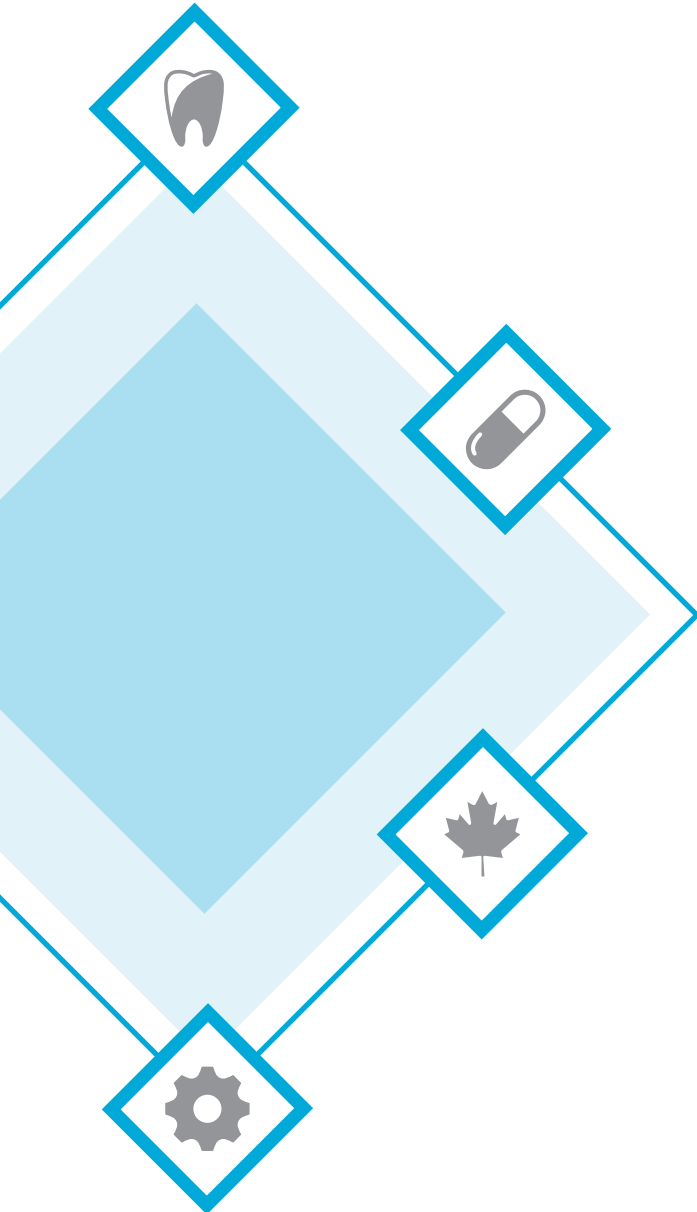


gsc healthassist[®] CORE



BC TEAL Member Health & Dental
Plans from Green Shield Canada

[LEARN MORE](#)



Concerned you're not fully covered by a group health plan? Worried about rising health and dental care expenses? No need.

While the cost for medical and dental care continues to rise, governments continue to reduce the health-related services they cover. Without a health plan in place, these out-of-pocket costs can add up quickly. Consider the extra medical bills you'd face if an accident or serious illness were to occur, bills that may become difficult to pay, and the need to protect yourself from the gaps in provincial coverage becomes clear. Whether you're looking for basic or more comprehensive coverage, GSC Health Assist CORE Association plans help protect you and your family from the unforeseen and the routine out-of-pocket health care costs you may face.

Good news...

As a member of BC TEAL, you're eligible to apply for GSC Health Assist CORE Association plans. Even better, you can get quotes and apply online. It's fast and it's easy!



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

CORE



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

They're easy to use

They're easy to love

It's easy to apply



They're easy to understand.

Different plans for different needs, some 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 some CORE 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.

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 Inkbplot 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

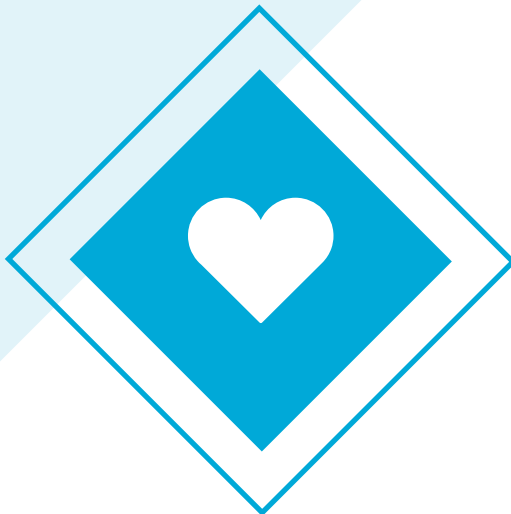
Phzio Canada provides access to registered physiotherapists who deliver a quality virtual care experience via the Phzio platform. Treatment begins with an assessment to determine if a virtual experience is right for you.

