



GreenShield Key Messages



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Introduction

GreenShield's Key Messages document supports the development of any written materials to ensure messaging is **accessible, approved, and in GreenShield's brand voice.**

Leveraging approved key messages can help create consistency across GreenShield's written communications on internal and external platforms. This document is meant to be used by all GreenShielders in the development of materials such as marketing copy, training materials, client presentations, email communications, and other assets.

The Key Messages document is owned by Corporate Affairs and managed by the Senior Writer, who conducts quarterly reviews and is accountable for reflecting adjustments to approved messaging. For any questions or updates to this document, please contact Katherine Hannemann, Senior Writer (katherine.hannemann@greenshield.ca).





About GreenShield

- As Canada's **only national non-profit health care and insurance organization**, GreenShield believes **health care is a right, not a privilege**.
- GreenShield's mission is **Better Health for All**.
- **We are building a future where every Canadian can reach their fullest health and well-being potential.**
- GreenShield has developed Canada's **first payer-provider model**: offering insurance, administering claims, and paying claims as a "payer," while offering health services such as mental health, pharmacy, and medical services as a "provider."
- Our **Creating Shared Value** model powers our mission, integrating our social impact with business strategies.
- Within our unique model, impact drives business growth, and vice versa. **As the business grows, so does our ability to give back and scale programs that improve the health and well-being of Canadians in a sustainable way.** This virtuous cycle reflects why we exist: to improve the health and well-being of Canadians through a model where impact and growth reinforce each other.
- GreenShield has been **purpose-driven since day one**. William Wilkinson was a true visionary, founding GreenShield as a purpose-driven non-profit organization in 1957.
- When he started the company, 50 per cent of prescriptions written by doctors in Canada weren't dispensed for a simple reason: patients couldn't afford them. William's transformative solution was to **introduce the prepaid drug plan to North America**, which went on to become a core component of most North American benefit plans.



GreenShield Cares

- **Social impact** drives our purpose, and our commitment to advancing health equity touches everything we do.
- With GreenShield's Creating Shared Value model, we've proven that aligning business results with social impact **isn't just a mission statement – it's an effective growth strategy**. We have expanded our reach across Canada while deepening our impact for communities most in need.
- As a non-profit, we **proudly reinvest our excess earnings and redeploy our service capabilities to improve the health and well-being of underserved Canadians**.
- GreenShield Cares' Signature Initiatives leverage the organization's mental health, essential medicines, and chronic disease management capabilities to support five priority populations most often underserved through traditional health and insurance programs: **women, low-income workers, youth, racialized communities, and 2SLGBTQI+**.
- We **partner with community organizations** to understand where there are the deepest needs and where we can bridge the gaps, expand access to health services and co-create new, culturally appropriate products and services, which are then embedded in the GreenShield ecosystem.
- Our model is rooted in **purpose-driven innovation**, as we align what we do best with what underserved communities need most. In doing so, we're creating a new blueprint for corporate caring: turning innovation into outcomes, and outcomes into lasting change.
- Our signature GreenShield Cares initiatives focus on **mental health, essential medicines, and chronic disease management**.
- **Mental health:** We design culturally appropriate mental health services and resources that reflect the diverse identities of Canadians.
- **Essential medicines:** We created this program to help the approximately one million Canadians without prescription drug coverage who depend on essential medication to remain healthy.
- **Chronic disease management:** We are piloting chronic disease management support to enhance quality of life and reduce the burden of disease on underserved populations.
- Our Creating Shared Value model goes beyond traditional philanthropy, as **business growth and social impact fuel each other**.
- Through GreenShield Cares, we've committed to improving the lives of an incremental **three million Canadians by 2030**.



