



Better health for all.

2022 Social Impact Report





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About this report

As one of Canada's largest social enterprises and only payer-provider, GreenShield is delivering a new model of care from coast to coast to coast.

While GreenShield Cares' 2022 *Social Impact Report* is the first to feature our new name and look, one thing that hasn't changed is the purpose that has guided us for the past 65 years: championing *better health for all*.

This report spotlights the latest developments in our business and our evolving Social Impact Strategy. As a not-for-profit social enterprise, we reinvest our earnings and redeploy our services to support underserved communities, with an overarching goal to generate \$75 million of social impact investments to improve the lives of at least one million Canadians by 2025, with a focus on mental and oral health.

This report encompasses activities undertaken by GreenShield. GreenShield means, collectively, Green Shield Canada (GSC), Green Shield Association, and Green Shield Holdings Inc., which is the primary company that houses health

services and benefits administration businesses, including Inkblot Therapy, Tranquility, BCH Consultants, NKS Health Canada, The Health Depot Pharmacy, Benecaid, and Computer Workware Inc. Green Shield Holdings Inc. is a wholly owned subsidiary of the not-for-profit Green Shield Association. Due to ongoing integration efforts being undertaken across the various GreenShield businesses, the metrics, key performance indicators, and governance approaches presented in this report reflect GSC data only, unless otherwise noted (exceptions are marked as GreenShield or enterprise-wide).

All metrics featured in this report are current through December 31, 2022, and all financial values are expressed in Canadian dollars, unless otherwise noted. While all data points relate to the fiscal year ending December 31, 2022, we also provide information on

important initiatives launched in the early months of 2023.

Our Performance Index outlines our response to disclosures from the Global Reporting Initiative (GRI) Universal Standards, along with other metrics that are essential for tracking the progress of our Social Impact initiatives and maintaining accountability. We continue to work towards our goal of reporting in accordance with the GRI Universal Standards, by expanding our management approach content and data.

We also use the United Nations Sustainable Development Goals (SDGs) as a guide to building a better future. Our mission as an organization 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 and Well-Being. We also support SDGs 5 (Gender Equality), 8 (Decent Work and Economic Growth), 10 (Reduced Inequalities), and 17 (Partnerships for the Goals).

We welcome your feedback or questions about our 2022 *Social Impact Report*. Please direct them to greenshieldcares@greenshield.ca.



About GreenShield

GreenShield champions *better health for all* as a not-for-profit social enterprise and Canada's only payer-provider.



About GreenShield

GreenShield is reinventing health care.

As an integrated health and benefits organization, and Canada's only payer-provider, GreenShield has introduced a new model of care that is built around the six million Canadians we serve. As a "payer," GSC has a long history of offering insurance, administering benefits, and paying claims; now, as a "provider," Green Shield Holdings Inc. also delivers a variety of health care services such as mental health, telemedicine, and pharmacy. This model expands our ability to support our communities, as we reinvest our earnings and redeploy our health services to support underserved and marginalized communities. It's all in support of "*better health for all*," our purpose for more than 65 years.

Our purpose

Fundamentally, GreenShield exists for the purpose of championing *better health for all*. Our social impact activities reflect GreenShield's ultimate purpose, and our community ties are reflected in our new brand: GreenShield Cares. GreenShield Cares fulfills our social mission, and our national, not-for-profit structure makes us unique in the Canadian health and benefits industry.

GreenShield's main metric of success is the number of lives we positively impact through improved health outcomes. As part of our current strategic plan, we are committed to investing \$75 million in social impact programs and positively impacting at least one million lives by 2025. In doing so, we aim to make vital health care services more accessible for underserved and marginalized communities.

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 not-for-profit 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

Our services

Over the last two years, GreenShield has made eight strategic acquisitions through Green Shield Holdings Inc. to build out our payer-provider service offerings and scale up our digital capabilities, to better serve our clients and further strengthen our ability to deliver social impact. Through these investments, GreenShield has transformed from being solely a health and dental benefits carrier to becoming Canada's leading integrated health and benefits organization and only payer-provider, with market-leading capabilities across health insurance, health and benefits administration, and health services delivery.

This integrated approach makes it easier for our clients to better support their plan members and empower Canadians to access the personalized health care they need. We see our new model as a pathway to *better health for all* – the centrepiece of our commitment through GreenShield Cares. Our services include:

GreenShield™ Insurance

Comprehensive Group and Individual health and dental benefits coverage through GSC.

GreenShield™ Administration

Flexible health and benefits solutions for companies of all sizes, including benefits administration (CWI), pharmacy benefits management (HBM+), third-party administration for small businesses (Benecaid), and specialty pharmacy services (NKS Health).

GreenShield™ Health

Easy-to-navigate, seamless care through virtual mental health (Inkblot, Tranquility, and BCH Consultants), digital pharmacy (The Health Depot), and telemedicine services (through our deep partnership with Maple).

These services are now integrated through our revolutionary digital health and benefits ecosystem, **GreenShield+**, which offers streamlined connected care and reimbursement, reimagining the health care and benefits experience.

Our growth

We began implementing our current strategic plan in 2019, and since then we've seen tremendous growth in both our business and, more importantly, our social impact commitments. Gross revenues increased from \$2.5 billion at the end of 2018 to nearly \$4 billion across GreenShield at the end of 2022. The number of Canadians we serve has also increased to six million over the same period. This business success has allowed us to increase our annual social impact contributions from \$2-3 million per year to over \$11 million planned in 2023.



The strategic journey we've been on over the last few years has allowed us to develop some amazing digital health capabilities that we are seamlessly integrating with our benefits plans. We feel this combination will result in a new and very impactful model of care."

Zahid Salman,
President and CEO, GreenShield



2022 Highlights



4.9 million
Canadians Served

6 million +
Enterprise-Wide*



1,066
Employees

1,400
Enterprise-Wide*



52.4 million
Claims Processed

1 billion +
Claims Transactions Processed



9 years
Average Employee Years of Service



Board Diversity:

42%
Women

33%
Racialized



Employee Demographics:

68%
Women

20%
Racialized



\$3.9 billion*
Gross Revenue



\$9.2 million*
Community Investment Funding



101,445*
Lives Impacted



99%
Client Retention Rate

*Enterprise-wide GreenShield metric.
Note: All non-asterisked metrics represent Green Shield Canada only.

Message from the President and CEO

I'm pleased to be able to present important details of our 2022 story here in our third annual *Social Impact Report*, now known as the *GreenShield Cares Social Impact Report*.

The new name and new look of our organization reflect developments in the rapidly changing health care landscape, and this transformation is helping position GreenShield to lead the way as Canada's only payer-provider. As Canadians' needs have evolved, GreenShield has continued to innovate, leveraging our offerings

and services to deliver on our social mission. Our company is founded on the principle of improving health care access for all Canadians, and with the strategic, tech-supported integration of our benefits and health care services, we are taking both our client offerings and social impact to the next level.

In 2022, we focused on building our new business model and laying the groundwork for GreenShield+, a state-of-the-art digital platform rolled out in 2023 that supports a seamless health and benefits experience and delivers improved access, convenience, integration, and health outcomes. This innovative approach will make it easier for our clients to support their plan members and for all Canadians to access the personalized care they need. It is a tangible pathway to *better health for all*, allowing us to deepen our social impact in communities across the country.

We continued to invest in acquisitions and partnerships that support both our Social Impact Strategy and our evolution into a digitally supported integrated health services organization. Building on our history as a social enterprise founded by pharmacists, we acquired two companies in growing segments of the pharmacy landscape: NKS Health and The Health Depot.

NKS Health is an established, innovative specialty pharmacy focused on complex disease management. This will provide GreenShield with additional



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Our company is founded on the principle of improving health care access for all Canadians, and with the strategic, tech-supported integration of our benefits and health care services, we are taking both our client offerings and social impact to the next level.”

capability in managing drug costs for employers while enhancing patient health outcomes. The Health Depot is an emerging leader in digital health. Aligned with our goal of providing quality online services, The Health Depot offers customers a convenient “bring the pharmacy to you” approach while monitoring medication safety and, when needed, helping to optimize medication. In early 2023 we also expanded our critical mental health services and Employee Assistance Program (EAP) capabilities by acquiring BCH Consultants, the second-largest independent EAP provider in Quebec.

Supporting improved equity in health care is a key priority for us. In addition to committing our expertise and resources to support mental and oral health care programs that target underserved communities (our priority Social Impact focus areas), we also stepped up to advocate for increased access to care for all Canadians. While we work with community partners to help bridge

the gap in access to health care, we know more must be done, and as a participant in the health care system with a social mission, we believe we have a responsibility to advocate for the issues that will enable all Canadians to access the care they need. In 2022, this included our public advocacy for an inclusive national dental plan that would put resources towards closing the gaps to help ensure that all Canadians have access to dental care. GreenShield was pleased to see this ask reflected in federal budget 2023, wherein the federal government recognized that oral health care is health care and expanded their investment to support improved access to dental care for Canadians.

On the mental health side, we continued to stand as a staunch advocate for women’s mental health, and worked to address the disproportionate impact of the pandemic and its economic impacts on women’s mental health through our signature women’s mental health program and events like our annual



Zahid Salman accepts the award for Canada’s Most Admired™ CEO, from Waterstone Human Capital in March 2023.

women’s mental health conference, held in collaboration with the Economic Club.

In closing, 2022 was a year of significant progress for our business and social impact initiatives. I am humbled by my selection as Canada’s Most Admired™ CEO in the Broader Public Sector category by Waterstone Human Capital and I am proud that GSC was again selected as one of Canada’s Most Admired™ Corporate Cultures – a worthy recognition of the incredible

people in our organizations and their dedication to our social mission. Together, we are delivering *better health for all*.

