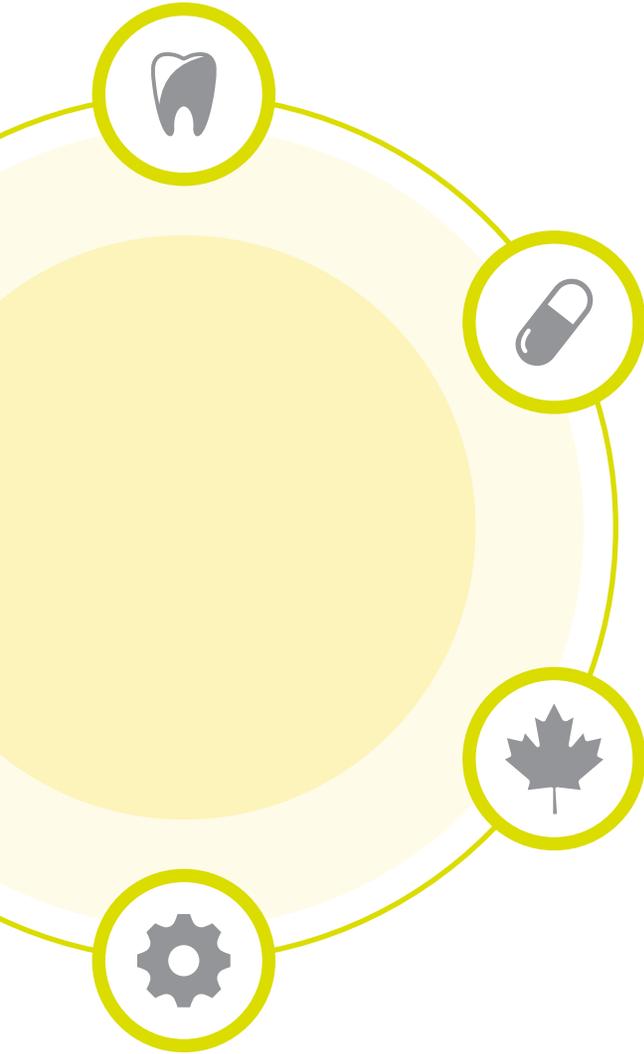


# gsc healthassist<sup>®</sup> ZONE

Individual Health & Dental Plans  
from Green Shield Canada

[LEARN MORE](#)



## 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).



What's so great about  
**Health Assist ZONE**  
plans from GSC?

**ZONE**



**They're easy to understand.**  
See page 3



**They're easy to use.**  
See page 5



**They're easy to love.**  
See page 7



**It's easy to apply.**  
See page 10



# They're easy to understand.

## **Different plans for different needs, many with guaranteed acceptance**

We have a selection of GSC Health Assist 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.

Acceptance is guaranteed with many ZONE plans – even with pre-existing conditions.

## **No waiting period, with coverage that increases the longer you're on the plan**

Many other supplemental health plans require a three or six month waiting period before you can use your benefits. With all Health Assist plans, your coverage can begin as early as the first of the month following approval of your application. This is your effective date. You can use your benefits from that day forward. Many benefits increase during the first years you have your plan.

## **They're easy to understand**

They're easy to use

They're easy to love

It's easy to apply





# They're easy to understand.

## Coverage that goes where you go... and for life

Unlike group plans that are tied to employers, Health Assist 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. When your application is approved, your 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.

## Smart financial planning and tax advantages

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. And, if you're self-employed or a small business owner, your premium payments may be a tax-deductible business expense, making your coverage even more economical. Please consult your financial advisor for details.

## They're easy to understand

They're easy to use

They're easy to love

It's easy to apply





# They're easy to use.

## **Hassle-free claims**

Direct billing means less out-of-pocket expenses. As a Health Assist customer, many of your eligible health care expenses can be processed automatically between your health care provider and GSC, like prescription drugs, dental care, vision care, some registered specialists and therapists, and, of course, emergency medical expenses when you're travelling. That's efficient and convenient!

## **GSC everywhere provides the ultimate in digital self-serve**

When you register for *GSC everywhere*, you get quick and easy access to your Health Assist plan 24/7 – from your computer, tablet or smart phone. You can arrange for direct deposit so that your reimbursements will be placed directly into your account – no more waiting for cheques to arrive in the mail. You can submit claims online, track your benefit balance, confirm eligibility, and locate GSC-approved registered health care providers in your area.

They're easy to understand

**They're easy to use**

They're easy to love

It's easy to apply





# They're easy to use.

## Service that will make you smile

It just wouldn't be from GSC if it didn't come with over-the-top customer service – between our experienced team of agents and our robust Support Centre, we've got the knowledge to answer your questions, and a personality too!

