



Health Outcomes Report



Contents

Introduction

Health Outcomes Report	1
Key report insights	2

Mental Health

The challenge	3
Emerging trends	5
The solution	7
Potential savings	9

Telemedicine

The challenge	10
Emerging trends	12
The solution	13
Potential savings	15

Looking Forward

What's next?	17
GreenShield+	17
Building a healthier, more equitable future together	18
About GreenShield	19





Health Outcomes Report

As a proudly Canadian non-profit health and benefits company, we envision a future where all Canadians can reach their fullest health and well-being potential regardless of background or circumstance.

Our inaugural Health Outcomes Report empowers our customers with tangible insights, underscoring our commitment to championing Better Health for All. Enabled by GreenShield's unique payer-provider model, it combines data from across GreenShield Insurance, GreenShield Health and GreenShield Administration, which cumulatively serve seven million Canadians, to offer a comprehensive picture of the state of health care and benefits in Canada.





Key Report Insights

As Canadian employees continue to face barriers to accessing health care while health costs to employers rise, there is a distinct need for better digital health solutions in the workplace. Younger generations and individuals who identify as women are showing a strong appetite for digital care, with Gen Z and millennials ages 25–34 leading adoption for mental health and telemedicine services.



This report reveals key insights into the health challenges facing Canadians today, including:

- Health trends since the onset of the pandemic
- The role accessible digital health solutions can play in reducing barriers to care and improving health outcomes
- Demographic trends in digital health service adoption



Mental Health

The challenge

Mental health continues to be one of the most pressing and costly issues in the workplace.





Since the onset of the pandemic, mental health claims by Canadians have increased by 132 per cent¹, with women and younger generations accounting for the majority of mental health services accessed. Among those accessing mental health services, stress, depression and anxiety are the highest rated mental health stressors, followed by family issues, relationship issues, and loneliness. When left unaddressed, these issues can significantly impact workplaces, affecting employee absenteeism, productivity, and morale.



Direct costs:

- Health care costs including medications and reactive mental health services
- Short- and long-term disability claims



Indirect costs:

- Absenteeism
- Presenteeism (i.e., attending work but with reduced productivity)
- Employee turnover

At a glance:

Mental health issues are the leading cause of work absences in Canada.²

62%

of missed workdays can be attributed to poor mental health³, with an average of 12 days lost per employee per year.⁴

50%

of full-time employees have quit their jobs due to mental health reasons, with higher occurrences in millennials (68%) and Gen Z (81%).⁵

Mental health conditions in the workplace are being diagnosed with greater frequency, and disability claims (STD and LTD) for mental illness are the fastest growing claim type in Canada.⁶

These figures have led many employers to boost their investment in employee mental health support and increase annual maximum spends for mental health-related coverage.

¹ GreenShield (2024). Health claims database 2020–2023

² Deloitte, *The ROI in workplace mental health programs*, 2019.

³ Jim Wilson, "Nearly all workers with mental health, substance use disorder face stigma," Human Resources Director, May 3, 2023

⁴ Jim Wilson, "1 in 3 Canadian workers taking time off work for mental health issues," HR Reporter, June 29, 2023.

⁵ Jim Wilson, "Nearly all workers with mental health, substance use disorder face stigma," Human Resources Director, May 3, 2023

⁶ Sooky Lee, "Why Canadian companies can't ignore the cost of mental illness," The Globe and Mail, April 12, 2016



Emerging trends:

Today's employees want accessible digital mental health options and a holistic approach to care.



Breakdown of how GreenShield's Employee Assistance Program (EAP) services were used in 2023⁷:

80%

Individual
Counselling

15%

Total Health &
Life Services

5%

Couples
Counselling



Among mental health clients:

97%

Of all EAP sessions
were virtual

91%

User Satisfaction
Rate

4

Hours were spent
on average per
EAP case

⁷ GreenShield (2024). Employee Assistance Program usage patterns from Jan-Dec 2023.



Key Demographics

Adoption is highest among women and today's young and emerging workforce.

