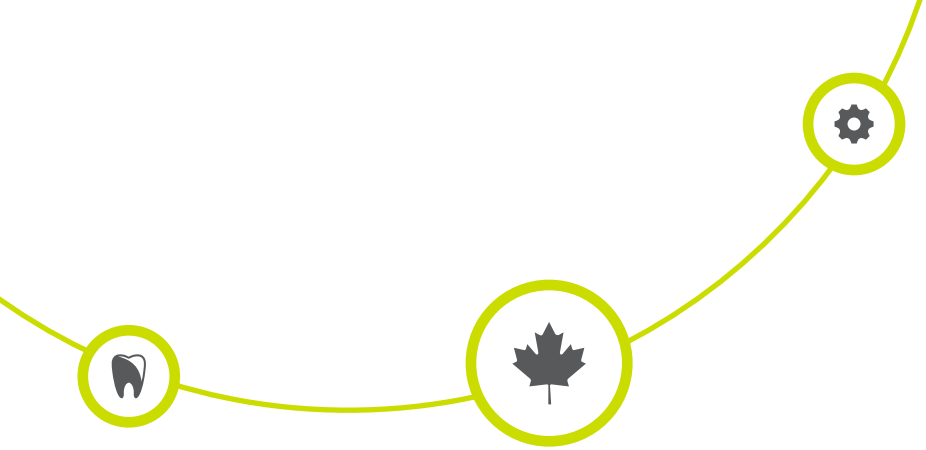
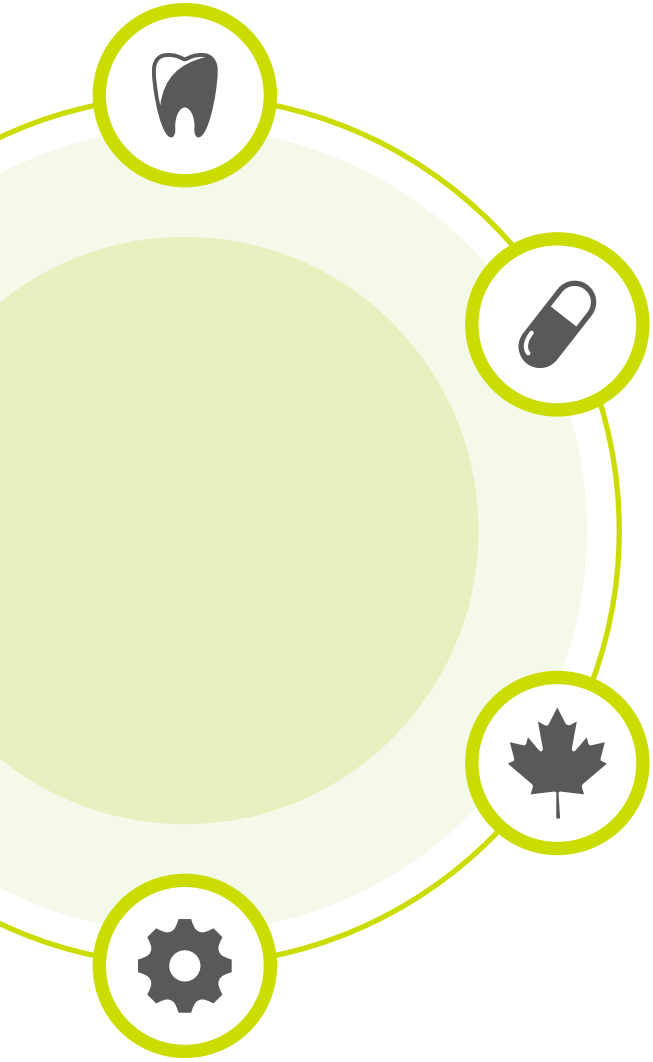


healthassist ZONE

Individual Health & Dental Plans
from GreenShield Insurance

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 GreenShield Insurance?

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

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, many with guaranteed acceptance

We have a selection of 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 GreenShield, 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!

GreenShield online services provide the ultimate in digital self-serve

GreenShield+ is coverage and care, all in one place. Check your benefits coverage, access healthcare services, search and connect with thousands of healthcare professionals, and seamlessly submit your benefits claims. With GreenShield+, there are no surprises — confirm status and eligibility at any time, from anywhere.

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 GreenShield 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.

MENTAL HEALTH

You'll be eligible for 2 hours of individual and 2 hours of couples virtual counselling with a qualified GreenShield Health 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.

