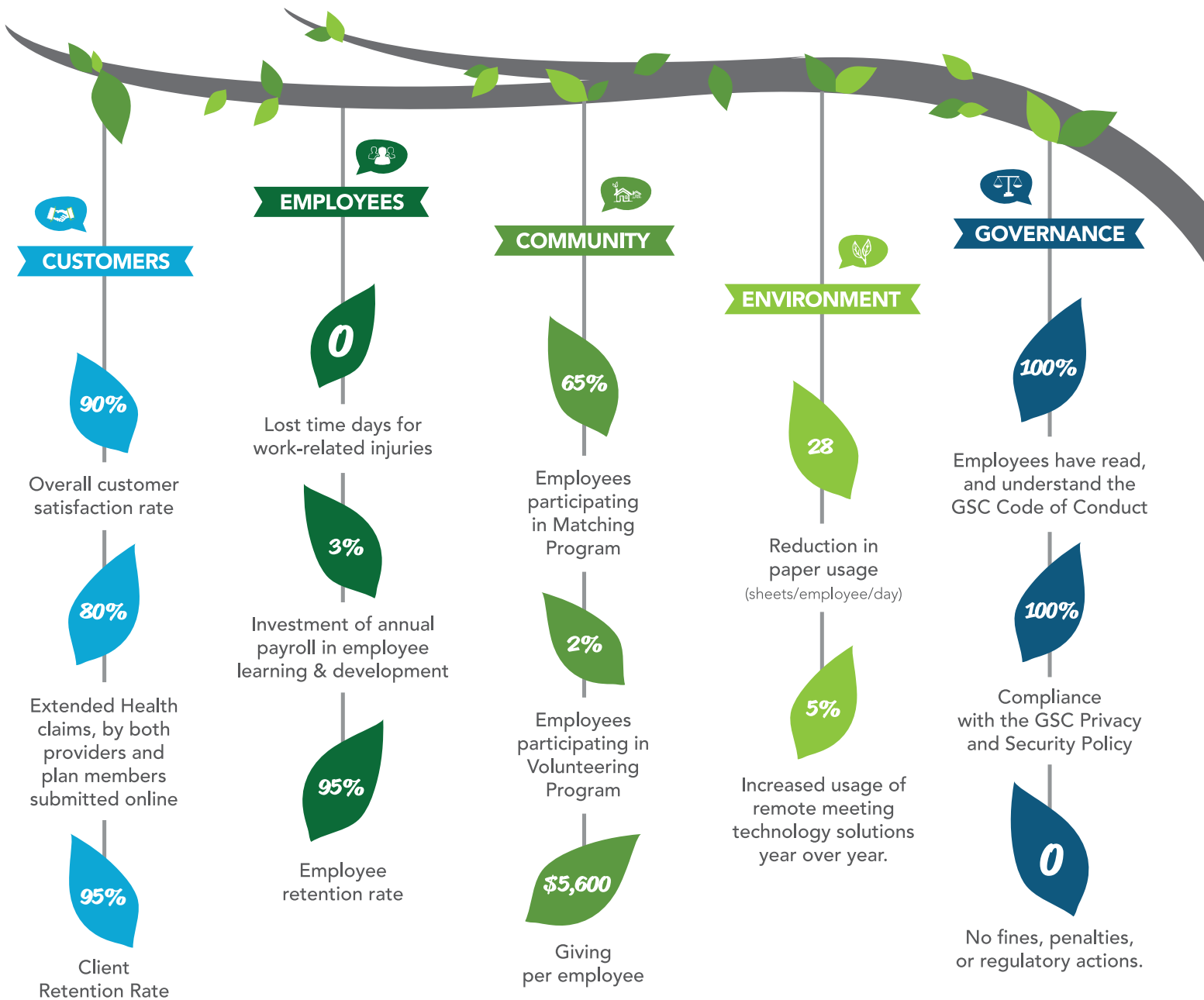
OUR GOVERNANCE

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

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 2017.