They're easy to understand

They're easy to use

They're easy to love

It's easy to apply



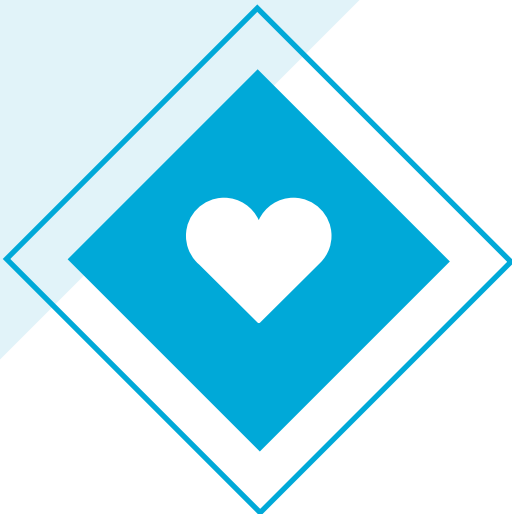


They're easy to understand

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 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.

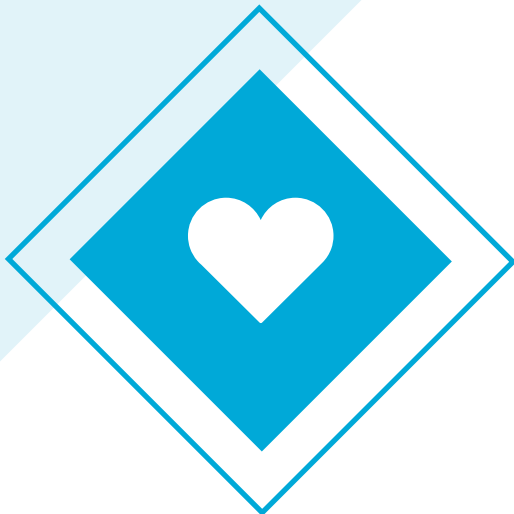
You can request a draft of a simple legal letter on your behalf or a review of simple legal documents, free of charge. And if you want a referral to a lawyer in your area, Sykes Assistance Services can refer you to a local lawyer who will offer you a discount of 25% on legal fees.

They're easy to understand

They're easy to use

They're easy to love

It's easy to apply



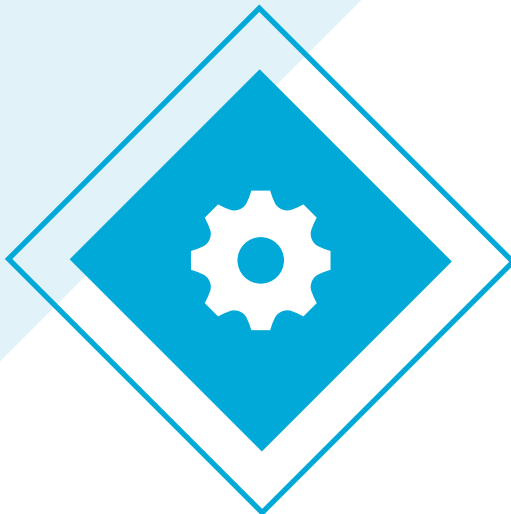


They're easy to understand

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 CORE 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 CORE 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 CORE 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.*



CORE plans offer a range of coverage options.
 With CORE plans 1 and 2, acceptance is guaranteed even with pre-existing conditions.

CORE

ACCEPTANCE IS GUARANTEED – NO MEDICAL UNDERWRITING REQUIRED

PLANS	PRESCRIPTION DRUGS	VISION CARE & EXTENDED HEALTH CARE	DENTAL	EMERGENCY MEDICAL TRAVEL	OPTIONAL HOSPITAL ACCOMMODATION
CORE 1	N/A		<ul style="list-style-type: none"> • Basic • Comprehensive 	15 days per trip	
CORE 2	Annual max: \$550 Plan pays... Year 1: 60% Year 2: 70% Year 3+: 80%		<ul style="list-style-type: none"> • Basic • Comprehensive 	15 days per trip	

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



CORE plans 3, 4 and 5 offer more extensive coverage... So we'll ask some health-related questions.

