

Better Health for All.

GREEN SHIELD CANADA
2021 SOCIAL IMPACT REPORT





About This Report

Green Shield Canada's (GSC's) 2021 Social Impact Report features the latest developments in our business and our ongoing and evolving Social Impact Strategy. It builds on our inaugural 2020 report, launched mid-2021, which highlighted our progress towards achieving *Better Health for All*. As a social enterprise, we know that the health of our people, our communities, and our planet is something worth striving for, and that helping Canadians live their healthiest lives leads to a brighter future.

This report encompasses activities undertaken by Green Shield Canada, Green Shield Association, Green Shield Holdings, and the GSC Group of Companies.

Within this report, you'll find details on our Social Impact Strategy, including goals, key metrics, and recent progress and achievements through December 31, 2021.

All metrics featured in this report are current through that date, unless otherwise indicated, and all financial values are expressed in Canadian dollars, unless otherwise noted. We also provide information on important initiatives launched in the early months of 2022.

Our Performance Index outlines our response to disclosures from the Global Reporting Initiative (GRI) Standards, along with other metrics that we believe are essential for tracking progress and maintaining accountability as we work to generate a positive social impact for Canadian communities. While we are building out the scope of our reporting with a goal of meeting the Core option for GRI Standards in future years, our 2021 report aligns our performance-related data with select general and topic-specific GRI disclosures.

We also use the United Nations Sustainable Development Goals (SDGs) as a blueprint to building a better future. At GSC, our mission is to deliver meaningful solutions to improve health and well-being, which is why we have aligned our business and Social Impact Strategy to primarily support the achievement of SDG 3 — Good Health and Well-Being. We also champion SDGs 5 (Gender Equality), 8 (Decent Work and Economic Growth), 10 (Reduced Inequalities), and 17 (Partnerships for the Goals).

We welcome your feedback or questions about our 2021 report. Please direct them to GSC's Social Impact Team at socialimpact@greenshield.ca.





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About Green Shield Canada



About Green Shield Canada

GSC is one of Canada's largest health benefits carriers and is uniquely structured as a social enterprise.

At GSC, we have been shaping the health care landscape for 65 years with a unique brand of expertise and innovation, and currently serve more than 4.6 million Canadians across health and dental benefits and pharmacy benefits management. Through the GSC Group of Companies' strategic investments and commercial partnerships, GSC is also able to provide clients with an unmatched health care experience through an ever-expanding digital health ecosystem and full benefits administration support. We're charting a course to better serve our customers and communities by evolving from our previous state as solely a health and dental benefits carrier towards the formation of an integrated health services organization and Canada's only payer-provider.

Our Services Include:

- **Health Insurance:** Group and Individual health benefits and insurance coverage.
- **Health and Benefits Administration:** Pharmacy Benefits Management (under the HBM+ brand), Third-Party Administration (TPA), and a broad array of Benefits Administration services.
- **Health Services Delivery:** Mental Health, Specialty and Digital Pharmacy, Telemedicine and a digital health ecosystem that provides access to those and a variety of other services.

We proudly serve Canadians from coast to coast. Our customer value proposition is centred around four key pillars: convenience, accessibility, integration, and health outcomes.

Our Purpose

We make it easier for people to live their healthiest lives.

Our Vision

To enable a sustainable future for health and well-being across the communities we serve.

Our Mission

Deliver meaningful solutions to improve health and well-being.

Our Values

As a social enterprise, we make a difference by:

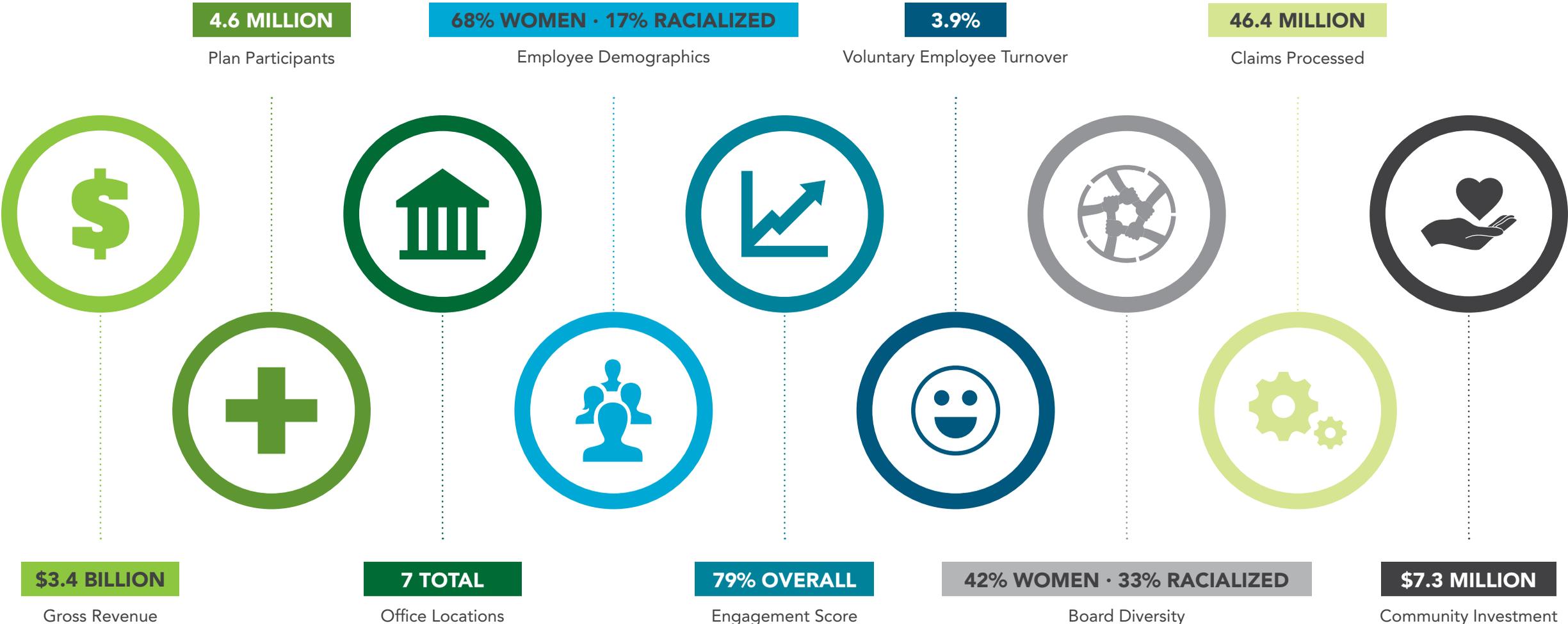
- Investing our resources into the well-being of our communities.
- Putting our clients' needs first.
- Positioning our employees for success and growth.
- Committing to a culture of excellence, innovation, and agility.