SOME CALL IT
**CORPORATE SOCIAL
RESPONSIBILITY...**

We call it Green Shield Canada.



OUR CUSTOMERS

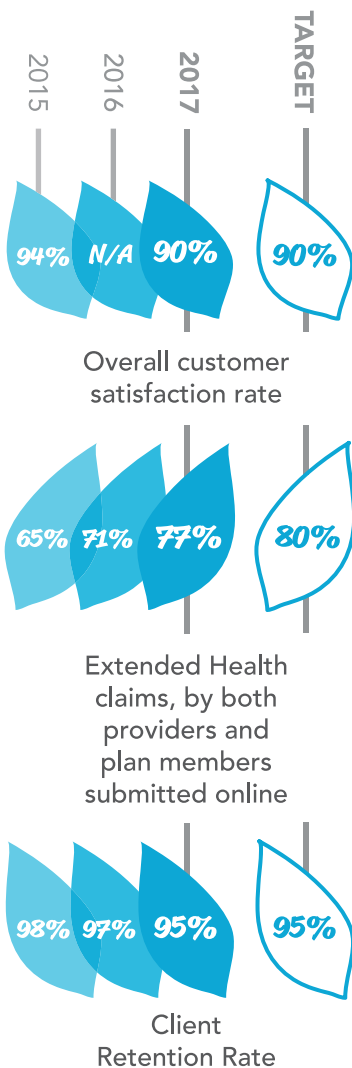
PUTTING THEIR NEEDS FIRST.

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, plan sponsors and plan advisors, ensuring they stay our number one priority.

CHECKING IN WITH OUR CUSTOMERS

When it comes to serving our customers (and meeting our CSR targets), innovation and flexibility are critical. We understand that continually expanding our suite of programs is a key ingredient in building successful, long-term relationships.

In 2017, a Plan Sponsor survey was conducted to assess GSC performance, determine key influencers of loyalty and identify key areas of improvement. The survey probes into various aspects of our business to gain insight into the Plan Sponsor experience. One of our primary goals is to remain ahead of the industry average in terms of client retention. Although the trend has dropped by 4% over the past three years, our goal is to remain ahead of the industry average... and the good news is that we are achieving that goal. The results of the survey have been shared with our leadership team who are developing action plans to ensure continuous improvement in our suite of programs.



DRIVING VALUE IN OUR CLIENTS' BENEFIT SPEND

GSC has a reputation for developing cost management strategies and innovative services that focus on *value*, particularly in the area of drug plan management. When we say *value*, we mean looking beyond the *something* that a health care product or service delivers. It is the quality and associated health outcomes that really attach value to benefit spend. In 2017, we gathered all of this thought leadership under the SMARTspend banner.

SMARTspend™

Our Value-based Pharmacy Initiative is a good example, redefining our pharmacy provider management strategy to concentrate on quality in pharmacy service delivery and care (which in turn, benefits clients and plan members). In 2017, GSC became the first payor (public or private) in Canada to measure pharmacy performance on an individual basis and providing feedback to help them gain insight into what they're doing well, and areas where there is room for improvement in how they deliver pharmacy services.

We are supplying pharmacies across the country with easy-to-understand Patient-Impact Scorecards based on GSC claims data to highlight key information regarding patient adherence, safety, and disease management.

This strategy will evolve further in 2018, allowing plan members to view pharmacies' scores.

TAKING A MOMENT TO PUT MINDFULNESS FRONT & CENTRE

As a response to the growing conversation surrounding mental health awareness in Canada, GSC has undertaken extensive research to develop our own targeted strategy to address this important topic. As part of this strategy, we devoted significant time in 2017 to creating a one-of-kind, digital mental health prevention program.

GSC has always believed that there must be an alternative approach to deal with emerging mental health issues with more evidence-based strategies to help Canadians better manage their mental health. And evidence shows that the practice of mindfulness can provide individuals with tools and techniques to better manage challenging issues in their lives including stress, anxiety, chronic pain, and depression.

