

os healthassist®

LINK

Secure.  
Simple.

**Green Shield  
Canada**

Want to LINK over to a new health plan because yours is ending?

**We're here for you.**

Losing your group health coverage because of a career change, job loss or retirement? Worried about the many routine, day-to-day medical and dental care costs you'll have to start paying for out of your own pocket?

Concerned that your savings would be in trouble, if the unexpected – like an accident or illness – happened because of the extra medical bills you'd face, in addition to those everyday health-related expenses you'll have to pay?

No worries. Finding the right health plan to protect you, your family and your finances doesn't have to turn into a part-time job. It shouldn't keep you up at night, anxious that a health issue might make it tough for you to get coverage.

Apply for one of our GSC Health Assist LINK® plans within 90 days of your group health plan ending and you'll be able to enjoy many of the same type of benefits you did before, including prescription drugs, dental, vision and extended health care coverage. Even better? Your acceptance is guaranteed – no medical questions asked – even if you have pre-existing conditions.\* It's that simple.

\*You are eligible to apply for LINK coverage and your acceptance is guaranteed, as long as you apply within 90 days of your group coverage end date and GSC receives your initial payment.

## Health Assist LINK plans from GSC

# Easy to Understand

### **Different plans for different needs**

There are four Health Assist LINK plans that offer prescription drug and/or dental care, vision care, extended health care, hospital accommodation and emergency medical travel coverage. Simply choose the level of coverage that best suits you, your lifestyle and your budget.

### **Guaranteed acceptance**

Your acceptance is guaranteed\* for all LINK plans as long as you apply within 90 days of your group health plan end date – even if you have a pre-existing condition. There are no medical questions or exams when you apply.

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

### **No waiting period**

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

### **Coverage that increases**

Depending on the plan you choose, LINK benefits for dental care increase during the first three years you have your coverage.

### **Benefits for life**

When your application is approved, your LINK 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.

### **Coverage that goes where you go**

Unlike group plans that are tied to employers, LINK 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.

## Health Assist LINK plans from GSC

### Easy to Use

#### Hassle-free claims

Most of your prescription drug, dental, extended health care and vision claims can be processed instantly using your GSC ID card – so you won't have to wait for a cheque to arrive. Other claims can be reimbursed quickly with direct deposit to your bank account.

#### Mobile ON THE GO info

Our fully mobile-friendly website and GSC on the Go® online services make sure you stay connected by giving you quick, easy access to your benefits, claims status, history, health care providers, and much more – any time, anywhere – on your desktop, laptop, tablet or smart phone.

#### Service that will make you smile

It just wouldn't be from GSC if it didn't come with over-the-top customer service – we've got the knowledge to answer your questions, and a personality too!

### Easy to Love

#### Rewards for living well

Change4Life™ is a free online portal, available exclusively to GSC customers, that's designed to support (and encourage!) healthy life choices by providing you with a wealth of tools, resources and health information tailored to your specific needs. You can complete a health risk assessment, receive a personalized health report card and action plan, sign up to receive free Stick2It health and medication reminders, and more. To reward you for taking steps towards better health, as you use Change4Life, you'll earn points that can be used for chances to win a variety of rewards, including gift cards from major retailers.

#### Legal assistance

As a GSC customer, you'll have access to a free legal advice service in Canada 24/7 via toll-free telephone to help guide you through most major types of law – including Criminal, Civil Litigation, Landlord and Tenant, Residential Real Estate, and Wills and Estates. The legal advice service can also give referrals to experienced local lawyers at preferred rates.

## Smart financial planning

With government health plan coverage changing and health-related costs increasing, 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.

## Tax advantages

If you're self-employed or a small business owner, your LINK payments may be a tax-deductible business expense, making your coverage even more economical.

Please consult your financial advisor for details.

## Added confidence

Best of all, once you have a LINK plan you'll be able to sleep better, knowing you and your family have additional financial protection against health care expenses – no matter what life throws your way or where life takes you next.

## Easy to Apply

Qualifying is simple

You are eligible to apply for any LINK plan as long as:

- You apply within 90 days of your group health coverage end date
- You are a Canadian resident
- You have valid provincial health insurance plan coverage (Quebec residents must also have RAMQ)
- You are under 80 years of age

Remember, with all four LINK plans, your acceptance is guaranteed\* – even if you have a pre-existing condition – there are no medical questions or exams when you apply.

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

Want to breathe easier?

## We can help.

Losing your group health coverage? Want a new plan that will protect you, your family and your finances from the rising number of health-related expenses you will have to pay for out of your own pocket? You can relax...

With the comprehensive coverage offered by Health Assist LINK plans, you'll feel more confident, knowing you have protection in place for routine and unforeseen health care expenses – both when you're at home and away. Better still, your acceptance is guaranteed\* – even with pre-existing conditions – as long as you apply within 90 days of your group health coverage ending.

Simply choose the LINK plan that best suits you, your lifestyle and your budget and apply now.

Not all health plans are the same. You can be certain your LINK plan will be there for you – today, tomorrow and in the years to come.

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

Enhancing the common good is in our DNA.

## Comprehensive coverage for you and your family.

### Prescription drugs

Prescription drugs you may need, including oral contraceptives.

### Dental care

Preventative and restorative dental services such as examinations, cleanings, fillings, extractions, x-rays, and more.

### Vision care

All four LINK plans include coverage for eye examinations, prescription eyeglasses, contact lenses, and laser eye surgery.

### Extended health care

All four LINK plans include coverage for extended health care, including registered specialists and therapists such as chiropractors, massage therapists, naturopaths, physiotherapists, homecare and nursing, medical services and equipment, accidental dental, ambulance transportation, and much more.

### Emergency medical travel coverage

All four LINK plans include emergency medical travel coverage. Better yet, LINK travel coverage continues right along with your other health benefits, regardless of your age. So you won't have to worry about (or spend money) purchasing separate emergency medical travel insurance to cover health-related emergency expenses when you're away from home.

### Hospital accommodation

All four LINK plans include coverage towards semi-private and/or private hospital accommodation.

## Ready for the details?

You'll find complete benefit details along with rates, right in this package.

## The small print

(It's dull, but you should read it anyway.)

Health Assist LINK plans are provided by Green Shield Canada (GSC).

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 is the first of the month following your application approval.

Your acceptance for LINK plans is guaranteed upon GSC's receipt of your initial payment.

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.

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Plans provided by

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