Zahid Salman
President and CEO

Message from the Executive Vice President, Head of Human Resources & Social Impact

During my tenure as Executive Vice President of Human Resources and Social Impact, I have had the privilege of watching GreenShield continuously grow to new heights. The past year was no exception, and in 2022 we saw this growth reflected in many new and exciting ways. We evolved our business strategy to become Canada's first payer-provider, welcomed new employees as the GreenShield family continued to expand, and achieved our highest-ever social impact investment in our communities through our GreenShield Cares commitment.

Our enterprise-wide community investment grew to \$9.2 million in 2022 – our largest contribution to date and an increase of 26 per cent over the previous year. As we continue to grow and innovate, we also plan to continue increasing our contributions over the next few years to meet our ambitious goal of investing \$75 million in social impact initiatives and positively impacting one million lives by 2025.

We will achieve these ambitious goals by continuing to invest in and expand key social impact initiatives

like our signature women's mental health initiative, with \$3.5 million invested in little over a year to provide direct access to counselling and internet-based cognitive behavioural therapy (iCBT) resources to vulnerable, racialized, and marginalized women. We also held our second annual women's mental health conference – in person! – featuring emotional and inspiring panel discussions on women's mental health and the workplace.

GreenShield Cares also made new investments in our signature oral health program, through which we partner with leading academic institutions and front-line community health providers to support access to no-cost dental care to those in need. In 2022, we expanded the scope of the program with new partners in Alberta and Quebec, resulting in our grand total for oral health commitments exceeding \$20 million.

In 2022 we built strong connections across the new members of the GreenShield family who recently joined the enterprise via Green Shield Holdings Inc. acquisitions. In 2023, we will turn our focus to fulsome

integration efforts. For our existing employees, we were excited to come back together in person for the first time in over two years thanks to the implementation of *Work My Way*, our hybrid program that offers employees in eligible roles the flexibility to work from home up to three days per week. The goal of *Work My Way* is to support both our people and business objectives by combining the benefits of flexible work arrangements with the benefits of in-person interaction.

In 2022, we took further strides in embedding diversity, equity, and inclusion (DE&I) throughout the company to ensure it remains an essential part of our workplace culture. A highlight was the listening sessions our executive team held with each of our five Employee Resource Groups (ERGs), which provided valuable insights and learnings, and helped us realign our DE&I priorities and action plans for the coming year.

Finally, one of my personal favourite milestones was the recognition of our continuing work in creating a progressive and inclusive workplace: thanks to the support of our dedicated team of employees,



GSC was once again selected as one of Canada's Most Admired™ Corporate Cultures by Waterstone Human Capital.

We have many new projects and partnerships planned for the year ahead. We look forward to sharing updates with you on our site and social media channels.

Take care and enjoy a healthy 2023.

Mila Lucio
Executive Vice President, Head of
Human Resources & Social Impact

Corporate governance*

In keeping with our mandate as a not-for-profit social enterprise, we are 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.

In 1957, our founder William Wilkinson established what would become GSC with a simple yet significant purpose: to champion *better health for all*. He believed that all Canadians deserved proper access to health care. He innovated to support this need by introducing the first pre-paid drug plan in North America and established the company as a not-for-profit from the outset.

Our path forward is firmly grounded in the legacy of our founder, and the values that he established over 65 years ago. The driving force guiding everything we do as an organization – from governance and oversight by the Board of Directors, to operational management by the Executive Committee, to the front-line work of our employees – remains the pursuit of *better health for all*.

GSC was incorporated federally in 1992 thanks to an act of Parliament – ***the Green Shield Canada Act***.

Our corporate structure reflects that tradition of uniqueness. Unlike other public or private companies in our market, we are structured as a not-for-profit social enterprise, allowing us to focus on innovative client service, employee empowerment, and social impact in all our decision making.

Our stakeholders

In our day-to-day business, we are driven by the expectations of various stakeholders who have a vested interest in the company's success, service delivery, corporate practices, and conduct. Engaging in authentic two-way dialogue with our plan sponsors and members – our primary stakeholders – is at the core of everything we do. Other primary stakeholders include, but are not limited to, the Office of the Superintendent of Financial Institutions, foundational partners (pharmacy and Unifor), plan administrators, benefit providers, the GSC Board of Directors, the Membership of GSC, and, of course, our employees.

Additional stakeholders with whom we have built strong, mutually respectful relationships include health care practitioners, charitable and non-profit organizations, national and local community groups, health authorities, dental and medical associations, regulatory agencies, governments at all levels, private sector innovators, public health researchers, and policymakers.

Board of Directors

The GSC Board of Directors oversees the management and strategic direction of the company and is thus our highest governance body. The 12-member Board is elected by the Membership of GSC and ensures an ethical culture and sustainable organization through strong corporate governance practices. Our Board Chair and Chief Executive Officer (CEO) roles are separate and all directors, except for 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. Board members are nominated by the Nomination Committee and confirmed for a three-year term by the Membership of GSC (except for the CEO, who is confirmed for a one-year term). 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 the company. Director competencies were revised four years ago to align with our new strategic plan, and the Board of Directors must collectively reflect expertise in all competencies.

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

*The Corporate governance section of this report is specific to GSC.



Board of Directors Composition

12 Board Members	11 Independent Board Members	5.5 Years Average Tenure
33% Racialized	42% Women	

Senior Leadership

27 Members of the Senior Leaders (CEO, EVP, SVP, VP)	21% Racialized	29% Women
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Social impact and sustainability governance

Board-level oversight of our Social Impact portfolio (which serves as the equivalent of Environment, Social, and Governance; Corporate Social Responsibility; and Sustainability programs) is primarily the responsibility of the Human Resources and Social Impact 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 leadership and is put into action by every employee as we live our mission.

Ethics, integrity, and compliance

We conduct all 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. Our **Regulatory Compliance Management (RCM) Framework** helps ensure that GSC meets the highest standards of compliance and details our strategy, structures, processes, and key control elements to mitigate regulatory compliance risk. Our **Enterprise Risk Management Policy** details our risk management framework and the best practices we follow to identify and manage enterprise risk.



Code of conduct

We are dedicated to the highest standards of business conduct, and all employees, directors, and officers 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 acknowledgment of the Code of Conduct annually for all employees and officers. In addition, we have established a **Concerned Employee Policy** which outlines anonymous reporting of conduct concerns through our Employee Hotline, Human Resources, or through the Chair of the Corporate Governance, Conduct Review, and Ethics Committee.

In 2022, we introduced an employee Ethics Hotline to report ethical concerns or misconduct, which is available 24/7/365 and is facilitated by an independent third party (ClearView) with expertise in ethics reporting and whistleblowing systems. Reporters can choose to remain anonymous, and all reports are taken seriously and investigated in a timely manner.

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 us and our 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](#).

Business continuity

We have a company-wide **Business Continuity Plan** for all GSC office locations. This plan is part of a proactive approach to avoid and mitigate risks associated with a disruption of normal operations. The plan details steps to be taken before, during, and after an unexpected event or crisis to ensure we can continue to service our clients while maintaining the safety and well-being of our employees and the security of our operations.





Social impact pillars

In this section:

[Creating Shared Value](#)

[Community Investment](#)

[Good Corporate Citizenship](#)

Social impact strategy

Our Social Impact Strategy, under the brand GreenShield Cares, is primarily focused on improving access to mental and oral health, and is organized into three key pillars, as featured in this report:

- Creating Shared Value
- Community Investment
- Good Corporate Citizenship

Our commitment to *better health for all* is rooted in our belief that all Canadians should have equitable access to vital health care services. But for too many in our country, that's not a reality. GreenShield Cares is focused on filling the gaps in the Canadian health care system in mental and oral health – two foundational areas that many Canadians struggle to access. GreenShield Cares goes beyond just giving back financially – our efforts are about providing evidence-based vital health services directly to underserved communities, building meaningful partnerships, and advocating for better health outcomes.

To achieve this, GreenShield Cares has committed to investing \$75 million, with an ambitious goal of positively impacting at least one million Canadians by 2025 by driving measurable improvements in health outcomes.



GreenShield Cares' financial investments fund oral health care clinics to provide access to care for Canadians in underserved communities.

Our impact

Celebrating 65 years of investing in the communities where we live and work.

Making a meaningful impact is not just what we do: it's who we are. We've built key partnerships and created service programs that help improve access to vital mental and oral health care by strategically investing in projects that have transformative goals and a visionary scope.

In 2022, we invested \$9.2 million in Social Impact initiatives through GreenShield Cares, reflecting 12 per cent of our pre-tax profit* equivalent, as verified through the **Imagine Canada Caring Company program**.

This total includes our community partnerships and donations, in-kind contributions, program costs, and our employee donation matching program. It represents an increase of more than 26 per cent over 2021, and our plan is to keep growing that number to achieve our ambitious 2025 commitment.

GreenShield Cares focuses our investments on:

Oral health: GreenShield Cares funds both research on the importance of oral health to overall health and front-line oral health clinics that help

increase access to dental services for underinsured and uninsured Canadians. Over the past few years, we have committed over \$20 million to help over 35,000 underserved Canadians access free dental care.

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, with a concentration on women's mental health. In just over one year, we helped nearly 60,000 women access free mental health services.

GreenShield Cares investments in our communities are delivered through four distinct programs:

- Creating shared value (CSV) through our **signature women's mental health program**.
- Supporting front-line clinics through our **signature oral health program**.
- Partnering with leading organizations through community granting partnerships.
- Empowering our teams through **employee giving**.

In all our investment decisions, we prioritize underserved and marginalized populations, as well as partnerships that help advance inclusion, equity, and the principles of reconciliation.

The benchmark for this program is an investment rate of one per cent, meaning GreenShield Cares' contribution is exponentially higher thanks to our commitment to our mission as a social enterprise.

*GreenShield's 2022 pre-tax profit equivalent was calculated differently than in previous years. Due to global fluctuations in interest rates, this year's rate is based on surplus before the unrealized investment losses and other comprehensive income, while previous calculations included investment income.