So we decided to design a mindfulness program to provide plan members with another avenue to address their mental health concerns. Our program includes six mindfulness training sessions and is available to all plan members registered for our Plan Member Online Services site.

We believe that this program can have a material impact to the health and well-being of plan members.

IDENTIFYING HEALTH RISKS & PRESENTING SOLUTIONS

Our Change4Life health portal is an easy way for plan members to take small (and achievable) steps towards a healthier lifestyle. One of the most valuable features is a health risk assessment (HRA) – a health questionnaire that they access online through the health portal.



By completing the HRA, plan members receive:

- A personalized health report card;
- Links to educational materials tailored to their health profile based on any health or lifestyle risks identified through the HRA;
- A tailored action plan including links to health trackers, health reminders, etc.

To do our part in encouraging plan members to complete the HRA, we ran a six-week contest in 2017. Plan members who completed their HRA for the first time were eligible for a weekly draw for a gift card from a variety of popular Canadian retailers. The contest was a huge success as 7,622 plan members completed their HRA over that period. Since the launch of the Change4Life health portal two and a half years ago, over 75,000 plan members nationwide are now benefitting from the array of health management resources.

In June 2017, we also launched an enhanced design of the Change4Life portal that improved the plan member experience when viewing the application on a phone or tablet. As a result, there is now less scrolling and better organized content for mobile users, making their overall experience more enjoyable.

2.1M CUSTOMER
CONTACT
CENTRE CALLS



42K MOBILE
SUBSCRIBERS



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**.



STRIKING THE RIGHT WORK/LIFE BALANCE

This is the first of three new programs launched in 2017 that are positioning GSCers for even greater success. A vital component of our culture is providing the options and flexibility to support work/life integration, and create an environment where employees can thrive. We foster flexibility and accountability wherever we can by empowering GSCers with the freedom to align their work and life goals in a way that optimizes both.

In the Fall of 2017, we launched a new work/life integration program. The program includes the following elements:

- Daily Flexibility – to help GSCers manage appointments and changes in schedules
- Custom Flexibility – GSCers are provided with a variety flexible options (e.g. start time, hours of work, work location) designed to help them achieve the right work/life balance.

Every situation is uniquely handled with due consideration of a number of factors including: impact on others, communications with others, delivering on our projects and goals, privacy and security of our data, and safety. The program has been offered to those employees whose existing roles can accommodate the level of flexibility described above, while still producing outstanding results.

OPTIMIZING EMPLOYEE POTENTIAL

Continuing the theme of positioning GSCers to thrive, GSC launched a new Performance Optimization Program (POP) in 2017 to our salary/management team that embraces a holistic approach, for employees to optimize their potential in pursuit of the company strategy.

The program also introduced new GSC behaviours to all employees that reflect our culture and help us measure our success along the way. We have established seven “core” behaviours and two additional “leadership” behaviours that GSCers are now measured on. It is an interactive process between employees and leaders/managers that is already proving instrumental in achieving both the goals of the employee and those of our company.

With the POP program a success, we intend to roll out aspects of the program to the balance of our organization in the coming months.

CELEBRATING SUCCESS

At GSC, we understand that employee recognition is an important component for a team-centric, energized and performance-focused culture. Employees value the opportunity to share accolades with other GSCers, and to receive deserving accolades when they positively impact someone else, a team, or the success of GSC.

In 2017, we introduced the GSCers Undoubtedly Doing Outstanding Stuff (GUDOS) Program to continue to inspire the positive behaviours that



we see every day and truly recognize employee and team achievements. Through this initiative we incorporated a number of ways a GSCer can receive recognition – they might receive a card from a peer, GSC

swag to recognize notable behavior or action, or a gift card for doing something over and above. Our new “Evergreen Club” is a special recognition to celebrate those GSCers with 25 years or more of service.