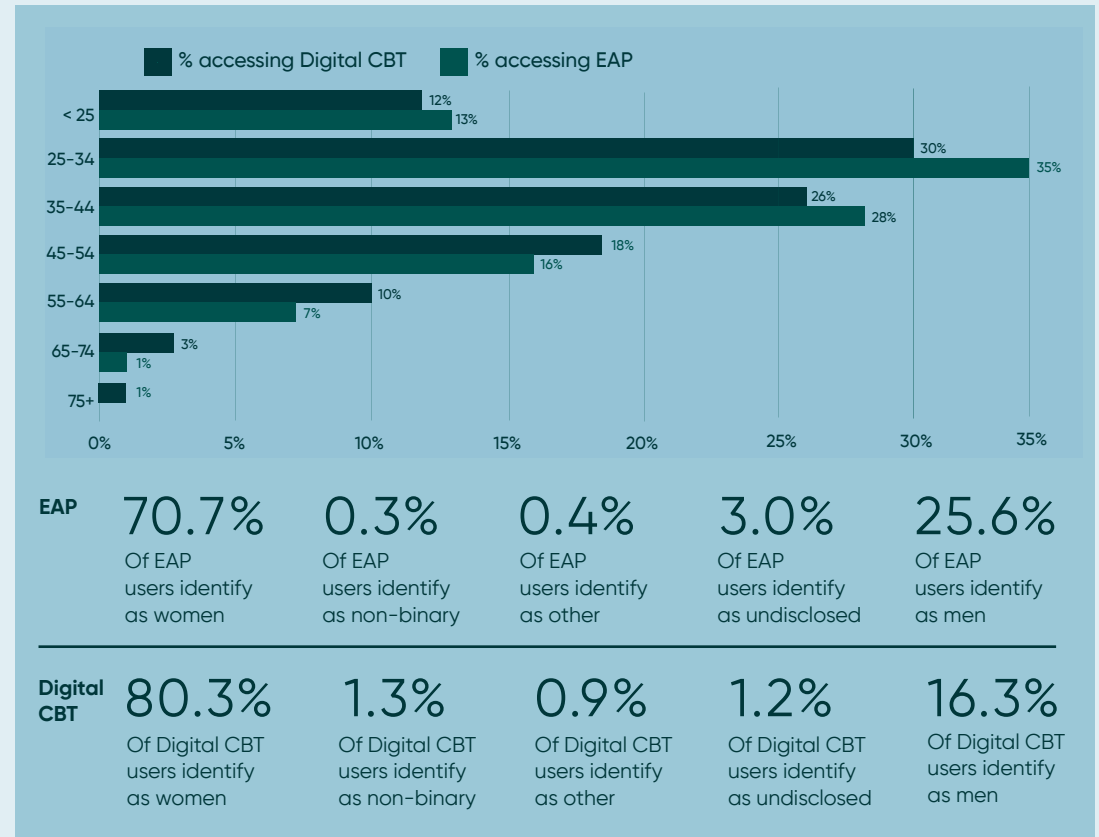
Those who identify as women displayed a significantly higher preference for digital mental health services. They comprised 70.7 per cent of EAP users, 80.3 per cent of Digital Cognitive Behavioural Therapy (CBT) users, and over 75 per cent of total usage across all services.

Gen Z and millennials between the ages of 25-34 showed higher engagement across both EAP and Digital CBT services than other age groups. Together, employees

aged 25 – 44 comprised nearly 60 per cent of total service usage.

Stress, depression and anxiety were top mental health concerns, while nutrition and weight management support and career support were among the top accessed Total Health & Life Services.

These patterns reveal a growing appetite for accessible digital mental health services and an EAP that goes beyond the traditional crisis-oriented approach to offer holistic, preventative care.



Most commonly selected mental health stressors

14%

Stress

12%

Depression

12%

Anxiety

7%

Family issues

7%

Relationships



Top requested Total Health & Life Services

41%

Nutrition and weight management

28%

Career development and job transitions

9%

Other Health support including healthcare navigation and support with managing chronic conditions such as diabetes, PCOS, IBS and more

8%

Caregiving support

6%

Other life support including support with relocation, retirement planning and life transitions



Average Wait Time to First Available Appointment with GreenShield Health counsellor

The solution

Employers need to offer accessible, holistic and effective mental health care to meet the needs of today's workforce. Not only is offering comprehensive health support good for employees; it's good for business too. A 2019 report from Deloitte reveals that companies in Canada which invested in employee mental health programs for at least a year experienced a median annual return on investment (ROI) of \$1.62 for every dollar they spent, while organizations that had

similar programs in place for three or more years enjoyed a median annual ROI of \$2.18 for every dollar invested.⁸ Whether addressing an acute mental health crisis or seeking ongoing ways to optimize your team's total well-being, GreenShield Health is setting a new standard for employee assistance programs and mental health support, by offering better access, convenience, integration, and health outcomes.

GreenShield Health is revolutionizing care with:



1. Faster access to mental health support.

It typically takes individuals 31 days to find and see a mental health counsellor in their community.⁹ With GreenShield Health's counselling services,

most appointments are scheduled within four days from appointment confirmation to the first session. From June–December 2023, first appointments were available within 12 hours of completing registration on average.