Impact measurement

In 2022, as part of our ongoing drive to achieve *better health for all* Canadians, we made significant strides in our transition from an activity-based giving model to an outcomes-based investment model.

As GreenShield has transformed to become an integrated health and benefits organization with a focus on improving health outcomes for our clients, it is important for GreenShield Cares to measure and understand the outcomes from our social impact investments. We accomplish this through our **Impact Measurement Framework (IMF)**.

The IMF gives us a deeper understanding of the impact of our initiatives and investments, primarily on individuals. It is grounded in principles such as the social determinants of health and accessibility and is also linked to specific outcomes in oral and mental health. We use a population health approach to address inequities in health care by focusing on improving knowledge of, and access to, health and social care and services, and improving health outcomes, especially for vulnerable populations.

Using our customized Depth of Impact Scale, inspired by the Business for Societal Impact (formerly LBG) Impact Model, we can measure the degree of transformation enabled by GreenShield Cares' programs.

Depth of impact

- **Level 1:** Increased knowledge or skills and connection to services. The ability of individuals to acquire new knowledge that may contribute to changing their understanding of health or health care, and/or enable them to access services or programs.
- **Level 2:** Improved health outcomes. Either a direct intervention in which an individual receives care (e.g., treatment, counseling, essential medicines), or an individual modifies their behaviour, which, in turn, improves their health.
- **Level 3:** Positive change in overall health and social well-being. A demonstrable improvement in an individual's overall health and well-being (e.g., positive change to their life roles, such as returning to work or school). This is a multi-dimensional concept that includes physical, mental, emotional, and social functioning.

Progress to date

GreenShield knows that impact measurement isn't effective without goals. A key metric in our IMF is number of lives impacted (NLI), which reflects the number of unique individuals impacted by GreenShield Cares funded initiatives in oral and mental health, as well as GreenShield's commercial initiatives.

By 2025, our goal is to cumulatively impact at least one million lives.

As of 2022, we've made significant progress – our annual NLI target for the year was 42,000 lives, a target we surpassed by a significant margin, with an official count of 101,445 lives positively impacted across our funded programs enterprise-wide. Since 2020, we have cumulatively impacted a total of 179,332 lives.

2022 NLI Highlights:

- Oral health: 20,295
- Mental health: 81,150
- Indigenous Peoples: 8,707
- Newcomers: 7,003
- Women: 56,373

Methodology

To assess the impact of our investments on people in need across the country we systematically collect NLI data twice a year from the community organizations we fund, quarterly from our signature mental and oral health programs, and monthly from our own lines of business.

In addition to collecting the NLI data, we have worked closely with expert consultants and researchers from McMaster University to develop two outcome and indicator measurement guides for community organizations that are engaged with vulnerable individuals requiring oral health and/or mental health services and supports. The guides identify the best measurement research available in the mental and oral health sectors, along with recommendations for how to collect the best evidence possible given the resource realities and expertise available in community settings. Recognizing the challenges facing many community organizations, we also partner with our grantees and provide ongoing guidance and support on how they can measure impact in their own contexts.



Creating shared value

We are driven by our purpose and mission to tackle complex issues and create meaningful positive change in the communities we serve by redeploing the services and unique expertise we also deliver to our clients.

Making a difference through our services

At its core, CSV means looking at an organization's social impact and business strategies as being interconnected. The business exists to advance a social mission, and the social mission is advanced in a way that also supports business growth. The result is that the organization can generate more financial capacity to become an even stronger force for good. For GreenShield, CSV means executing our strategy in a way that delivers both social and business value. The markets we have entered, and service capabilities we have acquired by becoming an integrated health services organization, allow us to do just that.

A cornerstone of our Social Impact Strategy is a pledge that we will "ensure our commercial activities provide us with the financial capacity to fulfill our purpose and mission." This is because we self-fund all of our social impact investments.

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.

But we don't stop there. We know that as a social enterprise, we are uniquely positioned to fill gaps in existing health care systems across Canada by offering innovative and integrated methods of accessing care. So, under our CSV model, we also redeploy our services directly to local communities through GreenShield Cares, to support the improved health and well-being of underserved Canadians. We know that we can evolve our products, services, and business operations to benefit a wider range of stakeholders and have done so to benefit the most vulnerable in our communities, in addition to our clients and plan members.

Our top driver for CSV initiatives has been our aspiration to transform mental health care in Canada. By leveraging our growing list of mental health care service offerings and our national network of community partnerships, we are either self-funding (in the case of our own signature programs) or jointly funding (in the case of the partner programs we support) the provision of mental health services for the people who need them the most. We are also

delivering these same services to our clients to support the mental health of their people; and the more that business grows, the more we can reinvest in mental health care for the vulnerable populations who need it the most.

As our CSV program continues to grow, we are considering new CSV opportunities that leverage other capabilities across each of our businesses.



Investing and partnering in mental health

Our goal through GreenShield Health is to create a comprehensive and seamlessly integrated digital health and benefits platform, a key part of which will be mental health services. We are building this by developing our own capabilities and by making strategic acquisitions and partnerships. Over the past three years, the stress, disruption, and isolation stemming from the COVID-19 pandemic have driven an unprecedented increase in both the need and the demand for digital mental health solutions. But despite a general acknowledgment of this need, the response has fallen far short.

“Canada’s mental health system is fundamentally broken,” said Joe Blomeley, Executive Vice President – Head of Health Services & Enterprise Growth. “We urge people to open up and ask for help. Yet, when they do, they face barriers to service, high costs, complex navigation, sub-optimal delivery, poor efficacy, and ambiguous coverage.”

In keeping with our CSV mandate, we created a rigorous screening process to evaluate potential acquisitions, investments, and partnerships. Companies under consideration must fit with our goal of providing social impact – such as accessible and affordable levels of service or participation in research that we support – along with a potential commercial opportunity. A company culture that aligns with our values as a social enterprise is also essential.

Our flagship mental health investment is Inkblot, one of Canada’s fastest-growing online mental health platforms, which matches patients with qualified, culturally competent virtual counselling for mental health and addiction issues, and 24/7 crisis support. The addition of Tranquility, an online mental health platform specializing in iCBT and mental health coaching, helped to grow our exceptional suite of digital mental health services.

In early 2023, we continued to build out GreenShield’s mental health offerings through Green Shield Holdings Inc.’s acquisition of BCH Consultants, the second-largest independent EAP provider in Quebec. Founded in 1992, BCH Consultants offers a well-distributed clinical network that supports French-speaking members across the country. It also provides local trauma support and other unique clinical services required by Quebec-based organizations.

This exciting acquisition has added 700 Quebec-based clinicians to our existing clinical network, expanding the national bilingual scope of GreenShield’s mental health services to nearly 5,000 clinicians and strengthening our service offering in Quebec.

“GreenShield is proudly expanding our critical mental health services and EAP capabilities, further solidifying our position as the fastest growing provider of mental health services in Canada,” explained Joe Blomeley.

Inkblot therapy

After only three sessions, on average, employees experience a 32 per cent improvement on validated clinical measures.

GreenShield Cares About Women's Mental Health

GreenShield Cares' women's mental health program is our signature mental health initiative, formerly known as "Room for Her." This program offers Canadian women access to innovative online mental health counselling and resources.

In a little over a year since its inception in late 2021, GreenShield Cares' women's mental health program has helped nearly 60,000 Canadian women access free mental health services. The program launched with an offering of complimentary online mental health talk-therapy sessions with a certified therapist through Inkblot, one of GreenShield's mental health services, and leveraged Inkblot's unique matching algorithm to help each woman find the best fit among available therapists and ensure a culturally competent therapeutic approach, when required. Upon completion of one 60-minute or two 30-minute complimentary sessions, patients are provided with additional therapeutic options.

This GreenShield Cares program has since evolved to also provide complimentary one-year subscriptions to Tranquility, our gold-standard iCBT platform, a GreenShield offering that was co-designed by a team of clinicians and individuals with lived experience of mental illness. iCBT teaches lifelong skills that help women develop healthier behaviours to better manage their mental well-being, including addressing mental health concerns such as anxiety, depression, panic disorder, trauma, grief, insomnia, pain management, obsessive-compulsive disorder, and many more conditions, with a program that they can follow on their own schedule, from the comfort of their own home. A 2022 study underlined the effectiveness of Tranquility*, providing strong clinical validation for the platform.



*Patterson VC, Rossi MA, Pencer A, Wozney L; An Internet-Based Cognitive Behavioral Therapy Program for Anxiety and Depression (Tranquility): Adaptation Co-design and Fidelity Evaluation Study; JMIR Form Res 2022;6(2):e33374.



GreenShield Cares' women's mental health program is open to Canadians aged 18+ who are women, transgender women, women-identifying, non-binary or gender non-conforming, and is intended to better meet the needs of women from racialized and/or marginalized groups who are underserved by the current mental health system. One of the major benefits of this program is that it removes all the usual barriers that keep people from seeking support: not knowing how to find a therapist that's a good fit for them, long wait times coupled with the costs, inconvenience, and time spent travelling to and from traditional in-person therapy. While this program supports all Canadian women, it was also designed to offer culturally appropriate support for marginalized and/or racialized women, who are underserved by the current system. Further, recognizing the specialized

needs of women in situations of vulnerability, GreenShield Cares is providing five free hours of talk therapy through community partnerships to women with limited access to resources.

We recognize and acknowledge the intersection of race, Indigeneity, disability, and a range of gender identities, and we aim to provide programming that is inclusive and accessible. The program's personalized counselling matching tool ensures women can find a mental health professional who shares and/or can relate to their identity and lived experiences. The diversity of Canadians is reflected in the program, as hundreds of the program's certified practitioners identify as a person of colour, Indigenous, or Black.