BRINGING GREAT MINDS TOGETHER

Engagement, collaboration, innovation and teamwork were a few key observations at GSC’s 2017 Think-a-thon which took place in November 2017. It was an inspiring event where 60 passionate GSCers once again went above and beyond to suggest new ideas and solutions to enhance or expand GSC. GSCers brought forward various creative ideas to drive more efficiencies and enhance the employee experience.



Just another way that GSC ensures all employees have a voice. What better way to craft new strategies than to gather ideas from our employees?

MARKING OUR 60th ANNIVERSARY IN TRUE GSC STYLE



Green Shield Canada

As part of the celebration of achieving 60 years of success, we wanted to incorporate our passion for giving back to our local communities. We created the momentum to accomplish

this by introducing an initiative called “\$60 from 60” – where 60 GSCers were randomly selected and given a Community Giving Donation Card valued at \$60.00, and empowered them do great things! They were encouraged to use the funds and creatively engage others to multiply the dollars. The funds were then given to a charity of their choice. Here is what one GSCer had to say about the experience...

“On a lunch break one day, I was asked by one of my colleagues, what charity I was going to donate to for the \$60 for 60 initiative. I immediately answered the Windsor Regional Cancer Centre (WRCC).

I recall that it was like an idea clicked for me, and an idea clicked for her as well. By the end of our break, we had determined that we would both donate to WRCC, and that we would work together and ask others to join our cause. By the end of the week, we had gathered 27 fellow GSCers to join our donation team, making our donation total \$1,740.00!”

GENDER DIVERSITY IS EMBEDDED INTO OUR CULTURE

At GSC, we take pride in a relatively even male-female demographic in most departments of our organization. This is also evident in the make-up of the Board of Directors.

This gender diversity goal is achieved with leadership encouragement and progressive talent acquisition practices.

GSC enjoys a workplace where everyone is encouraged to be their true self and share their different perspectives. Diversity adds to the collective richness of our culture.

3% VOLUNTARY
TURNOVER



1,765 LEADERSHIP
TRAINING
HOURS



OUR COMMUNITY

ENHANCING THE COMMON GOOD AS IT RELATES TO HEALTH.

Giving back to the communities where we live and work is in our DNA, and... we're really good at it. GSC has worked hard to go above and beyond simply giving to charitable causes. We're helping out on the front line too!

BRAINSTORMING WITH OUR COMMUNITY PARTNERS

In the winter of 2017, the GSC Social Innovation Team hosted two day-long workshops for all of our Community Giving and Frontline Care Grantees. These workshops took place in Vancouver and Toronto, accommodating almost 100 staff members from 52 health care not-for-profits across Canada.

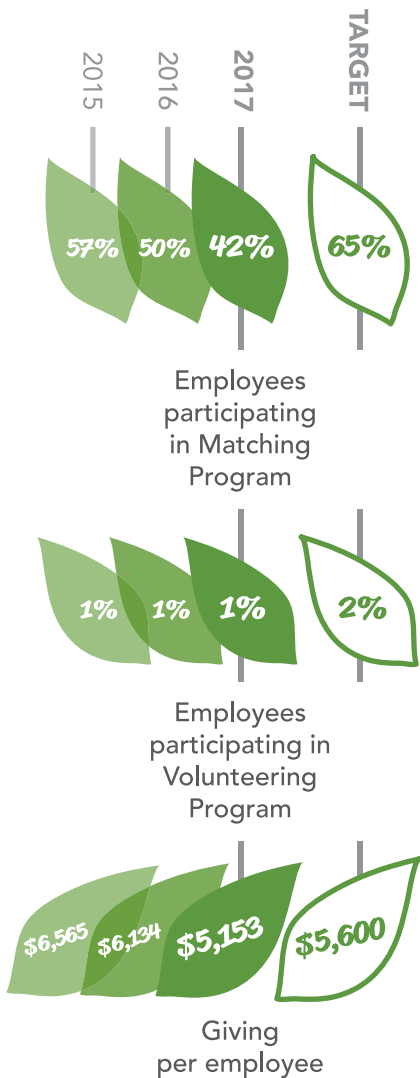
Organizations from Yellowknife to Halifax brought clinical practitioners, community navigators, poverty specialists, and administrators to the table to discuss topics that were relevant to their communities and areas of practice. Organizations found similarities in their areas of challenge – long wait times and no-shows, and in their areas of success – communicating through social media and collaboration with universities and colleges. Group discussions were facilitated regarding the importance of organizational impact statements and strategic clarity, and the process of creating an impactful 'snapshot' of their organizational achievements was started.