CORE

MEDICAL UNDERWRITING REQUIRED

PLANS	PRESCRIPTION DRUGS	VISION CARE & EXTENDED HEALTH CARE	DENTAL	EMERGENCY MEDICAL TRAVEL	OPTIONAL HOSPITAL ACCOMMODATION
CORE 3	Annual max: \$3,000 Plan pays... Year 1: 70% Year 2: 80% Year 3+: 90%		N/A	15 days per trip	
CORE 4	Annual max: \$6,000 Plan pays... Year 1: 70% Year 2: 80% Year 3+: 90%		<ul style="list-style-type: none"> • Basic • Comprehensive • Major 	30 days per trip	
CORE 5	Annual max: \$12,500 Plan pays 90%		<ul style="list-style-type: none"> • Basic • Comprehensive • Major • Orthodontics 	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 email support@benefy.ca or reach out to BC TEAL

Benefy.
Group Benefits Solutions



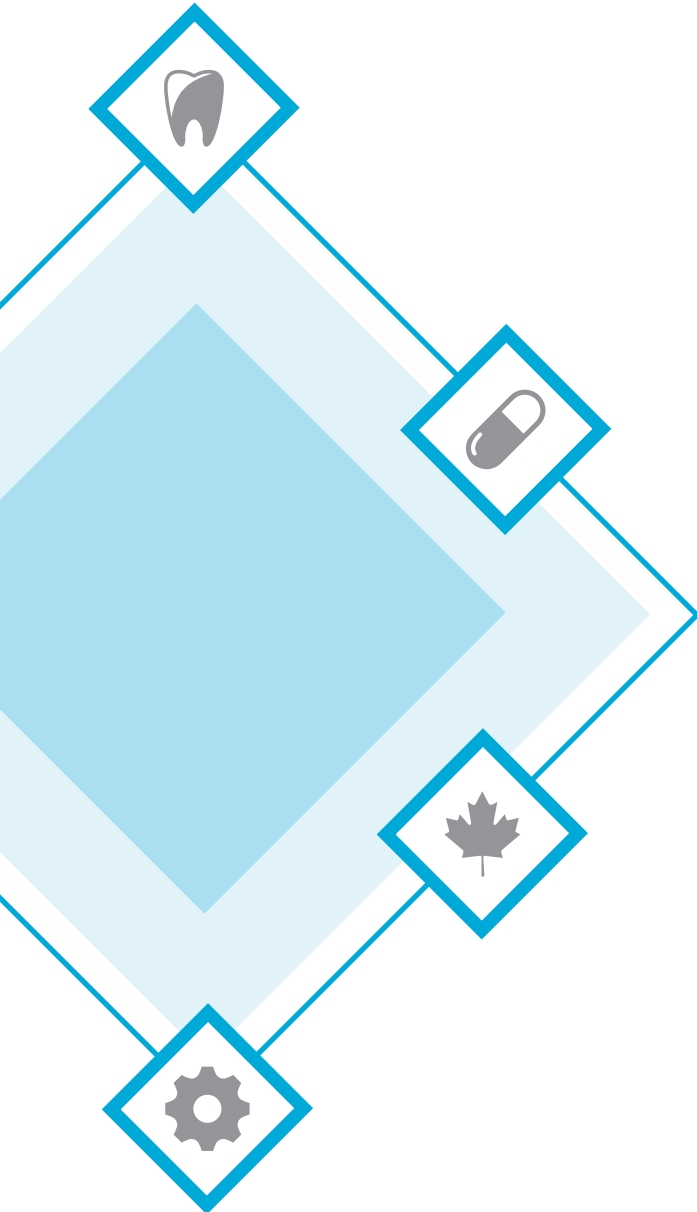
GSC is a different kind of company. We really are.

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.)

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 CORE plans 1 and 2 is guaranteed upon GSC's receipt of your initial payment. Other CORE 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.



Plans provided by
Green Shield Canada (GSC).

Plans administrated by

Benefy.
Group Benefits Solutions

Online digital mental health services provided by Inkblot Technologies Inc. Inkblot™ is a trademark of Inkblot Technologies Inc.

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.

The GSC Health Assist logo and the GSC logo design are registered trademarks of Green Shield Canada.

© 2022 Green Shield Canada. All rights reserved.

Green Shield Canada, 8677 Anchor Drive, PO Box 1606, Windsor, ON N9A 6W1