**Groceries. Emails.
Gymnastics. Gas.
Lunches. Dishes.
Comforting.
Meetings. Planning.
Laundry. Carpool.
More Comforting.**

**You give countless hours to others.
Give one hour to your mental health.**

GreenShield Cares' enhanced women's mental health program proudly offers Canadian women complimentary mental health services.



Changing the landscape of women’s mental health

In 2022, our women’s mental health program offered 10,000 complimentary one-year iCBT subscriptions and 1,000 complimentary counselling hours. With these latest service offerings, GreenShield Cares has invested nearly \$3.5 million in women’s mental health since the creation of this program.

Another highlight from 2022 was our second annual women’s mental health conference, held in-person this year and streamed online. Titled *Looking Forward: Women’s Mental Health & The Future of Work*, the event featured two speaking panels and a music guest. Invited speakers included Silken Laumann, Wendy Cukier, Rhiannon Rosalind, and Komal Minhas, along

with GreenShield leaders Harriet Ekperigin (Vice President, Mental Health, GreenShield) and Alice Keung (Green Shield Canada Board Member). Guests were treated to two stimulating panel discussions where speakers addressed female entrepreneurship, barriers to success, maintaining mental health, and the flawed notion of “having it all,” especially for women of colour in the workplace.

“We were honoured by the level of vulnerability and sharing that happened with the panellists, which resulted in a really amazing experience for all the people attending,” said Mila Lucio, Executive Vice President, Head of Human Resources & Social Impact.

GreenShield’s Vice President of Mental Health, Harriet Ekperigin (left), shares her story with over 700 guests at GreenShield’s 2022 signature women’s mental health event, “Looking Forward: Women’s Mental Health & The Future of Work.”



Community investment

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

GreenShield Cares About Oral Health

Filling the gaps in Canadian dental care services.

In 2022, the obstacles to accessing quality dental care in Canada were greater than ever before and the consequences of those obstacles are increasingly dire. From 2001 to 2020, for instance, dental care costs in Ontario rose by a whopping 81 per cent, approximately twice the rate of inflation.* Now, approximately one in three Canadians lack access to dental coverage, with seniors most likely to not have any, as more than 60 per cent of people over 70 go without.** Low-income Canadians are four times more likely to avoid seeing a dentist due to cost and twice as likely to have worse outcomes.

GreenShield Cares' signature oral health program is on a mission to bridge these gaps in service. Through partnerships with leading academic institutions and front-line community health providers, it offers no-cost dental care to those in need.

Research has revealed significant gaps in access to dental services across Canada. Many low-income

families and individuals without dental coverage must prioritize food, shelter, and clothing. The added stress of rapidly rising prices in 2022 often means going without treatment. And going without treatment can have impacts on an individual that go beyond physical pain and illness, ranging from financial problems and mental health challenges to employment and education barriers, all of which could be avoided with access to affordable dental care.

Stepping up with a \$20 million total investment in oral health care

In December 2022, GreenShield Cares announced a commitment of an additional \$10 million over the next three years to help boost oral health care services for underserved communities across Canada as part of our social mission to support *better health for all*.



A mural is unveiled at a Niagara Falls dental clinic funded by GreenShield.

Combined with existing investments, this future commitment brought GreenShield Cares' total oral health funding to more than \$20 million. These funds include a host of grants and partnerships supporting access to quality dental care through community clinics, oral health

education programs and service navigation, and "arm's-length" independent evaluation research conducted by universities.

*Ayer, Steve. Left Behind: The State of Oral Health in Toronto. Produced by GreenShield and the Toronto Foundation. Original data sourced from the Ontario Consumer Price Index via Statistics Canada. Table 18-10-0004-01 Consumer Price Index, monthly, not seasonally adjusted.

**Statistics Canada Health Fact Sheets, Dental Care, 2018.

“Through our efforts to improve access to oral care, GreenShield has impacted over 35,000 Canadians. We continue to fund oral care clinics and vital oral health research with partners to help ensure all Canadians have equitable access to oral health care services,” said Zahid Salman, President and CEO of GreenShield.

To help improve access to dental services across the country, GreenShield Cares’ multi-million-dollar oral health commitment includes investments in both cities and rural communities across seven provinces: Alberta, British Columbia, Manitoba, Nova Scotia, Ontario, Quebec, and Saskatchewan. Programs supported range from helping vulnerable women in Victoria access dental care in a safe environment to mobile oral health services for youth in Calgary and helping Halifax residents with disabilities access critical dental care.

Back in 2020, GreenShield Cares’ signature oral health program initially kicked off with an investment over five years with the Faculty of

Dentistry at the University of Toronto to fund an oral health clinic and associated “arm’s-length” research.

Transforming access to dental care

Since its launch, the program has expanded to communities across Canada, and we have partnered with the Niagara Falls Community Health Centre and the Northwestern Health Unit (which serves the Kenora and Rainy River districts in northwestern Ontario) in 2021. Here’s what we were up to in 2022.

Alberta Health Services’ Provincial Oral Health Program

GreenShield Cares headed west for our first program launch in Alberta, partnering with Alberta Health Services’ Provincial Oral Health Program on a \$1.5 million initiative in Red Deer to offer dental care services to individuals who are vulnerable to poor health outcomes. Funding will also help support a dental clinic located next to Red Deer Regional Hospital Centre.

Faculty of Dental Medicine and Oral Health Sciences, McGill University

In December 2022, GreenShield Cares invested \$1.35 million with the Faculty of Dental Medicine and Oral Health Sciences at McGill University in Montreal to fund the construction of a new clinic to provide urgent dental care to the community’s most

vulnerable residents, and to cover the costs of the care. As one of the largest corporate gifts McGill has ever received, the investment will also fund research into the impact of access to quality dental care.

The new clinic will be built at the Welcome Hall Mission, which already hosts a free dental clinic. More dentists and staff will be hired, and it will be open on Saturdays to accommodate more patients.



I am grateful for your funding [of the oral health program] at the University of Toronto. I live in a shelter, but as I am not on social assistance, I do not receive government-funded dental care. [...] The dental clinic team is thorough, efficient, and friendly. You, and the clinic team, are providing a great service. Thank you.”

Clinic patient



GreenShield's President and CEO, Zahid Salman, speaks with staff at an oral health clinic in Niagara Falls funded by GreenShield.

For Welcome Hall Mission CEO Sam Watts, the opening date couldn't come any sooner. "Our [current] free dental clinic cannot keep up with the growing demand. The need for quality oral health care has continued to grow. Increases in the cost of basic items like food and rent cause people to make difficult choices. Being able to increase our capacity will provide more people with access to basic dental care and it will save the health care system money in the long term."

Faculty Dean Dr. Elham Emami agreed with Watts, saying the contribution arrived at a crucial time. "By creating new facilities in an accessible environment and expanding an existing clinic, we can better respond to the needs of underserved Montrealers." Emami also noted that the research being funded by the investment is just as important as the clinical services. "The data we collect will drive oral health research and will contribute to evidenced-based practices and new information for dental health policies."

The Faculty of Dental Medicine and Oral Health Sciences at McGill is a recognized leader in community programs and research, making for a natural fit with the GreenShield Cares mission. "It's important to GreenShield that we support communities throughout Canada," said Steve Laberge, GreenShield's Senior Vice President, Enterprise Growth & Quebec Region Lead. "This partnership with McGill is exciting for both our company as a social enterprise, and also very special to our Quebec team, as we are able to help those in the community where we live and work."

***The Globe and Mail* webcast event**

As part of its community oral health education efforts, GreenShield Cares sponsored a *Globe and Mail* event webcast in 2022. Titled *Dental Care in Canada: The Path to Extending Access*, the webcast was hosted by *Globe and Mail* health reporter and columnist André Picard, and featured

speakers Zahid Salman, President and CEO of GreenShield; Dr. Sonica Singhal, assistant professor, graduate program director, Dental Public Health, University of Toronto; and Dr. Sheri McKinstry, co-founder of the Indigenous Dental Association of Canada. Also speaking was Dr. Mario Brondani, associate professor; chair, division of dental public health; and director, Diversity, Equity & Inclusion, University of British Columbia. [Watch the full webcast](#) (60 minutes).

Following this event, GreenShield's President and CEO Zahid Salman sat down with *The Globe and Mail* to discuss dental coverage in Canada. He advocated that an inclusive national dental plan should put resources towards closing the gaps to help ensure that all Canadians have access to dental care. GreenShield was pleased to see this ask reflected in federal budget 2023, wherein the federal government recognized that oral health care is health care and expanded their investment to support improved access to dental care for Canadians.

Community partnerships

Meaningful community partnerships are vital when putting our purpose into action.

That's why in addition to our signature programs, we partner with community organizations across Canada on projects that help improve the well-being of our communities, and we prioritize investments that have a transformative impact and an ambitious scope.

Left Behind: Investigating local oral health service gaps

To help raise awareness of the social impact created by the lack of equitable oral health care services in Canada, GreenShield Cares teamed up with the Kitchener and Waterloo

Community Foundation, Toronto Foundation, and Ottawa Community Foundation to publish a series of reports titled *Left Behind: The State of Oral Health*. These three reports provide a deep dive into the local state of oral health and include recommendations to move the needle on oral health outcomes.

The scholarships are aligned with GreenShield Care's core focus of *better health for all*, and will support students in health-related programs, including psychology and mental health counselling, social work, health sciences, medical school, dentistry, and health services or health promotion.

Empowering Indigenous youth

In 2022, GreenShield Cares launched our partnership with Indspire, a national Indigenous-led charity that invests in the education and empowerment of First Nations, Inuit, and Métis youth. As part of our commitment, GreenShield Cares pledged to invest \$300,000 in scholarships and educational opportunities over the next three years.



It is part of GreenShield's mission to create a positive social impact in our communities, and we also have a strong commitment to supporting reconciliation. That makes the Indspire partnership a natural fit."