⁸ Deloitte, *The ROI in workplace mental health programs*, 2019

⁹ Canadian Institute for Health Information, "Wait Times for Community Mental Health Counselling," 2023



2. Personalized care built around the needs of each Canadian

Navigating mental health and well-being challenges can be difficult, but finding the right support shouldn't be. Our personalized counselling services are designed to meet our clients' unique needs and preferences, maximizing clinical effectiveness and comfort.

Our matching questionnaire pairs clients with qualified therapists based on their unique mental health concerns and personal preferences. Employees choose from over 50 criteria, including therapy specialties, cultural background, preferred language, and more.

We also offer free 15-minute consultations to determine whether a therapist is the right fit and seamless payment solutions for continued care. Through our GreenShield Cares social impact initiatives, we are expanding our capacity to meet the unique needs of each client even further by incubating culturally appropriate health offerings. These products are designed in collaboration with community partners to fill gaps and advance health equity.



3. A holistic, preventative approach

We offer a wide range of comprehensive and preventative health solutions for workplaces, including our EAP, Digital CBT, specialized clinical services, chronic disease management programs and more.

Our EAP takes a holistic approach to care, offering employees access to ongoing individualized mental health support as well as personalized coaching and care from registered nurses, nutritionists, diabetes educators, doulas, parenting specialists and more.



4. Delivery of clinical outcomes 2023

EAP: 33 per cent of users completing three sessions showed a reliable improvement of more than six points on the 40-point Outcome Rating Scale (ORS).

The Outcome Rating Scale (ORS) is a four-item scale designed to assess key areas of life functioning known to change because of therapeutic intervention (i.e. therapy).¹⁰

Digital CBT: 35 per cent improved in PHQ-9 scores, a change of five points or more, and 41 per cent improved in GAD-7 scores, a change of four points or more.

The PHQ-9 is a nine-question survey assessing depression severity, while the GAD-7 is a seven-question survey measuring anxiety severity. Scores are used to indicate effectiveness of services in addressing symptoms of depression and anxiety.

Specialized Clinical Services: 32 per cent improved in PHQ-9 scores, a change of five points or more, and 35 per cent improved in GAD-7 scores, a change of about four points or more.

The PHQ-9 is a nine-question survey assessing depression severity, while the GAD-7 is a seven-question survey measuring anxiety severity. Scores are used to indicate effectiveness of services in addressing symptoms of depression and anxiety.

¹⁰ Greenspace Mental Health, "Outcome Rating Scale," November 17, 2020



Potential savings with GreenShield Health's counselling services

Healthy, happy employees are more likely to deliver their best work and contribute to a positive work environment. Our integrated EAP combines a virtual approach with a best-in-class model grounded in medical research, enabling faster access to care, improving health outcomes and reducing costs for your organization.

[Learn more about GreenShield Health's EAP and other workplace well-being solutions.](#)



¹¹ Canadian Institute for Health Information, "Wait Times for Community Mental Health Counselling," 2023

¹² Public Health Infobase, Government of Canada, "Mental Illness in Canada," October 8, 2020

¹³ Megan Leonhardt, "Workplace mental health benefits can reduce sick days, increase productivity — and even provide savings for employers," *Fortune*, June 9, 2022

¹⁴ Statistics Canada, "Employee wages by industry, monthly, unadjusted for seasonality," June 7, 2024

Potential savings annually with GreenShield Health counselling:
1,000 employees

31 Days¹¹

Average wait time to see a mental health counsellor in Canada

8 Days

Number of weekend days in a 31-day period

1 Day

Average shortest wait time to see a mental health counsellor with GreenShield Health (business days only)

22 Days

Days saved as a result of GreenShield Health

[31 – 8 (weekend days) – 1 (GreenShield Health wait time)]

15%

Employees who will access mental health services¹²

Approximately five million Canadians (or about one in seven people) use health services for a mental illness annually

35%

Reduction¹³

Productivity lost due to unresolved mental health challenges

150

Total number of employees accessing mental health services annually

\$70,000¹⁴

Average annual employee salary (or \$269.23/day)

\$94.23

Productivity loss per day per employee (\$269.23 x 35%)

\$2,073

Potential average savings saved due to GreenShield Health per employee supported per year (\$94.23 x 22 days)

\$310,960

Annual Productivity Saved (\$2,073 x 150 employees)



Telemedicine

The challenge

The Canadian healthcare system is experiencing a crisis in primary care accessibility, resulting in a lack of timely access to care and worsened health conditions.