### HERE ARE THE HIGHLIGHTS:

- A knowledgeable team with deep health and dental backgrounds
- A commitment to first call resolution
- Clear eligibility confirmation
- 24/7 access to a self-service Interactive Voice Recognition (IVR) phone system
- Voice ID security authentication

They're easy to understand

**They're easy to use**

They're easy to love

It's easy to apply





# They're easy to love.

## Digital Health Tools

When you're a Health Assist customer, you can leverage leading-edge digital technology to get convenient, easy access to quality health services.

### INKBLOT™ THERAPY

You'll be eligible for two hours of individual and two hours of couples virtual counselling with a qualified Inkblot therapist who best matches your needs with no out-of-pocket expenses. Additional virtual sessions are easy to arrange and eligible for coverage under the Psychology benefit of your plan.

### POCKETPILLS ONLINE PHARMACY WITH FREE DELIVERY

PocketPills is pharmacy made easy. They prepare your medication and deliver directly to your door, monthly, for a low dispensing fee. And, home delivery is free of charge.

### PHZIO CANADA

Phzio Canada provides access to registered physiotherapists who deliver a quality virtual care experience via the Phzio platform. Treatment begins with an assessment to determine if a virtual experience is right for you.

They're easy to understand

They're easy to use

**They're easy to love**

It's easy to apply





# They're easy to love.

## MAPLE VIRTUAL DOCTOR'S VISITS

As a Health Assist customer, you'll receive GSC preferred pricing for Maple, where you can connect virtually with a Canadian-licensed doctor within minutes, any time, 24/7, 365 days a year – the average wait time to speak with a doctor is two minutes!

## SMILE DIRECT CLUB

The SmileDirectClub offers virtual orthodontic care ideal to treat mild to moderate tooth misalignment. It starts with an online assessment to confirm recommended treatment that's right for you. As a Health Assist customer, you'll receive preferred pricing regardless of whether the plan you select includes orthodontic coverage.

## CHANGE4LIFE® REWARDS PROGRAM

Available exclusively for GSC customers, the Change4Life® rewards program is educational, fun and rewarding. Designed to promote and encourage healthy lifestyles, you can earn points and chances to win gift cards from popular Canadian retailers.

They're easy to understand

They're easy to use

**They're easy to love**

It's easy to apply





# They're easy to love.

## **Multi-Trip Travel Protection in all Health Assist plans**

An advantage of the Health Assist bundled plan design, emergency medical travel coverage is a benefit of each Health Assist plan. It's designed to cover multiple trips every year. Better yet, this travel coverage will continue right along with your other benefits, regardless of your age (as long as your premium payments are made, of course!). So no more last minute rushes to purchase coverage to protect you on your travels – even when you take a number of trips every year. What could be easier?

## **Legal Assistance, just a phone call away**

As a Health Assist customer, you have quick, easy access to unlimited free summary telephonic legal advice, offered in partnership with Sykes Assistance Services. It can help guide you through most major types of law including family, criminal, civil litigation, landlord and tenant, residential real estate and wills and estates.

You can request a draft of a simple legal letter on your behalf or a review of simple legal documents, free of charge. And if you want a referral to a lawyer in your area, Sykes Assistance Services can refer you to a local lawyer who will offer you a discount of 25% on legal fees.

They're easy to understand

They're easy to use

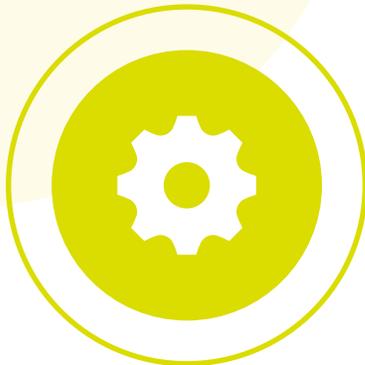
**They're easy to love**

It's easy to apply





They're easy to understand  
They're easy to use  
They're easy to love  
**It's easy to apply**



## It's easy to apply.

### Eligibility – 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 have RAMQ Health Insurance and, if applying for a plan that includes prescription drug coverage, RAMQ Drug Insurance)
- You are under 80 years of age.

Best of all, with some ZONE plans, your acceptance is guaranteed\* – even if you have pre-existing medical conditions. And there are no medical questions or exams when you apply.

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.

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



## ZONE plans offer a range of coverage options.

With ZONE plans 1, 2, 3 and Fundamental, acceptance is guaranteed even with pre-existing conditions.

### ZONE

ACCEPTANCE IS GUARANTEED – NO MEDICAL UNDERWRITING REQUIRED

PLANS	PRESCRIPTION DRUGS	VISION CARE & EXTENDED HEALTH CARE	DENTAL	EMERGENCY MEDICAL TRAVEL	OPTIONAL HOSPITAL ACCOMMODATION
ZONE 1	N/A	✓	N/A	15 days per trip	+
ZONE 2	N/A	✓	• Basic • Comprehensive	15 days per trip	+
ZONE 3	N/A	✓	• Basic • Comprehensive • Major	15 days per trip	+
ZONE FUNDAMENTAL	Year 1: \$550 Year 2: \$600 Year 3+: \$650 Plan pays 70%	✓	• Basic • Comprehensive	15 days per trip	+

Find complete benefit and coverage details [here](#).