TELEMEDICINE

As a Health Assist customer, you'll receive 4 virtual visits every year where you can connect virtually with a Canadian-licensed general health care practitioner within minutes, 7 days a week, 365 days a year (24 hours per day). During your virtual consultations, you can receive diagnoses, prescriptions, medical notes, and lab requisitions as necessary. You can use the visits for yourself, or for a family member who lives with you. The average wait time is just two minutes!

If you use Telemedicine for more than 4 virtual visits during the year, you'll receive GreenShield preferred pricing.

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.

GREENSHIELD PHARMACY

GreenShield Pharmacy offers a modern way to help you care for your health. No need for trips to the pharmacy. Your medication is delivered to you for free. And consultations with a pharmacist are available in any language from the privacy and comfort of your home via phone or video.

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.

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

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 as long as GreenShield receives 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	OPTIONAL HOSPITAL ACCOMMODATION
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%	✔	• Basic • Comprehensive • Major	30 days per trip	+
ZONE 6	Annual max: $10,000 Plan pays 90%	✔	• Basic • Comprehensive • Major • Orthodontics	30 days per trip	+
ZONE 7	Annual max: $20,000 Plan pays 90%	✔	• 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

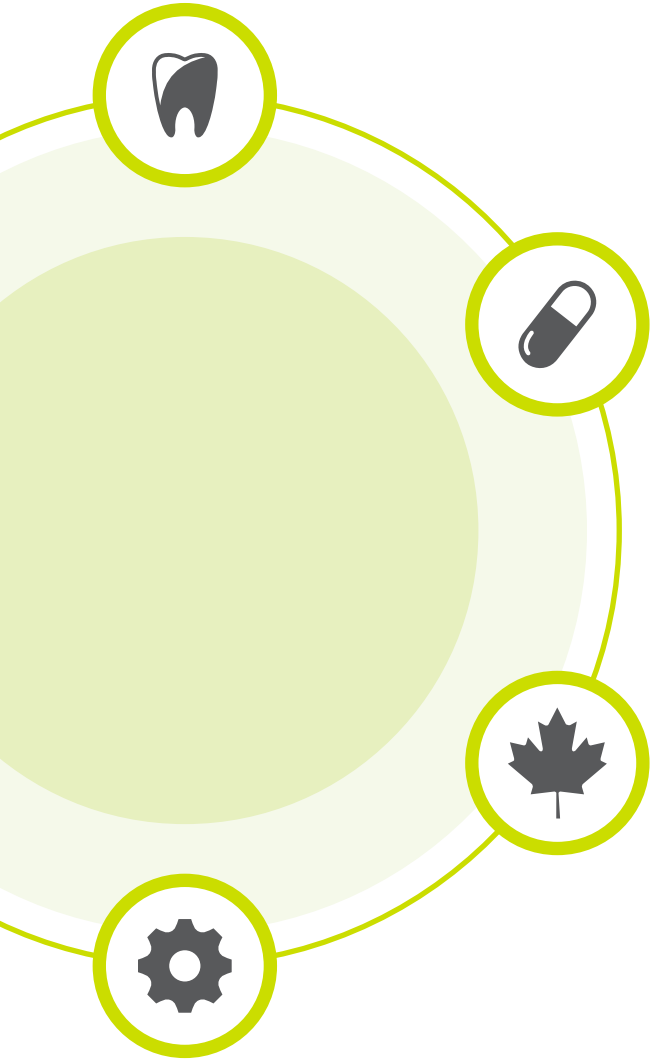
For more information, please **contact your advisor**.

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

When you become a GreenShield 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.

GreenShield is a national, non-profit social enterprise with a mission that 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 ZONE plans 1, 2, 3 and the ZONE Fundamental plan is guaranteed as long as GreenShield receives 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. GreenShield 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 GreenShield's Privacy Policy, visit our website at www.greenshield.ca.

Plans provided and underwritten by
Green Shield Canada Insurance.

GreenShield Pharmacy is accredited by the Ontario College of Pharmacists with services provided by 193602 Canada Inc., operating as GreenShield Pharmacy. GreenShield Pharmacy is also accredited by the College of Pharmacists of British Columbia and the College of Pharmacists of Manitoba, with services provided by 1383989 B.C. Ltd., operating as GreenShield Pharmacy.

GreenShield Telemedicine is provided through the Maple platform that is owned and operated by Maple Corporation.

The Phzio platform and MSK360 portal are owned and operated by Phzio Canada.

Legal assistance services are provided by Foundever Assistance Services Corporation.

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