Many Canadians struggle to find a primary care provider. Even when clinics are open, they often do not accept new patients or have consistent hours, which forces people to seek medical care in emergency rooms for minor issues. As a result, nearly 70 per cent of Canadians postpone or avoid medical visits, leading to an increase in emergency room visits from 14 million in 2021–22 to 15.1 million in 2022–23.



A lack of primary care access has resulted in higher chronic disease costs for employers:

- Between 2020–2023, the number of drug claims for chronic disease states rose by 14 per cent.²⁰
- The cost of medications for managing chronic conditions like diabetes, arthritis and Crohn's disease also rose during this period, accounting for 53.5 per cent of total workplace drug expenses among just five per cent of total claimants.²¹



The shortage of primary care is disrupting the workplace, leading to:

- Worsened health conditions
- Less preventative intervention
- Increased health-related costs
- Increased time away from work
- Lost productivity

At a glance:

1 in 5

Canadians, or a total of 6.5 million, do not have access to either a family doctor or a nurse practitioner.¹⁵

For those with primary care access:

40%

wait four days or more to see a healthcare professional for a minor health concern¹⁶

65%

don't have access on weekends or after 5 p.m. on weekdays¹⁷

For those without primary care access:

50%

visit a walk-in clinic for health problems, while the rest visit a virtual walk-in clinic (27 per cent) or ER (24 per cent)¹⁸

61%

of primary care practices are not accepting new patients¹⁹

¹⁵ Diana Duong and Lauren Vogel, "National survey highlights worsening primary care access," Canadian Medical Association Journal, April 24, 2023

¹⁶ Statistics Canada, "Access to health care," September 13, 2023

¹⁷ MAP Centre for Urban Health Solutions, "Primary Care Needs Our Care," 2024

¹⁸ MAP Centre for Urban Health Solutions, "Primary Care Needs Our Care," 2024

¹⁹ Canadian Institute for Health Information, "How Canada Compares," January 2020

²⁰ GreenShield, (2024) Health claims database 2020–2023

²¹ GreenShield, 2023 Drug Trends Report, 2023



Emerging trends:

Since the pandemic, Canadians have increasingly embraced virtual healthcare services, including online medical visits.

Between January 2021 and March 2022, about one-third of all patient-reported public healthcare visits were virtual according to Health Canada.²² Currently, 90 per cent of Canadians say they have accessed digital health services.²³

Younger generations are leading telemedicine adoption, with 25–34-year-olds accounting for 42 per cent of GreenShield Health's Telemedicine users and 35–44-year-olds accounting for 32 per cent. This indicates a greater interest in digital-first care among younger generations. Across the gender spectrum, more people who identify as women (54 per cent) accessed telemedicine than people who identify as men (46 per cent).

Of telemedicine visits between June–December 2023, 62 per

cent listed prescription as a reason for their visit. The primary health concerns prompting individuals to use telemedicine services were cold symptoms and the flu (10 per cent), skin problems (10 per cent), ear/eyes, throat or urinary infections (10 per cent) and minor injuries or joint pain (five per cent). This illustrates the critical role that telemedicine can play in helping employees manage and maintain their everyday health. It emphasizes how integrating pharmacy and telemedicine into a shared digital solution can help enhance convenience, identifying health issues and delivering medications in the same platform.

Today, one-third of workers in Canada are millennials, with Gen Xers close behind at 29.5 per cent, and the younger Gen Z at 17.6 per cent.²⁴

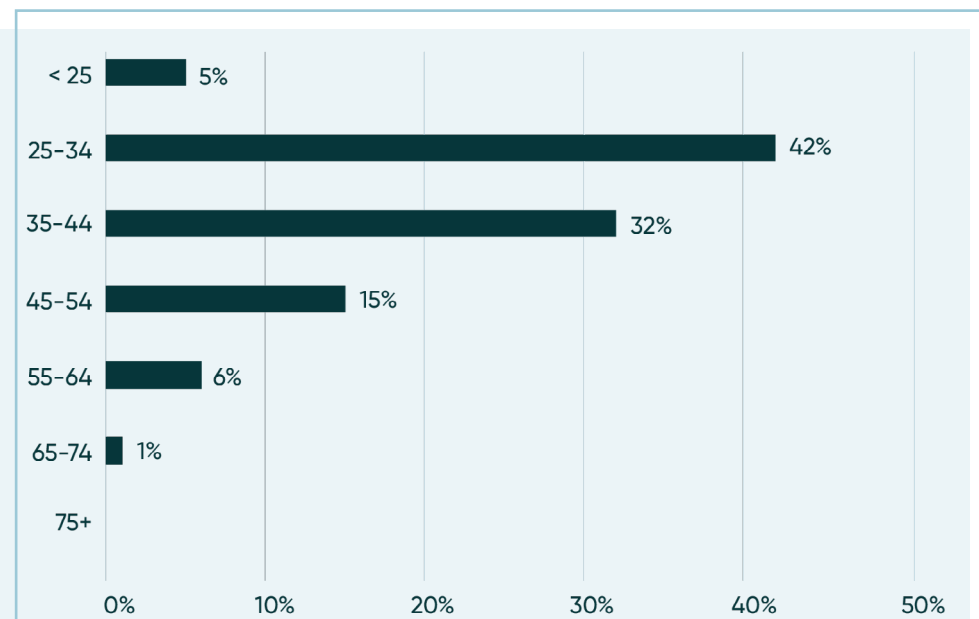
To meet the health needs of Canada's present and future workforce, employers need to consider telemedicine's role in providing accessible, proactive care.