It is hopeful that outcomes of the sessions will help them bring new funders on-board and tell a more compelling story to stakeholders and Board Members. The day also included a segment on measurement and data collection, helping the participants better understand some methods and successful strategies to manage and track their data for reporting purposes.

The organizations had the opportunity to leave us with feedback on the day, and reported that they were extremely energized by the workshop, finding the topics relevant and useful. Working with such collaborative organizations is an amazing opportunity for GSC, and we look forward to seeing the changes they are making in communities across Canada.

GSC CELEBRATES BY GIVING BACK

Anniversaries are happy moments that come once in a while – a date that is remembered or celebrated because a special or notable event occurred on it. For GSC, 2017 marked our 60th Anniversary as a proud Canadian non-for-profit organization whose history is rooted in social responsibility.





To celebrate this anniversary, we did what we do best! In December of 2017, we donated \$60,000 divided amongst eight charitable organizations, as a token of

our gratitude to the communities where we live and work. Our President and CEO, Steve Bradie, said it best while encouraging other to give back:

“Through the collective generosity of organizations and individuals, we hope that people in all communities across Canada are cared for during this holiday season and beyond.”

IMPACT INVESTMENT IN A BRIGHTER FUTURE

GSC has made a commitment to impact investing. By this, we mean investing in companies, organizations, and funds with the intention of generating a measurable, beneficial social or environmental impact alongside a financial return. This initiative included the development of an impact investment strategy and policy.

GSC’s objectives for its Impact Investment Strategy are:

1. Support more mission-aligned organizations and initiatives by allocating capital to investments that seek to generate a social and environmental impact.
2. Deploy a broader range of assets to generate positive impact in issues/sectors of interest to GSC, including investment, philanthropic and thought leadership contributions.
3. Identify new opportunities and test innovative approaches to address health and social issues, and uncover potential synergies between grants and investments.
4. Deliver new knowledge, learning and partnerships to the impact investment, philanthropic and health sectors, and explore where GSC can play a leadership role.

Thematic focus will be on Frontline Care and social determinants of health; specifically on four selected areas – Housing, Environment, Education and Employment. Development plans for these investments are currently underway.

STEPS IN THE RIGHT DIRECTION

GSC has always known that cultivating a positive company culture and giving back to the communities where we live and work, go hand in hand. Activities related to giving back engage employees, and offer them a meaningful opportunity to bond, share their personal values, and ultimately act in unison toward a common goal. We believe that by providing support and promotion of value-driven “giving” programs will help GSCer’s philanthropic efforts, and lead to the growth and commitment of having a positive impact in the lives of others.



Through the efforts of the Assisting Community Through Support (ACTS) Committee, GSC intentionally works to ensure that GSCers are aware of opportunities for community involvement.

GSC will recognize employees’ valuable contributions of time and money and encourages more employees to get involved. GSC corporate sponsored programs and initiatives include:

- Company-wide Campaigns
- Dress Down Day (DDD) Program
- Employee Led Initiatives (ELI’s)
- Employee Matching Programs

In 2017, our total corporate community investments decreased by 16% when compared to 2016 due to the following:

1. Our Front Line Care Partner three year grant payments are winding down.
2. We experienced an influx of new GSCers.
3. Identification of the need for tools to capture accurate data related to opportunities for employee volunteering and matching.

