

os healthassist®

ZONE

Smart.
Simple.

**Green Shield
Canada**

Want to ZONE in on a health plan that's right for you and your family?
We've got your back.

We know you have a busy life. We also know there are lots of other things you'd likely rather do than wade through complicated insurance words and confusing health and dental plan options.

But you're reading this, so we're guessing you know that these days, with governments cutting back the health-related services they cover and day-to-day medical and dental care costs rising, having a health plan that gives you added protection against both routine and unexpected health expenses is pretty much a no-brainer.

Add on the extra medical bills you'd face if an accident or illness occurred – and how quickly they could erase your savings – and the reasons to protect yourself against expenses not covered by your provincial insurance plan are clear.

Understanding this, we're going to keep this overview simple, so you can feel confident knowing you've chosen the right health plan to protect you, your family and your finances (without giving yourself a headache or having to look things up in a dictionary).

Health Assist ZONE plans from GSC

Easy to Understand

Different plans for different needs

We have a selection of GSC Health Assist ZONE[®] plans, offering a wide range of prescription drug, dental, vision, extended health care and emergency medical travel coverage. Simply choose the one that best suits you, your lifestyle and your budget.

Guaranteed acceptance

Your acceptance is guaranteed* with many ZONE plans – even with pre-existing conditions. There are no medical questions or exams when you apply for ZONE plans 1, 2, 3, or the ZONE Fundamental plan. (Other ZONE plans require completion of a health questionnaire and medical underwriting.)

*Your acceptance is guaranteed upon GSC's receipt of the initial payment.

No waiting period

Many other supplemental health plans require a three or six month waiting period before you can use your benefits. With all Health Assist ZONE plans, your coverage will begin the first of the month following approval of your application. This is your effective date. You can use your ZONE benefits

from that day forward.

Coverage that increases

ZONE benefits increase during the first years you have your plan. For all ZONE plans, coverage for medical items and home support services increases. And, depending on the ZONE plan you choose, coverage for dental care, vision care and hearing aids may increase as well.

Benefits for life

When your application is approved, your ZONE plan will cover you for life – no matter what your age or any future changes in your health – as long as your payments are made.

Coverage that goes where you go

Unlike group plans that are tied to employers, ZONE plans are portable. That means your coverage will go with you and is yours to keep – regardless of who you work for or whether you're self-employed, working on contract, freelancing or retired.

Health Assist ZONE plans from GSC

Easy to Use

Hassle-free claims

Most of your prescription drug, dental, extended health care and vision claims can be processed instantly using your GSC ID card – so you won't have to wait for a cheque to arrive. Other claims can be reimbursed quickly with direct deposit to your bank account.

Mobile ON THE GO info

Our fully mobile-friendly website and GSC on the Go® online services make sure you stay connected by giving you quick, easy access to your benefits, claims status, history, health care providers, and much more – any time, anywhere – on your desktop, laptop, tablet or smart phone.

Service that will make you smile

It just wouldn't be from GSC if it didn't come with over-the-top customer service – we've got the knowledge to answer your questions, and a personality too!

Easy to Love

Rewards for living well

Change4Life® is a free online portal, available exclusively to GSC customers, that's designed to support (and encourage!) healthy life choices by providing you with a wealth of tools, resources and health information tailored to your specific needs. You can complete a health risk assessment, receive a personalized health report card and action plan, sign up to receive free Stick2It® health and medication reminders, and more. To reward you for taking steps towards better health, as you use Change4Life, you'll earn points that can be used for chances to win a variety of rewards, including gift cards from major retailers.

Legal assistance

As a GSC customer, you'll have access to a free legal advice service in Canada 24/7 via toll-free telephone to help guide you through most major types of law – including Criminal, Civil Litigation, Landlord and Tenant, Residential Real Estate, and Wills and Estates. The legal advice service can also give referrals to experienced local lawyers at preferred rates.

Smart financial planning

With government health plan coverage changing and health-related costs increasing, having a plan that protects against both routine and unforeseen health care expenses makes good financial sense – for today, tomorrow and the years to come.

Tax advantages

If you're self-employed or a small business owner, your ZONE payments may be a tax-deductible business expense, making your coverage even more economical.