Accomplishments and accolades

- GreenShield invested **\$75 million to improve the health of at least one million Canadians between 2020 and 2025**, reaching our goal ahead of schedule.
- GreenShield is one of the few Canadian companies to earn a spot on the **Fortune Change the World List**. 2025 marked our second consecutive year of recognition for delivering measurable social impact through business innovation and performance.
- GreenShield has been recognized seven times as one of **Canada's Most Admired Corporate Cultures**, a national program that annually recognizes Canadian organizations for having cultures that enhance performance and sustain a competitive advantage.
- **Imagine Canada Caring Company Certification**: Imagine Canada certification is granted to organizations that give at least one per cent of profits back to the community. GreenShield reinvests 15 to 20 per cent of our annual pre-tax earnings into initiatives that support underserved communities, which is among the highest levels of sustained social investment in corporate Canada.
- **Summary of recognition**: GreenShield has been recognized multiple times as one of Canada's Most Admired Corporate Cultures, certified annually as a leading Imagine Canada Caring Company, and honoured with repeat placement on Fortune's prestigious Change the World list – a testament to our sustained commitment to purpose-driven innovation and impact.



Organizational structure and Lines of Business

- In 2025, GreenShield completed a **transformation of its corporate and governance structure**, positioning GreenShield to deliver deeper, scalable purpose-driven impact across the country.
- Under the new corporate structure, the **non-profit parent Green Shield Association (GSA)** wholly owns all of GreenShield's operating businesses – GreenShield Insurance, GreenShield Administration, and GreenShield Health – through Green Shield Holdings Inc. (GSH).
- Importantly, excess earnings of GSH and its subsidiaries are directed to GSA for **reinvestment in social impact initiatives that advance health equity** across Canada.
- GSA works in tandem with another non-profit entity, **Green Shield Foundation (GSF)**, to champion the GreenShield brand and social mission.
- Backed by nearly 70 years of expertise and innovation in insurance, **GreenShield Insurance** leads the way when it comes to flexible group and individual health and dental coverage.
- With a growing suite of digital services in mental health, pharmacy, well-being, and telemedicine, and over 5,000 health care practitioners, **GreenShield Health** empowers millions of Canadians to take charge of their health from the comfort of home and makes GreenShield the fastest growing mental health service provider in Canada.
- **GreenShield Administration** leads total health benefits management, including Benefits Administration, Claims Adjudication, Third-Party Administration, Pharmacy Benefits Management and Specialty Pharmacy.
- Launched in 2025, **GreenShield Ventures** is an incubator that develops longer-term innovative solutions in health insurance, benefits administration, and health care delivery.



GreenShield+

- GreenShield+ is a **first-of-its-kind integrated digital health care and insurance ecosystem** that is reinventing how Canadians access care.
- GreenShield+ provides access to GreenShield's **health care and insurance offerings (coverage and care) in one place**, delivering an integrated, personalized, engaging, and simplified experience.
- By giving Canadians timely access to the quality care they need, with effortless processing and payment of benefits claims, GreenShield+ offers better access, better convenience, **better integration, and better health outcomes**.
- With GreenShield+, employees can **check their coverage, access their benefits, connect with health care providers, and get reimbursed for their claim** all in one easy-to-use platform.



Purpose, Vision, Values, and 2030 Strategy

Our culture is where purpose meets passion and performance.

Our values are:

- Customer and community obsessed: Anticipate needs and provide empathetic solutions.
- Courageously moral: Do what is right over what's easy, considering the 'we' before the 'me.'
- Entrepreneurial mindset: Innovative with speed and agility, balancing a commercial and social impact mindset.

GreenShield aims to be recognized as Canada's leading social enterprise and payer-provider. To do so, our ambition is to **disrupt two industries:**

- Health care and insurance industry with our payer-provider model, and
- The social impact industry with our Creating Shared Value (CSV) model.

Our **2030 Strategic Plan** is guiding GreenShield's next phase of growth.

Our Vision:

GreenShield transcends the traditional boundaries of health care, insurance, and social impact. As a proudly **Canadian non-profit health care and insurance organization**, we exist to improve health outcomes, drive systemic change, and foster a healthier, more equitable society.

We are committed to **democratizing access to culturally appropriate, patient-centred care** that leaves no Canadian behind. We accomplish this by advancing sustainable solutions that bring coverage and care together in pursuit of Better Health for All.

GreenShield aims to be recognized as Canada's **leading social enterprise and payer-provider** (combining coverage and care). To do so, our ambition is to **disrupt two industries: the health care and insurance industry** with our payer-provider model, and the **social impact industry** with our Creating Shared Value (CSV) model.