Mila Lucio

Executive Vice President, Head of Human Resources & Social Impact



Indigenous youth at Indspire's 10th Soaring, an Indigenous youth empowerment event centred around post-secondary education and career opportunities.

Supporting innovation in digital pharmacy

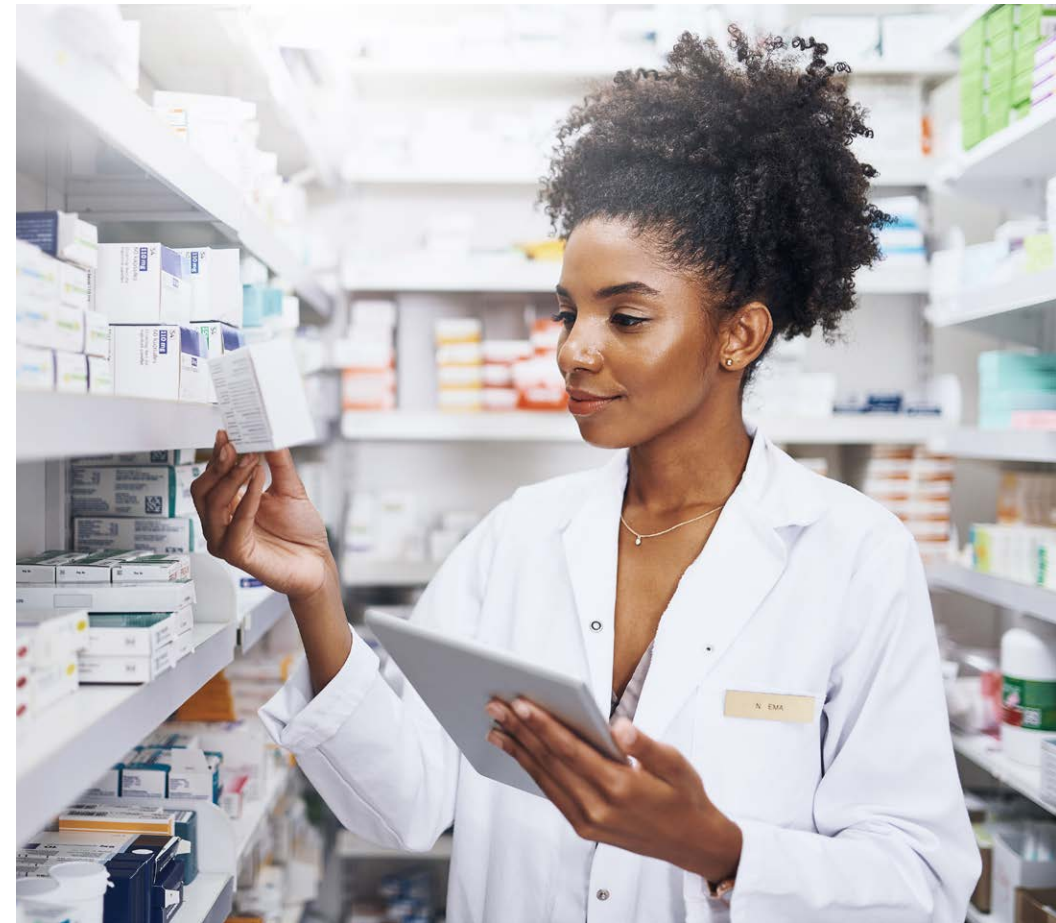
As part of our commitment to invest in pioneering solutions for delivering of health care services, GreenShield Cares donated \$250,000 to the University of Toronto's Discovery Pharmacy. Based at the Leslie Dan Faculty of Pharmacy, the Discovery Pharmacy is a digital innovation and research hub for the pharmacy profession, while giving students hands-on experience as professional pharmacists. Its alignment with our deep pharmacy background was a key factor in the donation.

"We continue to advocate for the important role that pharmacists play within our health care system, and this will become even more important in an increasingly digital health-oriented environment," said Mark Rolnick, Executive Vice President – Head of Health & Benefits Administration at GreenShield. "We are excited to be setting off on this

Discovery Pharmacy journey and look forward to seeing its impact on the adoption of clinical services and in driving better health outcomes."

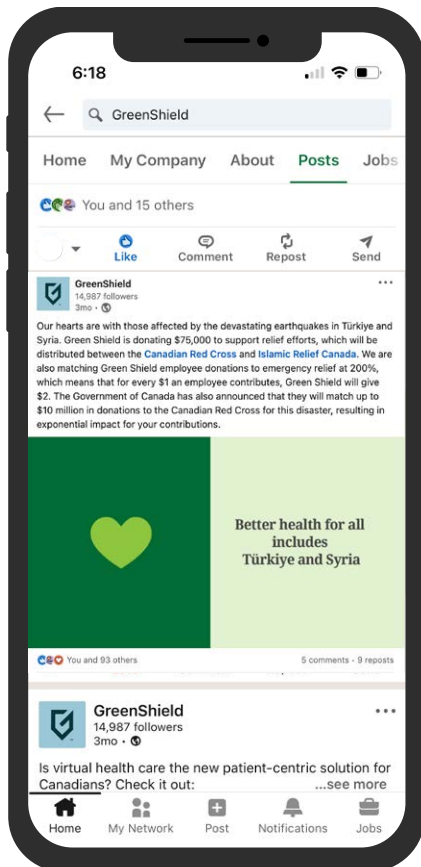
As the Discovery Pharmacy program gathers momentum, GreenShield's donation is another step towards supporting an innovative education and research centre focused on leading a new era of digitally based pharmaceutical care.

"This early support is crucial to helping us move forward as Discovery Pharmacy grows in scope and impact," said Lisa Dolovich, Dean of the Leslie Dan Faculty of Pharmacy, University of Toronto. "We've seen the important role pharmacists play in the delivery of front-line health care. We will continue to lead in this area as we reimagine the practice of our profession and develop new ways to deliver the best possible care."



Strengthening communities

Doing our part when it's needed most.



In 2022, GreenShield made numerous contributions in response to international tragedies to help support relief efforts.

Disaster relief

In times of crisis, we come together with all Canadians to help people in need in our communities and around the world.

Hurricane Fiona relief

The extreme destruction wrought by Hurricane Fiona upon Atlantic Canada and Quebec was unprecedented. Five provinces were affected, with catastrophic damage inflicted upon many communities, resulting in power outages, emergency evacuations, and for too many, the loss of their homes. To help assist with emergency relief efforts, GreenShield Cares contributed \$50,000 to the Canadian Red Cross's Hurricane Fiona appeal.

Pakistan flood relief

The unimaginable flooding that hit Pakistan in June 2022 was a shock to many worldwide. Over 33 million people were affected by the deadly floods that submerged nearly a third of the country under water. Millions of families were displaced, and entire communities were in dire need of food, shelter, and support in the face of waterborne diseases and volatile water levels. GreenShield Cares contributed \$100,000 to support disaster response and humanitarian relief for the victims, split evenly between the Canadian Red Cross and Islamic Relief Canada.

Türkiye and Syria earthquake victims

In February 2023, a magnitude 7.8 earthquake hit southern Türkiye and northern and western Syria, killing more than 60,000 people and displacing approximately 2.2 million survivors. In response, GreenShield Cares donated \$75,000 in support of relief efforts, which were distributed between the Canadian Red Cross (in support of the Red Crescent) and

Islamic Relief Canada. As well, GSC matched all employee donations at 200 per cent, meaning for every \$1 an employee contributed, GSC gave \$2 to the charity of their choice.

Humanitarian relief in Ukraine

Like so many around the world, we were shocked by the unprovoked invasion of Ukraine in early 2022 and supported humanitarian relief efforts to help the people there. As part of our support, we have contributed \$50,000 to the Canadian Red Cross's Ukraine appeal and matched additional donations made by GSC employees.

Afghan refugee support

The past two years have seen an escalating refugee crisis emerging in Afghanistan. To support these refugees, GreenShield contributed \$50,000 to Lifeline Afghanistan, an initiative spearheaded by the Diversity Institute at Toronto Metropolitan University that helps Afghan refugees with a new start in Canada.

Holiday giving

In 2022, GreenShield Cares donated \$135,000 to local charitable organizations across Canada for our annual Holiday Giving Campaign. These funds were directed to high-priority local needs, which ranged from food banks to community shelters.

Windsor Community Champion award

GSC was honoured with a Windsor Community Champion award for providing our call centre to assist with booking local COVID-19 vaccine appointments.

Our local impact

In 2022, GreenShield Cares supported a total of 93 different community organizations. Of the projects we funded, 48 per cent included a DE&I lens, meaning that the program was specifically designed to support historically marginalized or vulnerable communities (i.e., women, Indigenous peoples, racialized communities, LGBTQ2S+ people, people with disabilities, newcomers, or refugees).

United Way ProsperUs

In 2022, United Way/Centraide of Windsor-Essex County along with other community partners joined together to create ProsperUs, a collective initiative focused on helping vulnerable children and youth in the Windsor-Essex region. In support of this vital community initiative, GreenShield Cares pledged a commitment of \$250,000 over five years towards mental health supports through ProsperUs.



GreenShield employees prioritize opportunities to give back.



GSC has been a steadfast partner in keeping our community moving forward by generously offering their call centre to assist with booking COVID-19 shots."

Drew Dilkens
Mayor, City of Windsor

Employee giving*

Our employees are passionate about investing in the success of their communities, and we empower them to give their own expertise, time, and dollars.



Our Quebec City staff raise funds for Ride Don't Hide, a national annual cycling event in support of mental health.

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. Employees can access up to \$2,000 annually in donation matching funds and are also eligible for up to \$1,000 annually in charitable volunteer rewards.

Our Amplify platform was created to support the company's employee giving and volunteering program. The goal is to amplify all the incredible contributions that employees make to their communities. Looking back at the past year, it's safe to say that together we achieved that goal, with the total impact of the employee giving and volunteering growing from \$341,000 in 2021 to \$386,000 in 2022.