54%

of users identify as women

46%

of users identify as men



²² Canadian Institute for Health Information, "The Expansion of Virtual Care in Canada," 2023

²³ Sklar Wilton & Associates Survey, 2023

²⁴ Statistics Canada, "A generational portrait of Canada's aging population from the 2021 Census," April 27, 2022



The solution

Today's employers need to incorporate telemedicine services into their overall well-being strategies to reduce health costs, save time, and promote early intervention in chronic disease states.

GreenShield Health's telemedicine solution is playing a pivotal role in providing this timely care.

Our telemedicine service connects employees with a Canadian-licensed healthcare professional in minutes with on-demand care that includes:

- High-quality medical care via smartphone, tablet or computer over text, audio, or video
- Nationwide, reliable, and diverse clinical access
- Prescriptions, medical notes, lab requisitions, and more

Here's the impact we're seeing through our Telemedicine services:

- 93 per cent satisfaction rate
- Average consultation duration – 15 min
- Average wait time to connect with a healthcare professional – 8 min

We offer faster access for better health.

On average, Canadians wait 68 minutes when visiting a walk-in clinic, up 31 minutes from 2022, not including travel or appointment time.²⁵

GreenShield Health provides faster access to a healthcare professional when compared to wait times for walk-in clinics and ERs across the country. Members connect with a Canadian-licensed healthcare professional in an average of eight minutes, and can receive medical advice, diagnosis, and/or treatment within 15 minutes.

Province/ Territory	Walk-In Clinic Wait Time ²⁶	ER Wait Time ²⁷	GreenShield Telemedicine Time to Healthcare Professional ²⁸
AB	66 min.	294 min.	5 min.
BC	93 min.	240 min.	5 min.
MB	45 min.	441 min.	6 min.
NB	Data unavailable	Data unavailable	4 min.
NL	Data unavailable	Data unavailable	5 min.
NS	72 min.	378 min.	5 min.
ON	59 min.	252 min.	4 min.
PEI	Data unavailable	462 min.	7 min.
QC	Data unavailable	426 min.	27 min.
SK	71 min.	228 min.	4 min.
YK, NT, NU	Data unavailable	174 min. (YK only)	8 min.

²⁵ Medimap, "Walk-in Clinic Wait Time Index 2024," 2023

²⁶ Medimap, "Walk-in Clinic Wait Time Index 2024," 2023

²⁷ Canadian Institute for Health Information, "Emergency Department Wait Time for Physician Initial Assessment," November 2023

²⁸ GreenShield, (2024). Health claims database. Actual averages Q4 2023



Nearly half (45 per cent) of all telemedicine consultations occur during off-hours, offering an essential care option. This is particularly relevant given that 65 per cent of Canadians typically lack access to primary care on weekends and after 5 p.m. on weekdays.²⁹