Our near to mid-term strategic priorities include:

- Scale our social impact and our business
 - Maintain our first mover advantage
 - Diversify our customer base beyond B2B
 - Establish technology as a competitive advantage
 - Ensure necessary talent capability and capacity
-

What our organization will look like beyond 2030:

- GreenShield will be externally recognized for advancing health equity and improving health outcomes.
- GreenShield+ will be the leading health care and insurance ecosystem in the market.
- GreenShield will boldly disrupt the health care and insurance and social impact industries, prompting an industry-wide shift to purchasing on a payer-provider basis.



Recent and relevant stats

Youth mental health

- More than **1 million** youth in Canada need mental health support, yet nearly **60%** are not getting the care they need
- **More than half of youth (52%)** say cost is the biggest barrier to accessing mental health support
- Long wait times (**45%**) and difficulty finding the right support (**41%**) are also barriers to mental health care
- Over **80%** of Canadian youth are overwhelmed by stress and anxiety about their future, with economic pressures as a key driver
- Racialized (**85%**) and 2SLGBTQI+ (**90%**) youth have even higher rates of mental health concerns

Source: [A Generation Under Pressure: Economic and Employment Challenges on Youth Mental Health](#) report by GreenShield and Mental Health Research Canada (MHRC), Nov. 2025

Women's health

- **Three in four** Canadian women experience disruptive menopausal symptoms
- **Over 50%** of Canadian women feel unprepared for menopause, and nearly **60%** are unaware that symptoms like anxiety, depression, and memory issues are linked to this transition
- **Nearly half (47%)** of women report increased anxiety due to current political and economic pressures
- **9%** of women who identify as 2SLGBTQI+ and **8%** of racialized women reported needing mental health support but not accessing it – nearly double the rates of their non-2SLGBTQI+ and non-racialized peers

Source: [GreenShield expands women's and men's health offerings with Canada's first personalized Hormonal Health program](#) (press release); [New report reveals gaps in women's mental health support across life stages](#) (press release); [A New Era for Women's Mental Health](#) report by GreenShield and MHRC, Sept. 2025

Essential medicines

- **One million** Canadians don't have access to essential medicine
- **Nearly 1 in 4** Canadians reported splitting pills, skipping doses or deciding not to fill or renew a prescription due to cost
- **120+ community partners** are participating in GreenShield's Essential Medicines program across Ontario, Nova Scotia, Alberta, and British Columbia
- GreenShield's Essential Medicines program provides **up to \$1,000 of prescription drug coverage** to eligible patients **for 12 months** towards eligible medications included in GreenShield's approved essential medicines list

Source: [Heart and Stroke Foundation/ Canadian Cancer Society National Poll \(2024\)](#), [GreenShield Cares about essential medicines](#)

GreenShield general stats and impact

- GreenShield serves **7.9 million** Canadians annually with coverage and care in one place
- In 2025, GreenShield achieved best-in-class **customer satisfaction of 85%+** and grew **brand awareness to 60%** nationwide
- Over the course of the 2025 strategic plan alone, GreenShield crossed four different billion-dollar gross revenue thresholds, surpassing **\$6 billion** in gross revenue for the first time at the end of 2025
- In 2025, we met our social impact goal to invest **\$75 million** to positively impact the lives of **one million** Canadians
- By 2030, we will positively impact the lives of an additional **three million** Canadians

Source: GreenShield internal and external 2025 holiday message; Annual Report CEO letter

General health needs/gaps

- About **one in five Canadians** don't have a family doctor or nurse practitioner
- Canadians are spending **2.5 times** more time navigating their health care and benefits than they are with their practitioner

Source: [Measuring Better Health for All: December 2025 Health Outcomes](#) report; New report: [Digital-first, proactive care is reshaping the Canadian health experience](#) (press release)



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GreenShield means, collectively, Green Shield Association and Green Shield Holdings Inc., which houses our insurance, health, adjudication, and benefit administration businesses, including Green Shield Canada Insurance (GSCI), Green Shield Health Inc., Green Shield Adjudication Inc., and Green Shield Administration Inc. Green Shield Holdings Inc. is a wholly owned subsidiary of the non-profit Green Shield Association.

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