*The Employee giving section of this report is specific to Green Shield Canada.



Here are just a few ways our employees made a difference in their communities:

Summer food drive

While many think of helping local food banks around the holidays, it is the summer months when food security organizations are in greatest need of support. To help, the annual Summer Food Drive campaign encourages employees to donate non-perishable food items and hygiene items to support their local food bank. In support of the campaign, we also matched employee cash donations to food banks and food security organizations at 150 per cent and made direct contributions to local food banks in our operating communities.

Ride Don't Hide

Close to 40 employee cycling enthusiasts across Canada took part in the 2022 Ride Don't Hide campaign, raising \$32,208 in support of the Canadian Mental Health Association. This incredible number includes our 100 per cent match of all employee fundraising, and represents the largest amount ever raised by our team for this annual campaign. A special shout-out goes to the "National" team, made up of GSC employees who lived in a city that didn't host a local campaign. This small but mighty team raised \$17,840, more than half of our grand total.

United Way campaign

Employees across all our offices have always been enthusiastic supporters of the annual United Way fundraising campaign – and this year continued that positive trend. In 2022, employees raised \$140,072 for United Way offices across Canada. This total represents both employee donations and our company match of all fundraising. Along with raising money, our employees could also contribute by volunteering in person at local social impact initiatives for the first time in several years. In Windsor, for instance, volunteers sorted donations at an unemployment help centre, while in Toronto employees sorted close to 3,000 pounds of fresh produce at Second Harvest, Canada's largest food rescue organization and a United Way recipient.

The Spirit of GSC Award

To celebrate employees making a difference in their communities, we recognize one volunteer each year with the Spirit of GSC Award. In 2022, it was our honour to recognize Lourda Dawalibi as the recipient of the 10th annual Spirit of GSC Award. Praised by friends and coworkers for always being the first to lend a hand, Lourda is a long-time volunteer with the Autism Society Ontario (Windsor-Essex chapter) and has served on the United Way campaign committee at the Windsor office. She received a \$2,500 charitable grant, which she chose to donate to the Children's Health Foundation.



Good corporate citizenship

Creating a sustainable future for individuals, communities, and our planet.

Our employees*

Our employees are the heart of what we do, and we are committed to their development and well-being.

Valuing our people

At the end of 2022, GSC had 1,066 employees across Canada. A significant number of our employees are unionized (namely GSC's Windsor-based operations group, which includes claims adjudication and our call centre) represented by Unifor Local 240 and Local 673, with whom we have a strong ongoing partnership.

Hybrid work – which is the combination of in-person and remote work – is becoming the norm as we all emerge from the pandemic. Prior to the pandemic, GSC employees worked in the office five days per week. In the second half of 2022, we implemented *Work My Way*, our hybrid program that currently offers employees in eligible roles the flexibility to work from home up to three days per week. The goal of *Work My Way* is to support both our people and business objectives

by combining the benefits of flexible work arrangements with the benefits of in-person interaction. We will continue to evaluate the effectiveness of *Work My Way* and evolve the program over time.

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

Training and development

We consistently strive to create an environment where all employees have the tools and resources they need to reach their full potential. We do this through a comprehensive Talent Management Strategy, which encompasses various programs from performance management to leadership development. All salaried employees participate in goal setting through our annual Performance Optimization Process, and employees also work with their leaders to create a plan for career growth through Individual Development Plans. For employees who wish to pursue external training, we offer up to \$2,000 annually through an Educational Assistance Benefit, unrestricted access to extensive OnDemand eLearning content, and subsidized membership to our Toastmasters International Club. In 2022, this added up to 11.5 hours of training per employee.

We believe that our people are critical to our overall success, and that DE&I and investing in our employees make us a stronger, smarter, and more informed organization. We are honoured that our unique company culture was recognized in 2022 by again being named one of Canada's Most Admired™ Corporate Cultures by Waterstone Human Capital. As well, our President and CEO, Zahid Salman, was named Canada's Most Admired CEO™ in the Broader Public Sector category, also by Waterstone Human Capital.

*Our employee section of this report is specific to Green Shield Canada.



Health, safety, and well-being

The health and safety of our employees, clients, and communities is our top priority. Our policies, guidelines, and feedback tools 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**, the **Workplace Anti-Harassment Policy**, and the **Workplace Anti-Violence Policy**. In 2022, we had zero employee lost-time incidents. Through partnership with Unifor, the Women's Advocate Program is in place to prevent violence against women and workplace harassment, with trained workplace representatives offering women support and information to access community and workplace resources.

Mental well-being

The mental well-being of our employees is an ongoing priority for our organization. We are constantly evolving our mental health policies and introducing new tools and programs to provide employees the best in mental health services.

In April 2022, we launched our Well-Being Hub, an interactive site designed to help employees access the mental health support and services they and their families may need. The site plays an essential role in ensuring that mental well-being is embedded in everything we do, and that we are providing employees a best-in-class online mental health program.

Resources available to employees through our Well-Being Hub include:

- Inkblot, our EAP, offers immediate and confidential help for life, work, and health concerns.
- Maple, a telemedicine provider which enables our employees to see a doctor 24/7.
- Change4Life is an online health management portal with features and tools that make it easier to take steps toward better health.
- The digital clinic is an evolving ecosystem of online health services that we either own or have established preferred partnerships with.
- Resources include a personal outreach worker, counselling services, and more.
- Spending accounts, which help employees pay for a range of personal wellness expenses.

An important confidential input that informs our workplace mental health strategy is our annual Mental Well-Being Survey. In 2022 we partnered with employee consultancy firm WorkTango to develop and administer our annual, voluntary, and anonymous Mental Well-Being Survey. The results will help us determine the viability of our current program and find out from employees what else we could be doing to support their mental well-being.

Diversity, equity, and inclusion

Our DE&I efforts are vital to our future success as a social impact enterprise. Being intentionally inclusive of diverse backgrounds, perspectives, and experiences will enhance our employee experience, increase our talent pool, and ultimately, positively impact how we support our clients and communities. In essence, DE&I will make us smarter, more adaptable, and more innovative. As a result, we were an early supporter of the federal government's 50/30 challenge, through which we are striving for 50 per cent gender diversity and 30 per cent other types of diversity.

With our *2025 DE&I Blueprint* as our guide, we are building a more diverse, equitable, and inclusive culture and future across all our offices. Our DE&I goals include:

- Creating an environment that fosters DE&I.
- Employees feel they can be themselves at work.
- Career opportunity and development exists for employees from a diversity of backgrounds, perspectives, and experiences.
- A workplace culture that reflects a continuous DE&I learning and growth mindset.
- Employees can see themselves reflected in our senior leaders and Board.
- We have access to high-quality data, including employee input, to advance our DE&I efforts and to make timely, data-driven decisions.

2022 saw significant progress toward these goals, ensuring we provide equitable opportunities for success. Accomplishments in the past year include:

- Women and racialized individuals accounted for 81 per cent of leadership hires and 64 per cent of leadership promotions.
- Increased diverse representation amongst summer students by 25 per cent, versus 2021.
- Updated our Mental Well-Being Survey to determine more accurately how demographics impact mental well-being.
- Updated and standardized our DE&I demographic categories to better track our year-over-year progress with our peers and competitors.
- Increased diversity among job applicants through the concerted efforts of our Talent Acquisition and Talent Management Task Forces.

In addition, a 2022 industry survey conducted by NMG Consulting ranked GSC number one for offering clients progressive DE&I-focused benefits through its plans.

Listening sessions

Over the past year, we made a greater effort to understand and appreciate the range of challenges experienced by our colleagues who identify as members of equity-seeking communities. This included hosting Listening Sessions, where the Executive Committee met with members of all five of our Employee Resource Groups (ERGs) – Advancing Women, Asia Pacific Circle, Black Employee Network, diversAbilities, and Pride – to listen and learn. ERG members shared their professional and personal challenges, helping to achieve the following:

1. Increase awareness of the lived experiences of under-represented, equity-seeking groups at GSC.
2. Influence current and future efforts to ensure all employees have equitable chances to succeed and feel safe in bringing their authentic selves to work.
3. Continue to build leadership DE&I competencies.
4. Align on how best to define and demonstrate progress.
5. Inform our DE&I strategy to adjust priorities and actions as needed.

Next steps

Learnings from the Listening Sessions plus the ERG community surveys and ERG input on Task Forces helped determine where we are on our DE&I journey and where we need to focus to continue building a more inclusive culture and workplace. Our three DE&I priorities for 2023 and toward 2025 are:

1. Clarify accountabilities and responsibilities for all stakeholders and ensure appropriate positioning and resources across GSC's DE&I ecosystem.
2. Achieve greater diversity across leadership and all employee levels; ensure progress against our 2025 DE&I Blueprint goals; and solicit regular feedback via surveys. Tactics will include:
 - Providing career-development opportunities for employees from equity-seeking groups.
 - ERG Executive Sponsor mentorship for ERG leads and co-leads.
3. Provide education and training to bring all GSC employees along our DE&I journey. Tactics will include:
 - Implementing educational training to build awareness and understanding of the need for DE&I.
 - Clearly communicating expectations regarding both mandatory and voluntary educational training opportunities.
 - Developing leadership competence and other components required to increase sensitivity.
 - Updating policies to enforce behavioural expectations and outline methods for reporting incidents.
 - Increasing buy-in and support from leaders not belonging to equity-seeking groups.