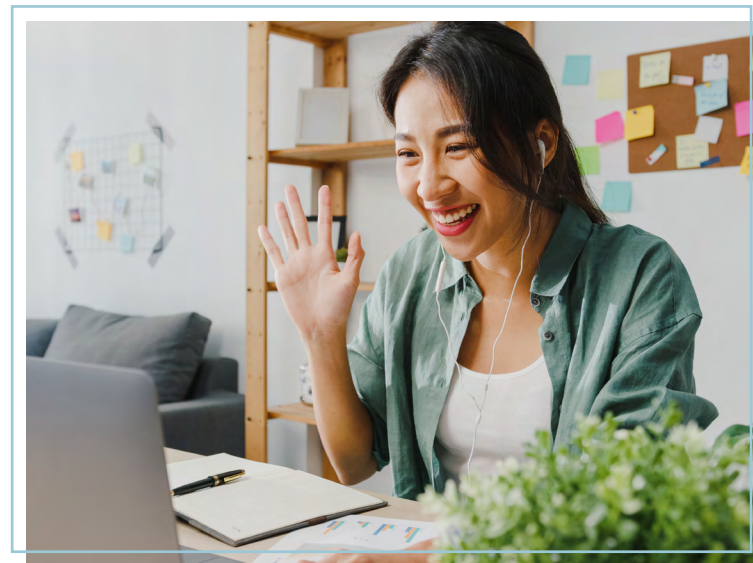
Nearly three in four users (74 per cent) who utilized GreenShield Health's telemedicine solution reported they were able to avoid unnecessary visits to healthcare professionals, walk-in clinics, or emergency rooms. This translates to saving about four hours per visit, including commute and wait time.

By filling the gaps left by traditional care options, GreenShield Health's telemedicine solution empowers individuals to take charge of their health while minimizing time spent away from work and family waiting for care.

We simplify how Canadians access the health services and medications they need

GreenShield Health's telemedicine solution can help Canadian employees manage and maintain their health.

Employees can quickly access our telemedicine services to receive prescriptions, address minor health issues, and determine if they need in-person care.



With the convenience of **GreenShield+**, our total health and benefits solution, users can send their prescriptions directly to their preferred pharmacy or receive free doorstep delivery of medications after their telemedicine visit and get direct access to knowledgeable pharmacists through GreenShield Pharmacy. More than 95 per cent of plan sponsors with GreenShield+ have embraced our integrated pharmacy solution to enhance their well-being programming.

Our seamless integration with benefits plans eliminates paperwork, ensuring automatic reimbursement for covered expenses, fostering smoother healthcare and integrated journeys.

- **Convenient, free delivery post-healthcare professional visits**
- **Access to expert pharmacists**
- **Effortless benefits plan integration for automatic reimbursement**

Telemedicine in the public health system

Canadians are also starting to see the benefits of telemedicine services. For example, in 2022, the Government of Nova Scotia launched VirtualEmergencyNS – a virtual telemedicine program aimed at treating lower acuity patients waiting for emergency care. As of January 2023, the program had successfully reduced emergency wait room times to an average of 63 minutes³⁰, down from over two hours³¹, and has expanded to three more hospitals.

²⁹ MAP Centre for Urban Health Solutions, "Primary Care Needs Our Care," 2024

³⁰ Dr. Jan Sommers, "N.S. is expanding virtual care for patients in the ER. Here's how it works," CBC News, January 18, 2023

³¹ Department of Health and Wellness, Government of Nova Scotia, "Annual Accountability Report on Emergency Departments," December 2023



Potential savings of virtual care over in-person visits

Our virtual healthcare solution provides employees with access to a Canadian-licensed healthcare professional for effective online medical care, improving health outcomes and reduced costs for organizations. As a result, employees are happier and healthier, leading to improved well-being, reduced absenteeism, enhanced productivity, and lower turnover.

[Learn more about GreenShield Health's telemedicine solution today.](#)



Potential savings in annual productivity with GreenShield Health's telemedicine solution:

Average number of healthcare professional visits per year

The average number of visits per year for Canadians is approximately 1.90 visits³²
For a 1,000 employee group, that translates into 1,900 visits to a healthcare professional per year

Number of healthcare professional visits that can potentially be addressed by GreenShield Telemedicine

74%, or 1,406 visits of the 1,900 total visits could be addressed by GreenShield Telemedicine

1,000 employees

4 Hours

Average number of hours saved per GreenShield Health Telemedicine visit (commute + clinic wait time + appointment time)

5,624 Hours

Total Hours Saved due to GreenShield Health's telemedicine solution

\$70,000/year³³

Average annual employee salary
(or \$33.65/hour)

\$189,247 Hours

Annual productivity saved
(\$33.65 x 5,624 hours)