Our plan to address bullets #2 and #3, is to seek out a new technology solution that will increase employee awareness using “electronic triggers” to publicize volunteer opportunities, coupled with an efficient, automated tracking mechanism to record the GSCer volunteer hours.

RECOGNIZING GSC SPIRIT!

Volunteers are the roots of strong communities. GSC endorses, supports and applauds employees who are giving of their time and talent, and display the true potential of volunteers having a positive impact on their communities. To celebrate their contributions of time, energy and passion in volunteerism, each year GSC acknowledges one employee who exemplifies the spirit of GSC in terms of giving back to our communities through the "Spirit of GSC, Giving Support to Community Award".

Listed below are the four candidates (and the organizations they support) who received nominations for this special award in 2017:

1. Delisha Stelmach – supporting Princess Margaret Cancer Centre; Centre for Addiction & Mental Health; hEr Volution
2. Jessica Catherwood – supporting Canadian Mental Health Association; United Way Windsor Essex County; Life After Fifty
3. Julia Marusic - supporting Alzheimer's Society; Easter Seals; Juvenile Diabetes Research Foundation; United Way
4. Kathy McCann – supporting Hospice of Windsor; Breast Cancer Support Mentor

Although all candidates are genuinely deserving, Dilesha Stelmach was selected as the 2017 winner. She had demonstrated a significant sustained commitment to helping others through her ongoing work for:

- Those battling cancer (Princess Margaret Cancer Centre)
- Those struggling with mental illness (Centre for Addiction & Mental Health [CAMH]), and
- Supporting the education of young girls and women from low-income households and underprivileged communities, struggling to acquire knowledge in the area of science, technology, engineering and math (known as STEM) via the "hEr Volution" organization.

Dilesha was awarded \$1,000 towards the charity of her choice... the Centre for Addiction & Mental Health (CAMH). Delisha's commitment to these worthy causes equated to an average of about 65 hours of her time per month – AMAZING!

We presented all the remaining 2017 nominees with a \$100 donation gift card to direct to the charity of their choice as a way of honouring them for the gift of their time and effort. We celebrated them for all that they do to Give Support to Community and for living GSC values through an outstanding spirit of volunteerism.

*"We make a living by what we get.
We make a life by what we give."*
—Winston S. Churchill

2,366 EMPLOYEE
VOLUNTEER
HOURS

117 ORGANIZATIONS
IMPACTED BY
EMPLOYEE MATCHING



OUR ENVIRONMENT

MINIMIZING OUR FOOTPRINT.

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 through small changes at our workplace, or larger-scale operational initiatives.

REDUCING OUR ECOLOGICAL FOOTPRINT

Being committed to reducing our ecological footprint, in 2017 we were intentional about making changes at our Head Office in Windsor, to reduce energy consumption. The most significant modifications were made to both our internal and external lighting systems, where existing fluorescent light tubes were replaced with energy efficient Light Emitting Diode (LED) tubes.

Benefits of the new lights include:

- They provide the same amount of light.
- They last eight to fifteen times longer than traditional fluorescent light tubes.
- They are durable, and provide a cleaner alternative to fluorescent options as they do not contain mercury and can be recycled.
- They provide the lowest energy consumption of any other lighting solution currently available.

To date, 30% of our interior office space has been fully converted to LED tubes, with additional changes planned in the coming years.

BONUS: GSCers tell us that the new energy efficient “tubes” provide a more comfortable lighting solution in a “computer filled” office environment.

ADDITIONAL CORPORATE WIDE SUCCESSES

Over the past three years we have made conscious decisions to further reduce our ecological footprint in the following areas:

- Reduced our amount of paper usage by 51% by:
 - Actively promoting the use of our online services for claims submission.
 - Encouraging employees to store documents electronically rather than printing them.
 - When printing is a necessity, our printers are set to default to double-sided printing to reduce the amount of paper being used.