Indigenous education and engagement

We are committed to learning from Indigenous communities, organizations, and partners. In 2022 we undertook the following Indigenous engagement initiatives:

- **Building equitable, sustainable business relationships:** In June, GSC joined the Canadian Council for Aboriginal Business (CCAB) as a Business Member. The CCAB positions Indigenous businesses at the focal point for strengthening Indigenous communities, promoting progressive and prosperous relationships, and growing a new economy based on mutual respect and shared prosperity. Business Members are non-Indigenous organizations that are committed to creating relationships and supporting Indigenous businesses and communities.
- **Offering learning opportunities:** In 2022, we hosted two Blanket Exercise sessions to help employees on their Indigenous learning journey. Developed in collaboration with Indigenous Elders, Knowledge Keepers, and educators, this three-hour workshop was an interactive and experiential teaching tool that explored the historic and contemporary relationship between Indigenous and non-Indigenous peoples. It concluded with a talking circle where participants discussed the learning experience, processed their feelings, asked questions, shared insights, and deepened their understanding.



I am beyond grateful that I was allowed to participate in the blanket exercise. I think storytelling is such a beautiful piece of human connection, and I think it drives home the truth of this situation. I hope that this will offered again."

blanket exercise participant

We also invested in Indigenous-led social impact organizations, including:

- Indspire – Indigenous education.
- The Indigenous Peoples Resilience Fund – COVID-19 relief.
- Anishnawbe Health Foundation (through the Toronto Foundation) – mental health support.
- The Mawita'mk Society (through the Community Foundation of Nova Scotia) – mental health support.
- The De dwa da dehs nye>s Aboriginal Health Centre (through the Hamilton Community Foundation) – mental health support.

In August 2022, our leadership team participated in an in-depth Indigenous cultural education session held annually and off site, and led by an Elder.

Client services

At GreenShield, our new integrated health and benefits model features the industry-leading products and solutions our clients are looking for, supported by a seamless digital experience that their employees are demanding.

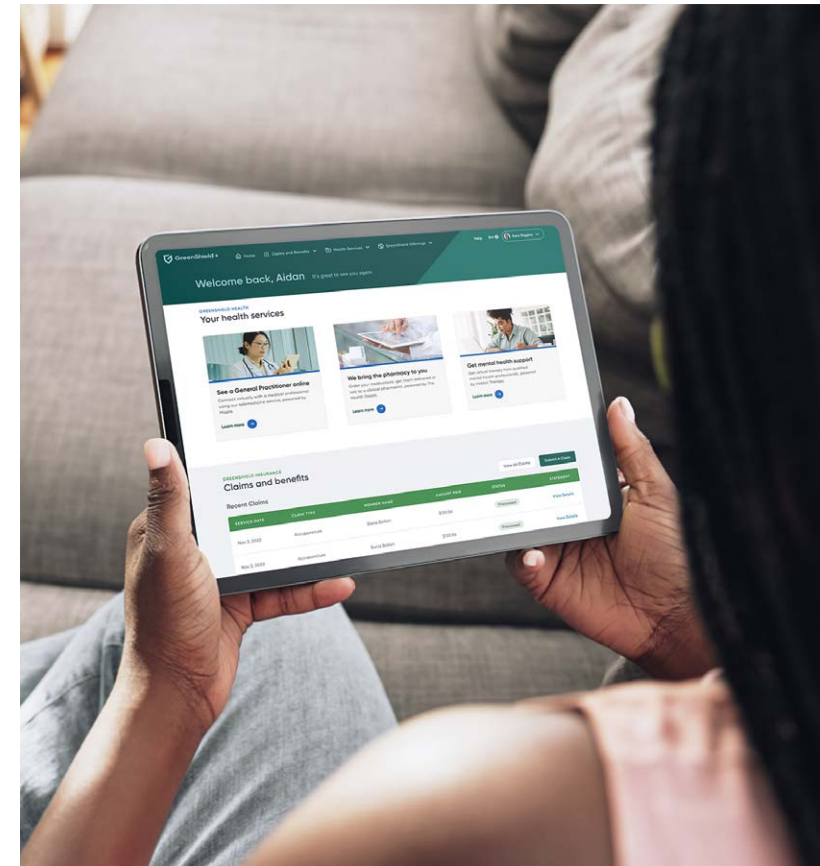
As the only payer-provider in Canada, GSC offers insurance, administers benefits, and pays claims, while Green Shield Holdings Inc. also delivers a variety of health care services such as mental health, telemedicine, and digital pharmacy.



GreenShield+ provides access to GreenShield's digital health and benefits offerings in one place, delivering a personalized, engaging, and simplified experience. Through unprecedented levels of integration and services that increasingly talk to each other, users can check their coverage, access their benefits, connect with health care providers, and get reimbursed for their claims,

all in one, easy-to-use place, accessible anytime, anywhere. This will bridge the typical gaps between payers and providers, giving Canadians timely access to the quality care they need, with effortless processing and benefits-claims payments. It will enable:

- **Better access:** Connect easily with thousands of health professionals without long wait times.
- **Better convenience:** Leverage services anytime, anywhere with effortless digital capabilities and the seamless reimbursement of benefits claims.
- **Better integration:** Users can stop repeating their story. GreenShield+ offers personalized care and easier navigation, with services that increasingly “talk to each other” and with benefits plans.
- **Better health outcomes:** Individuals can leverage data-driven insights to take charge of their health and improve their quality of life.





Change4Life

Change4Life is a free, innovative online health management portal exclusively for GSC plan members. It's designed to support and encourage healthy life choices and increased health knowledge. Launched in 2015, Change4Life shifted the traditional "wellness" conversation with a focus on giving plan members access to a healthier lifestyle by engaging, educating, and rewarding them on the road to positive behaviour change. Over the years, Change4Life has become a key value-add for our plan sponsors and an important health hub for our plan members.

Gender affirmation benefit

As part of our ongoing commitment to helping plan members live their healthiest lives, GSC has a gender affirmation offering as a standard benefit (administrative services only and non-refund) in all Group plans that provide extended health services coverage. This offering – part of our mission to deliver inclusive benefits coverage – enables plan sponsors to support plan members throughout their gender affirmation journey. To help ensure we got this offering right, we consulted with a wide range of organizations, including the Canadian Professional Association for Transgender Health and the World Professional Association for Transgender Health. Gender affirmation is now a standard benefit in all our Group plans.

2022 Milestones

Some of our highlights from 2022 include the expansions of our already formidable pharmaceutical services through acquisition of NKS Health and The Health Depot.

NKS Health is a specialty pharmaceutical services company focused on complex disease management. Since opening its first specialty pharmacy in 2007, NKS Health has become an industry leader with four accredited pharmacies, 19 infusion clinics, and a national network. Servicing 30,000 patients per year, NKS Health has earned a solid reputation for patient-focused care. This will provide GreenShield with additional capability in managing drug costs for employers while enhancing patient health outcomes.

The Health Depot is an emerging leader in digital pharmacy services with expertise in chronic disease management. Aligned with GreenShield's track record as an innovator in health care delivery and technology, The Health Depot offers a convenient online approach that "brings the pharmacy to you" while monitoring medication safety and, when needed, helping to optimize medication therapy.

"These acquisitions represent an important step in providing an industry-leading experience through an integrated set of services, including health case management for both chronic and complex diseases, adherence solutions, and pharmacy operations," said Mark Rolnick, Executive Vice President – Head of Health & Benefits Administration, Specialty Pharmacy.

Privacy and security

At GreenShield, the privacy and security of information are 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. All personal information maintained and displayed on our websites is secured through encryption. In addition, personal information forwarded to us through our site's web pages is also secure.

GreenShield adheres to all applicable privacy legislation, including the *Personal Information Protection and Electronic Documents Act* (PIPEDA) and the relevant provincial private sector legislation in our approach to information security and privacy.

GSC employees are required to complete an annual security and privacy test and to review and acknowledge the Information Security Policy and internal Privacy Policy. GSC's client-facing Privacy Policy is also available on our [website](#).

Fraud prevention

Launched in 2019, the Claim Watch team provides intelligence-led, professionally aggressive fraud management strategies and solutions tailored to our partners. By employing cutting-edge technology in data analytics, as well as proven investigational techniques, our team identifies and halts fraud and abuse quickly, helping to minimize losses. The Claim Watch team consists of former law enforcement personnel, criminal intelligence officers, certified

accountants, and individuals with backgrounds in the financial and public sectors.

In early 2022, we announced that our Claim Watch fraud investigation team would be joining other benefit carriers in a new data pooling initiative led by the Canadian Life and Health Insurance Association (CLHIA). The aim of the initiative is to enhance how benefits fraud is detected and we investigated the use of advanced artificial intelligence (AI) technology.

Claim Watch has used an AI platform to analyze claims and identify benefits fraud since 2017, with positive results; additionally, through our HBM+ division, it has cooperated with other national carriers and third-party administrators to advance our fraud detection capabilities and outcomes. The data pooling project offers our Claim Watch experts and the other participants an opportunity to undertake joint investigations that will lead to more success in reducing fraud and greater cost savings for plan sponsors, plan members, and all other industry stakeholders.

Internal audit services

Our Internal Audit Services team is responsible for providing independent, risk-based assurance services to the organization. They also help, guide, and act as a sounding board for our various departments through the provision of value-added advisory services, including being a resource for questions about processes, risks, and internal controls.

Our suppliers

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

GreenShield aims to procure quality products and services in a timely and cost-effective manner, while factoring in alignment with our mission and values as a social enterprise. Where possible, we aim to support businesses that prioritize DE&I in their leadership and hiring, and to build strong relationships with local businesses owned by women, racialized people, people with disabilities, and members of the LGBTQ2S+ community.

We have a deep commitment to procuring goods and services from local businesses and from unionized companies, particularly in our hometown of Windsor, Ontario.

GSC mandates that suppliers are to be selected based on “best value,” not strictly on price. To maintain transparency and compliance, factors considered in the determination of the best value are identified and documented for significant purchasing decisions.

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

Social Enterprise certification recognizes organizations that embed a social, cultural, or environmental purpose into their business, and reinvest the majority of their profits into their social mission.



Our social mission is integral to the way we do business, which is why we are also proud that GSC was certified as a social enterprise with Buy Social Canada as of May 2021.