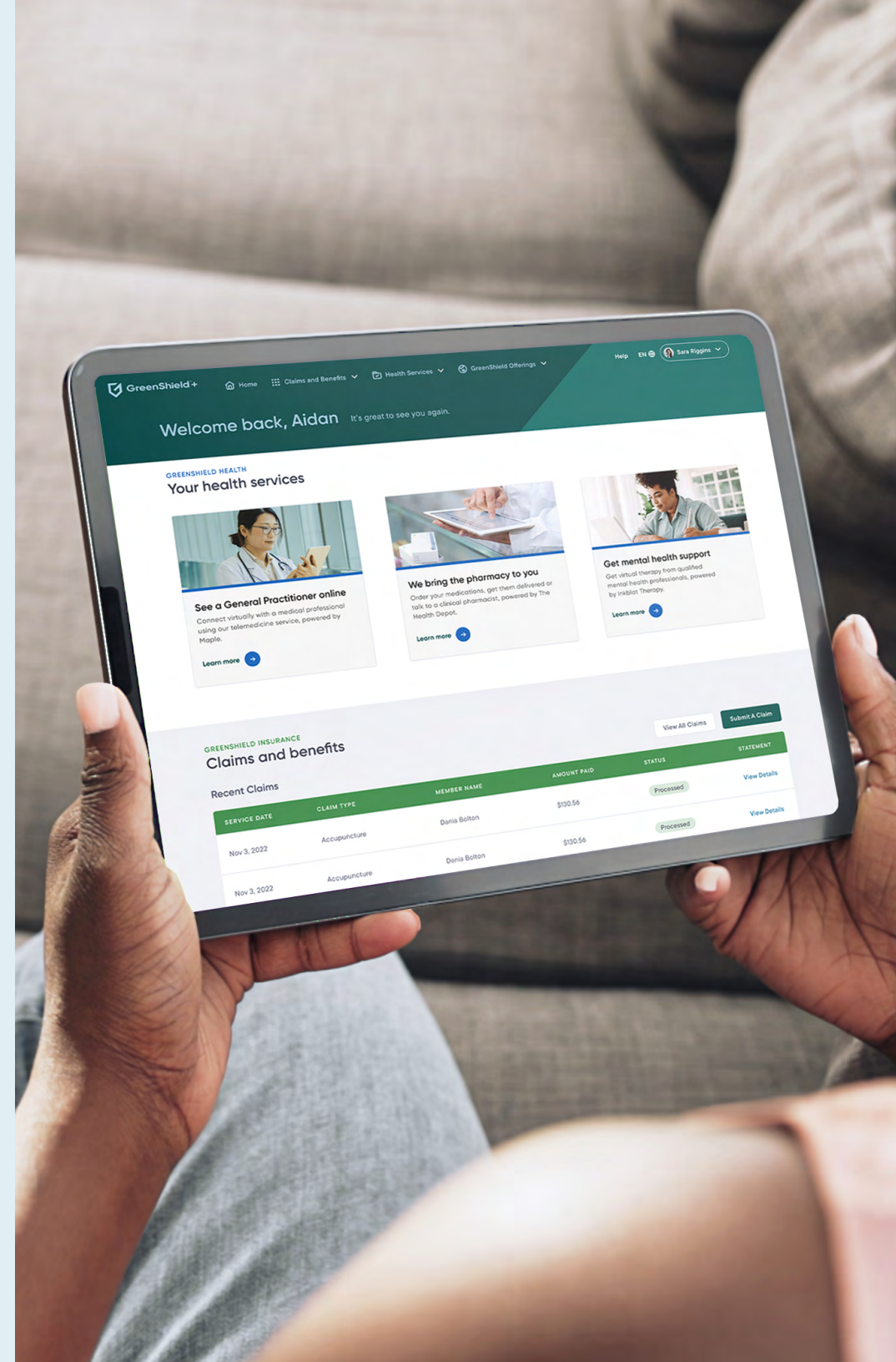
³² Canada Health Infoway, "Infoway Insights: 2021 Canadian Digital Health Survey," 2021

³³ Statistics Canada, "Employee wages by industry, monthly, unadjusted for seasonality," June 7, 2024



Looking Forward

Whether accessing therapy, obtaining prescriptions or seeking out healthy lifestyle support, there is a growing role for digital health solutions to play in improving long-term health outcomes.





What's next:

To meet the needs of today's workforce, employers should consider:

- **Access:** Healthcare isn't one size fits all. Customized therapist matching and personalized health plans are essential to meeting the unique needs of Canada's diverse workforce.
- **Convenience:** Offering convenient, digital-first care allows employees to get the care they need faster, improving productivity, reducing absenteeism and enabling better health outcomes.
- **Integration:** By integrating care and coverage into one comprehensive solution, employers can reduce time spent on navigating health and benefits so employees can spend more time taking care of their health.
- **Health Outcomes:** Most of the most common chronic diseases can be prevented through early health intervention, improving long-term health and reducing associated costs. Offering holistic, preventative care and leveraging real-time insights is essential to unlocking better health outcomes for employees.