# ZONE plans 4, 5, 6 and 7 offer more extensive coverage... So we'll ask some health-related questions.

ZONE	MEDICAL UNDERWRITING REQUIRED				
	PLANS	PRESCRIPTION DRUGS	VISION CARE & EXTENDED HEALTH CARE	DENTAL	EMERGENCY MEDICAL TRAVEL
ZONE 4	Year 1-2: \$2,500 Year 3+: \$3,500 Plan pays 80%		N/A	15 days per trip	
ZONE 5	Annual max: \$5,000 Plan pays 90%		<ul style="list-style-type: none"> <li>• Basic</li> <li>• Comprehensive</li> <li>• Major</li> </ul>	30 days per trip	
ZONE 6	Annual max: \$10,000 Plan pays 90%		<ul style="list-style-type: none"> <li>• Basic</li> <li>• Comprehensive</li> <li>• Major</li> <li>• Orthodontics</li> </ul>	30 days per trip	
ZONE 7	Annual max: \$20,000 Plan pays 90%		<ul style="list-style-type: none"> <li>• Basic</li> <li>• Comprehensive</li> <li>• Major</li> <li>• Orthodontics</li> </ul>	30 days per trip	

Find complete benefit and coverage details [here](#).



# Rates

Select your Province or Territory of residence.

[British Columbia](#)

[Alberta](#)

[Saskatchewan](#)

[Manitoba](#)

[Ontario](#)

[Quebec](#)

[New Brunswick](#)

[Nova Scotia](#)

[Newfoundland and Labrador](#)

[Prince Edward Island](#)

[Yukon](#)

[Northwest Territories](#)

[Nunavut](#)





For more information,  
please **contact your advisor.**

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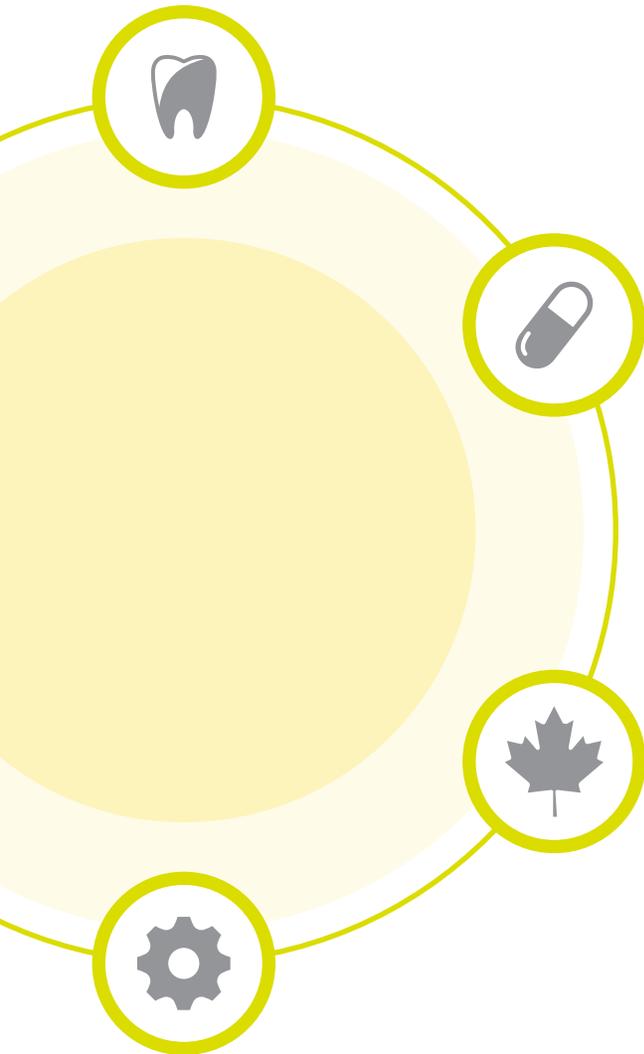
# GSC is a different kind of company. We really are.

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 where we live and work, specifically in the provision of front line health care services and navigating the health care system.

Enhancing the common good is in our DNA.





## The fine print. (It's dull, but you should read it anyway.)

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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 can be as early as 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.

Protecting your privacy and the confidentiality of your information is important to us. To find out more about GSC's Privacy Policy, visit our website at [www.greenshield.ca](http://www.greenshield.ca).



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Maple Platform and Maple Health Care Services are owned and operated by Maple Corporation.

PocketPills services are provided by PocketPills Pharmacy Inc.

SmileDirectClub orthodontic services provided through SmileDirectClub Canada Inc. in conjunction with accredited dentists and orthodontists registered to practice in Canada.

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