Climate and environment*

We are acutely aware that the impacts of the global climate crisis (e.g., rising temperatures, extreme weather, reduced air quality) are contributing to new and emerging health threats, particularly for seniors and vulnerable communities, and we know that we must take action to mitigate these very real threats to our overall national health.

To play our part in addressing these climate risks, including the impact on health, we are working to reduce the emissions attributable to our business operations, continuing to practise effective waste management and reduction solutions, and supporting sustainability initiatives in our communities.

Our carbon footprint

We have studied GSC's greenhouse gas (GHG) emissions in detail between 2019 and 2022, which will enable us to move forward with establishing a decarbonization and climate strategy to execute on key GHG reduction measures. The results from these three GHG inventory projects were compiled by Deloitte and presented in the report **Green Shield Canada: GHG Emissions Reduction Analysis**, created in March 2023.

Highlights from our inventory trends include:

Our emissions decreased by 31 per cent in 2022 compared to 2019.

- This was due to a decrease in electricity and natural gas consumption and fuel used in leased vehicles. In addition, a move towards a hybrid work environment and an initiation of digital transformation reduced both the business travel and the courier and postage emissions in 2022, relative to 2019.
- The highest contributors to our current GHG inventory are buildings' natural gas usage, followed by business travel. The second highest categories include fleet and the buildings' electricity usage.
- Overall, since 2019 we have improved the methodology used for GHG quantification through higher granularity of data. This allows us to better plan for a more in-depth and specific climate strategy.

Annual GSC Total Emissions (kg CO ₂ e)	2022	2021	2020	2019
Total emissions (Scope 1, 2, 3)	964,463	600,772	674,480	1,390,478
% Change from 2019	-31%	-57%	-51%	-

*The Climate and environment section of this report is specific to Green Shield Canada.



Our abatement projects

Through research and interviews conducted with GSC executives and subject matter experts, the following reduction strategies were identified:

- We have already started emission reduction initiatives in the Windsor office. Other retrofits for leased offices may be conducted through collaborations with landlords and through the renegotiation of lease agreements.
- We will stay focused on ongoing initiatives to reduce emissions from indirect operations, such as digital transformation and going paperless.
- We are considering initiatives related to sustainable procurement and employee transportation over the next few years.

Next steps

To consolidate our decarbonization efforts and develop a climate strategy, we aim to accomplish the following:

- Set a decarbonization target aligned with best practices and socialize targets internally.
- Begin planning for reduction opportunities in the near term, inclusive of associated costs.
- Integrate specific low-carbon requirements into policies, lease agreements, and request for proposal requirements for all major stakeholders, inclusive of suppliers, landlords, and office suppliers.
- Refine and quantify Scope 3 emissions associated with investments and all purchased goods and services.
- Continue to track and report GHG emissions on an annual basis.



Performance index

As a whole, this report encompasses goals, recent progress, and achievements by GreenShield, collectively, GSC, Green Shield Association, and Green Shield Holdings Inc. Due to ongoing integration efforts being undertaken across the various GreenShield businesses; however, the metrics, key performance indicators, and governance approaches presented in this report and in these performance tables reflect GSC data only, unless otherwise noted (exceptions are marked as GreenShield or enterprise-wide).

This is consistent with the reporting methodology in previous years.



Key performance indicators in the 2020–2025 strategic plan

Annual Performance

	2022 (GreenShield)	2021 (GSC)	2020 (GSC)
Number of lives impacted	101,445	40,627	37,250
Canadians served	6.0M	4.6M	4.4M
Annual Social Impact funding	\$9.2M	\$7.3M	\$6.0M

Cumulative GreenShield Performance (2025 Strategic Goals)

	2025 Target	Actuals to date (as of December 31, 2022)
Number of lives impacted (positive health outcomes)	1,000,000 cumulative (2020–2025)	179,332
Annual number of Canadians served	5.0M	6.0M
Social Impact funding	\$75.0M cumulative (2018–2025)	\$35.8M
Employee engagement	78%, or top quartile (rolling three-year average)	78% (three-year average)

**GSC Governance**

	2022	2021	2020	2019	GRI indicator
Number of directors on the Board	12	12	12	12	2-9
Number of independent directors on the Board	11	11	11	11	2-9
Average tenure of Board members (years)	5.5	4.5	4.0	6.8	2-9
Percentage of women on the Board	42	42%	33%	42%	2-9
Percentage of racialized members of the Board	33	33%	25%	–	2-9
Percentage of employees completing annual Code of Conduct review	100%	100%	100%	100%	205-2
Percentage of employees completing annual policy review	100%	100%	100%	100%	205-2
Percentage of Board members signing off on anti-corruption policies and procedures	100%	100%	–	–	205-2
Code of Conduct confirmed violations	0	0	0	0	205-3
Total number and nature of confirmed incidents of corruption	0	0	–	–	205-3
Number of fines, penalties, or regulatory actions	0	0	0	0	417-3, 419-1
Total number of substantiated complaints received concerning breaches of customer privacy	0	0	–	–	418-1

**GSC Community Investment**

	2022	2021	2020	2019	GRI indicator
Total corporate community investment*	\$9.2M	\$7.3M	\$6.0M	\$5.7M	201-1
Cash (includes employee giving matching)	\$5.9M	\$4.9M	\$5.1M	–	
In-kind (includes CSV)	\$1.7M	\$1.6M	\$0.0M	–	
Other	\$1.6M	\$0.8M	\$0.8M	–	
Total employee giving donations	\$0.2M	\$0.2M	\$0.1M	–	201-1
Number of hours volunteered	1,825	1,256	530	–	201-1
Number of lives impacted (reflecting changes in individual oral and mental health outcomes)*	101,445	40,627	37,250	–	–

*2022 data reflects enterprise-wide GreenShield community investments and programs.

GSC Clients

	2022	2021	2020	2019	GRI indicator
Plan participants	4.9M	4.6M	4.4M	3.9M	2-6
Client retention rate	99%	99%	98%	95%	2-6
Number of claims processed	52.4M	46.4M	41.0M	40.9M	–
Percentage of Contact Centre Services representatives who are bilingual	16%	17%	18%	21%	–

**GSC Employees**

Head Count	2022	2021	2020	2019	GRI indicator
Total number of staff	1,066	1,041	1,018	1,024	2-6
Percentage of full-time employees	96%	97%	97%	98%	2-7
Percentage of part-time employees	3%	2%	3%	2%	2-7
Percentage of workforce on contract	1%	1%	–	–	2-7
Percentage of employees in head office (Windsor)	75%	77%	77%	79%	2-6
Percentage of employees in regional offices	25%	23%	21%	21%	2-6

Diversity, Equity, and Inclusion	2022	2021	2020	2019	GRI indicator
Total workforce by gender - women	68%	68%	68%	68%	405-1
Percentage of women in senior leadership roles (Vice President and up)	30%	25%	38%	25%	405-1
Percentage of racialized employees in senior management (Vice President and up)*	21%	6%	–	–	405-1
Percentage of LGBTQ2S+ employees*	4%	9%	–	–	405-1
Percentage of employees with disabilities*	5%	7%	–	–	405-1
Percentage of racialized employees*	20%	17%	–	–	405-1
Percentage of Indigenous employees*	0.5%	0.2%	–	–	405-1
Women's compensation as a percentage of men's compensation by position (Vice President and up)	99%	112%	–	–	405-2
Women's compensation as a percentage of men's compensation by position (supervisor to director)	102%	98%	–	–	405-2
Women's compensation as a percentage of men's compensation by position (professional employees – no direct reports)	93%	92%	–	–	405-2
Total workforce by age – under 30	6%	8%	9%	10%	405-1
Total workforce by age – 30 to 50	69%	68%	66%	54%	405-1
Total workforce by age – 50+	25%	24%	25%	36%	405-1

*2022 data self-disclosed in GreenShield's enterprise-wide 2022 Employee Engagement Survey.



GSC Workforce Management	2022	2021	2020	2019	GRI indicator
Employee engagement score*	68%	79%	90%	81%	–
Average employee years of service	9	9.8	9.6	–	–
Voluntary turnover	7%	3.9%	1.5%	2.9%	401-1
New employee growth rate	11%	8%	4.3%	4.5%	401-1
Amount invested in training and development per employee	\$1,062	\$1,507	\$2,487	\$1,077	404-1
Average hours of training per employee	11.5	5.0	14.2	9.5	404-1
Percentage of salaried employees receiving annual performance and career development reviews	100%	100%	100%	100%	404-3
Workers covered by an occupational health and safety management system	100%	100%	–	–	403-8
Number of lost-time days for work-related injuries (counted as lost-time claims approved by Workplace Safety and Insurance Board)	0	0	0	7	403-9

*2022 data self-disclosed in GreenShield's enterprise-wide 2022 Employee Engagement Survey.

GSC Climate

Annual Total Emissions (kg CO ₂ e)*	2022	% Change from 2019	2021	% Change from 2019	2020	% Change from 2019	2019
Total Emissions (Scope 1, 2, 3)	964,463	-31%	600,772	-57%	674,480	-51%	1,390,478

Annual Emissions by Scope (kg CO ₂ e)*	2022	2021	2020	2019
Scope 1	474,982	342,050	364,994	527,172
Scope 2	109,955	105,044	109,199	146,116
Scope 3	379,526	153,678	200,288	717,191
Scope 1+2	584,937	447,094	474,193	673,288
Scope 1+2 percentage contribution	61%	74%	70%	48%
Total emissions	964,463	600,772	674,480	1,390,478

*Our emissions inventory is based on operational control. As we have office locations that are shared with other tenants, we considered either proportional usage information from the office landlords or our square footage in building ratio as a proxy to calculate our 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; this includes operating leases under an operational control consolidation approach. Gases reported include carbon dioxide (CO₂), methane (CH₄), nitrous oxide (N₂O), hydrofluorocarbons (HFCs), and perfluorocarbons (PFCs).



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