Your total health and benefits solution:



The needs of Canadians are changing, including rising requests for mental health support and digital tools. GreenShield+ makes it easier for users to search for healthcare providers, check their benefits coverage, access healthcare services, connect with thousands of healthcare professionals, and seamlessly submit their benefits claims anytime, anywhere.

A first-of-its-kind digital health and benefits ecosystem, GreenShield+ offers unprecedented levels of integration between health services and benefits plans, in one easy-to-use place.

[Learn more about how GreenShield+ can help support better workplace health.](#)

Only GreenShield+ offers :



Better Access

Users can easily connect with a variety of healthcare professionals without long wait times.



Better Convenience

Services can be leveraged anywhere, anytime with effortless digital capabilities and seamless reimbursement of benefits claims.



Better Integration

Users receive personalized care and easier navigation, with services that increasingly talk to each other and to their benefits plan.



Better Health Outcomes

GreenShield+ is proven to improve health outcomes through preventative care and treatment. Data-driven insights are leveraged to make targeted health-enhancing recommendations at both the user and organizational level.



Building a healthier, more equitable future together

Beyond reimagining workplace health and benefits, our vision is for an equitable future where all Canadians, regardless of background or circumstance can live their healthiest lives. We're on a mission to increase access and remove barriers to mental health, essential medicines, oral health, and the management of other chronic diseases to advance health equity and improve health outcomes across Canada.



As a non-profit health and benefits company, we reinvest our earnings and redeploy our health services to support underserved communities in Canada through GreenShield Cares. We're committed to investing \$75 million to improve the lives of at least one million Canadians by 2025 – and we're already well on our way there.

We Create Shared Value

Through our Creating Shared Value (CSV) model, we're also creating products to better serve the needs of all Canadians and fill the gaps in health care. CSV seamlessly integrates our social impact and business growth initiatives to achieve purpose through performance. As our business grows, we expand our financial capacity to drive positive social change as a force for good. As our social impact grows, we become a more sought-after service provider.

Our CSV approach is multi-pronged. We leverage our innovation mindset to develop products and services that address the needs of equity-seeking groups. We also view societal issues through a social impact lens, which allows us to engage with stakeholders to inform policies and system-wide initiatives. Finally, we deploy our health services to support underserved communities and collaborate with community partners to scale access to culturally appropriate health services, to advance health equity nationally.

When your organization selects GreenShield to support its workforce, you're also investing in the health and well-being of Canadians at large. Together, we enable better health for all.



7,000,000

Canadians served annually



\$75 million

in social impact contributions by 2025



+1 million

lives positively impacted by 2025



About GreenShield

What we do

GreenShield is a non-profit integrated health and benefits company and the first organization in Canada to operate as a payer-provider. We offer insurance, administer benefits, and pay claims as a 'payer' while offering health services such as mental health, pharmacy, and telemedicine as a 'provider.'



GreenShield Health is one of Canada's fastest growing digital health providers. With vast offerings in mental health, pharmacy, telemedicine and chronic disease management, and 5,000+ clinicians, we are empowering millions of Canadians to take control of their health from the comfort of home. In addition to supporting the health of individual Canadians, GreenShield Health offers holistic well-being solutions for public and private organizations of all sizes. Our innovative, tech-forward approach brings together telemedicine, mental health, disease management, well-being, and pharmacy services and our group and individual health insurance and administration services to integrate healthcare for our customers.



For over 65 years, GreenShield has led the way as one of the country's largest health and dental benefits providers, with

innovation as our driver and a social mission at our core. We support clients across the country with flexible and automated administration of dental, drug, extended health, travel benefits, and health spending accounts. From forward-thinking claims management strategies to a unique brand of service, we have always focused on making the GreenShield experience valuable for our clients.



GreenShield has earned a reputation for exceptional adjudication and administration of pharmacy, dental, and extended health claims, serving over seven million Canadians. GreenShield Administration is at the forefront of total health benefits management across pharmacy benefits management, claims adjudication, and benefits administration, advancing our payer-provider model. Our capabilities provide access to proprietary information, invaluable insights, and an enhanced healthcare experience, all while effectively managing and controlling costs of all health and dental benefits with a focus on specialty drug costs. We are the only partner able to offer an end-to-end suite of integrated health and benefits technology and services tailored to customers of all sizes, from large organizations to small businesses and entrepreneurs.





greenshield.ca

GreenShield is comprised of three non-profit entities: Green Shield Canada (GSC), Green Shield Association (GSA) and Green Shield Canada Foundation (GSCF), and GSA's wholly owned subsidiaries, including Green Shield Health Inc. and Green Shield Administration Inc.

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