Please consult your financial advisor for details.

Added confidence

Best of all, once you have a ZONE plan you'll be able to sleep better, knowing you and your family have additional financial protection against health care expenses – no matter what life throws your way.

Easy to Apply

Qualifying is simple

You are eligible to apply for any ZONE plan as long as:

- You are a Canadian resident
- You have valid provincial health insurance plan coverage (Quebec residents must also have RAMQ)
- You are under 80 years of age.

Best of all, with ZONE plans 1, 2, 3 and the ZONE Fundamental plan, your acceptance is guaranteed* – even with pre-existing conditions – with no medical questions or exams when you apply.

*Your acceptance is guaranteed upon GSC's receipt of the initial payment.

Other ZONE plans provide more extensive coverage and require medical underwriting, so we ask that you answer some health-related questions. But we keep it simple – it really won't take long at all.

Want to sleep better at night? **We can help.**

Worried that day-to-day health care expenses or costly, unexpected medical bills arising from a serious illness or accident could impact your family's financial future? Concerned about budgeting for the rising number of health-related expenses you have to pay for out of your own pocket? You can relax...

With the comprehensive coverage offered by Health Assist ZONE plans, you'll be able to rest easier, knowing you have protection in place for both routine and unforeseen health care expenses.

Simply choose the ZONE plan that best suits you, your lifestyle and your budget and apply now.

Not all health plans are created equal. You can be certain your ZONE plan will be there for you – today, tomorrow and in the years to come.

GSC is a different kind of company. **We really are.**

When you become a GSC customer, you'll not only get the confidence that comes from knowing you have comprehensive coverage against routine and unforeseen health care expenses. You'll also get something else you can feel good about – the knowledge that you're part of something bigger.

As Canada's only national not-for-profit health and dental benefits specialist, GSC's mission is deeply rooted in contributing to society, charitable giving and improving access to better health for all Canadians. We do that by investing in the communities we live and work in, specifically in the provision of front line health care services and navigating the health care system.

Enhancing the common good is in our DNA.

Comprehensive coverage for you and your family.

Prescription drugs

Prescription drugs you may need, including oral contraceptives.

Dental care

Preventative and restorative dental services such as examinations, cleanings, fillings, extractions, x-rays, and more.

Vision care

All ZONE plans include coverage for eye examinations, prescription eyeglasses, contact lenses, and laser eye surgery.

Extended health care

All ZONE plans include coverage for extended health care, including registered specialists and therapists such as chiropractors, massage therapists, naturopaths, physiotherapists, homecare and nursing, medical services and equipment, accidental dental, ambulance transportation, and much more.

Emergency medical travel coverage

All ZONE plans include emergency medical travel coverage. Better yet, ZONE travel coverage continues right along with your other health benefits, regardless of your age. So you won't have to worry about (or spend money) purchasing separate emergency medical travel insurance to cover health-related emergency expenses when you're away from home.

Optional hospital accommodation

Semi-private/private hospital accommodation is an optional benefit you can add to all ZONE plans to gain additional protection. Medical underwriting is required but we keep it as simple as possible. Really.

Ready for the details?

You'll find complete benefit and coverage details, along with rates, right in this package.

The small print

(It's dull, but you should read it anyway.)

Health Assist ZONE plans are provided by Green Shield Canada (GSC).

This is a summary and does not constitute a contract. Actual terms, conditions, limitations and exclusions are detailed in the contract issued by Green Shield Canada upon application approval.

Your effective date is the day your coverage starts, which is the first of the month following your application approval.

Your acceptance for ZONE plans 1, 2, 3 and the ZONE Fundamental plan is guaranteed upon GSC's receipt of your initial payment. Other ZONE plans require completion of a health questionnaire and medical underwriting. Your health information will be evaluated and if you have medical conditions, you may receive a counter-offer for coverage that excludes the medications that treat your pre-existing medical conditions.

Please consult your financial advisor for details about tax advantages. GSC does not offer tax advice; any information provided is not tax advice nor is it intended to be tax advice.

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Smart. Simple.

Plans provided by

Green Shield Canada (GSC).

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