- Increased the amount of paper recycled by 45 tonnes through the promotion of our Recycling Program, where GSCers are reminded to use the collection containers conveniently placed in all departments. This program is also promoted on our intranet and through signage in our offices.
- Decreased our total water consumption per employee by 4,630 litres. This was accomplished by installing low flow fixtures in all of our washrooms, department serveries and office cafeteria.

What's in it for us? We get to enjoy the cost savings associated with implementing energy efficient solutions and sleep better at night knowing that we have made a small but positive difference in the world in which we live.

MAKING THE "MOST" OF OUR NEW TECHNOLOGY

In 2017, we introduced new Mail Opening & Scanning Technology (MOST) with the goal of:

- Reducing administrative costs by reducing claim preparation time.
- Combining processes which provide department efficiencies and reduce human error.
- Allowing more documents of various sizes (e.g. claim form, receipt etc.) to be scanned without advance preparation.

And our investment certainly paid off! Productivity improved to over 200 transactions per hour resulting in an efficiency gain of over 35%.

Additional side benefits of the new technology included:

- Faster adjudication timeframes realized through the use of the electronic format.
- Better customer service from the Contact Centre as the Customer Service Agents are able to respond

more quickly to Plan Member claim inquiries, by accessing and reviewing the claim electronically.

- Cost savings related to the previous necessity of multi-year storage of paper claims.

LEAVING PAPER BEHIND (NOT LITERALLY...)

For several years, we have been actively 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. And it's working! Total logins for our Plan Member Online Services site jumped to 4.4 million in 2017 and the number of mobile subscribers increased by 31% in 2017 over 2016.

In 2017, GSC's Online Uptake Taskforce continued to assess interactions with all stakeholders and explore opportunities to reduce paper usage. Increasing provider awareness of GSC's online services was one key project. Building off successes in 2016, we launched a digital strategy to reach more providers and point them to our online portal for electronic claims submission. This included a nationwide campaign as well as more targeted efforts across British Columbia and in Thunder Bay – and we saw an impressive jump in provider registration. We also gathered extensive data on plan member online registration and online claims submission to spark 2018 efforts.

100 TONNES OF WASTE RECYCLED

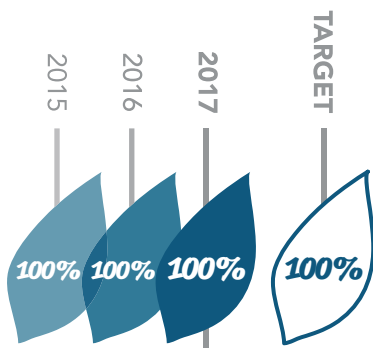
93 TONNES OF PAPER RECYCLED



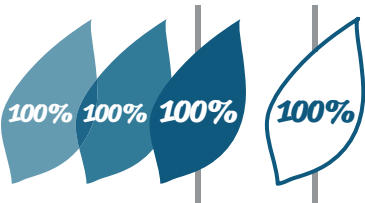
OUR GOVERNANCE

OPERATING WITH INTEGRITY, FAIRNESS AND RESPECT.

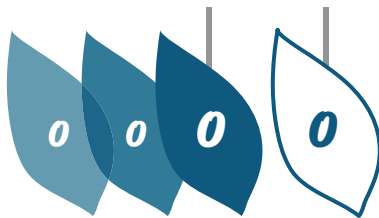
GSC operates **ethically, honestly and with transparency** with our stakeholders. We do this by ensuring we have the right oversight of policies and governance practices to identify and manage risks, and that we communicate these expectations with GSCers. This sets the foundation for achieving our mission in a financially, socially and environmentally sustainable way.



Employees have read, and understand the GSC Code of Conduct



Compliance with the GSC Privacy and Security Policy



No fines, penalties, or regulatory actions.

EXCELLENCE IN GOVERNANCE LEADS THE WAY

We know that the decisions that GSC makes in business and philanthropy does have an impact in the lives of Canadians and with that in mind we strive to operate ethically, honestly, and with transparency. Our Board of Directors is integral to our daily operation and maintenance of our vision, mission, and values. They help us ensure we have the right oversight of policies and governance practices, strengthen our internal and external relationships, build trust with our stakeholders, and promote long-term interest and investment in GSC. The also help set the tone for a culture of integrity and compliance while we fulfill our mission.

GSC believes the best boards reflect diversity of experience, expertise, gender, age, ethnicity, geography and thought. We are proud that our Board is gender balanced and has been chaired by Sherry Peister since 2010.

AND THE WINNER IS...

GSC is led by a Board of Directors that have an in-depth understanding of how corporate boards work, and what it takes to lead with transparency, accountability, efficiency and excellence. Their leadership enhances GSC’s reputation, helps employees take pride in their work and instills confidence in our clients about the quality and professionalism of our organization. GSC’s Board of Directors are independent (with the exception of the CEO) and are actively involved in the overall governance of Green Shield Canada and the oversight of management.

In 2017, GSC was honoured by two prestigious awards:

- Sherry Peister, was named a Women’s Executive Network (WXN) 2017 Canada’s Most Powerful Women: Top 100 Award Winner... for her second consecutive year. She received the “Accenture Corporate Directors Award” which recognizes the accomplishments of professional women in leadership roles. Award candidates are judged based on their impact on Board effectiveness, Corporate Governance their leadership regarding diversity, and board service.

→ GSC was awarded the Governance Professionals of Canada Excellence in Governance Award: “Best Approach to Achieving Effective Board and Committee Operations”, on November 2nd, 2017. This important recognition shows that GSC is committed to and values excellence in governance and that our practices are unique and innovative. The award judges noted that “GSC is a good example of a not-for-profit organization punching above its weight for effective Board and committee operations.”

IT'S NOT SIMPLY JUST A CODE TO US...

Annually, GSC's and Directors Code of Conduct is reviewed and compliance confirmed by 100% of all GSC's employees. In addition, the Corporate Governance, Conduct Review and Ethics Committee receives a quarterly report on Code of Conduct matters. The Code of Conduct establishes the corporate expectations of ethical behaviour and commitment to ensuring robust controls are in place.

The Code of Conduct is supported by numerous policies and procedures including the Concerned Employee Policy which protects all GSCers, consultants, and members of the Board of Directors in reporting ethical concerns in the running of GSC or our business practices.

MANAGING RISK

We believe that a sound risk culture is key to our ability to make informed decisions about expected and unexpected risks. GSC's Board of Directors oversees and approves GSC's overall risk strategy and risk appetite. Regular risk reporting through GSC's Risk Committee and the Quarterly Risk Report provides assurance to the Board of Directors, Board Committees (Audit, Risk Management and Investment Committee) and the Executive Management Committee that they are up to date on risk activities and developments across GSC. All material risks are identified and appropriately managed and all activities are appropriately aligned with the Board approved risk appetite framework.

SAFEGUARDING DATA... WE TAKE IT SERIOUSLY!

GSC is committed to the protection of any personal information collected by it or in its custody, including any information transferred to a third party to fulfill the purposes for which the information was collected.

The GSC privacy code outlines our policies and procedures on privacy and describes the ways we ensure that the privacy and confidentiality of personal information is protected.

The GSC Security and Privacy Committee (SPC) ensures that security and privacy policies and related processes are initiated, documented, approved, appropriately maintained, and communicated to GSC employees. The SPC also assesses the potential impact of proposed legislative and regulatory changes, technology advances and changes in business strategy on existing security and privacy policies and processes, and provides a high level of assurance related to the oversight of the management of these issues to GSC's Risk Committee. GSC's Board of Directors is responsible for the oversight and monitoring of GSC's privacy and security practices.

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.

GREEN SHIELD CANADA

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For further information about GSC
please visit [greenshield.ca](https://www.greenshield.ca)

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We really are.