These are the building blocks of our corporate DNA, reflective of our founding roots in social responsibility and partnering with communities. They guide our strategy, decision-making, goals, actions, and our culture. From that foundation, we strive to create significant, measurable social impact in our communities.





2021 Highlights



Message from the CEO

Our journey to becoming an integrated health services organization so we can better deliver on our social mission to improve the health and well-being of Canadians.



I'm pleased to present our 2021 story here in Green Shield Canada's second annual *Social Impact Report*. This past year was a transformative one, and full of fast swings from one extreme to another — from the arrival of COVID-19 vaccines to the devastating impacts of new variants, from great strides in community partnerships to the advent

of natural and humanitarian disasters, from exciting new innovations in service delivery to an increasingly uncertain economic climate. Through it all, we kept our eyes on the prize: delivering exceptional services, supporting our employees, and making it easier for people to live their healthiest lives.

In 2021, we focused our energies on the execution of our strategic plan and expanding our capability to create increased social impact across Canada. We challenged ourselves by setting bold social impact goals:

Investing a total of \$75 million in social impact initiatives by 2025 and positively impacting a total of 850,000 lives (through both our social impact and commercial initiatives) between 2020 and 2025. As this report will show, we are off to a great start.

We believe that broadening our services and capabilities across health insurance, health and benefits administration (including pharmacy benefits management), and health services delivery will create a compelling value proposition for our clients and prospects and ensure our sustainability for years to come. It will also allow us to continuously increase our social impact contributions through both service delivery and funding as we grow and solidify our status as the only payer-provider in the Canadian market.

Overseeing this growth is our multi-year **Fit for Future** transformation initiative, a comprehensive strategy that governs our evolution into a vertically integrated health services provider. When we think about that growth, we know we need to “build muscle” in digital capability (specifically, moving towards a “digital-first” model), in addressing the broader health needs of our clients, and in how we

support our people — all while sustaining the culture that has allowed us to be so successful since the 1950s.

This past year, we continued our investment in acquisitions and partnerships that support both our expanded position as a health services provider and our social impact vision. In response to the alarming rise in mental health needs over the last two years, we have targeted companies that enable the digital delivery of vital mental health care support and services.

Our first acquisition in the mental health space was Inkleb Technologies (Inkleb), one of Canada's fastest-growing online mental health platforms, which matches patients with qualified, virtual counselling for mental health and addiction issues, and 24/7 crisis support. Soon after, we acquired Tranquility Online (Tranquility), an online mental health platform specializing in internet-based cognitive

Message from the CEO cont.

behavioural therapy (iCBT) and mental health coaching. Subsequently, we brought the Inkleb and Tranquility teams together to create a full-service digital mental health offering for all Canadians.

We also built up our service capabilities through our acquisition of Computer Workware Inc. (CWI), which allows us to further develop our health and benefits administration capability, while also growing our distribution channels and establishing ourselves as a full service benefits provider.

In early 2022, we continued to build out our health services capability with two key acquisitions in the pharmacy landscape: NKS Health, an established innovative specialty pharmacy focused on complex disease management, and The Health Depot, an emerging leader in digital pharmacy services with expertise in chronic disease management.

In summary, we accomplished much in 2021 — and are already enjoying a busy and impactful 2022. We are moving towards a safe and flexible model of hybrid work and continuing to expand our unique benefits to clients and prospects, all while strengthening our community commitments as a social enterprise.

Zahid Salman
President & CEO



Message from the Executive Sponsor of Social Impact



In 2021, GSC continued to rise to the many challenges that the second year of the pandemic presented to our business and to our commitment to generating meaningful social impact in the communities we serve.

In this report, you'll read about the initiatives, partnerships, and successes we enjoyed this past year, all of which represent substantial progress toward meeting the goals of our Social Impact Strategy.

Our community investment in 2021 increased to \$7.3 million — a significant step forward in our goal to invest a total of \$75 million in our communities by 2025. In a similar vein, GSC was certified as a Caring Company with Imagine Canada this past year, with our community contributions well exceeding the 1% of pre-tax profit (or equivalent) mandate — our contributions currently sit at 14%. We also joined the ranks of Buy Social Canada as a Certified Social Enterprise, formalizing our status as the largest accredited social enterprise in Canada.

We expanded the Green Door Project, our flagship oral health program, to help provide critical dental care in northwestern Ontario and Niagara, and also launched our signature mental health program, Room for Her, which offered Canadian women 10,000 hours of free online mental health counselling sessions through Inkblot. Our partnerships with 12 Community Foundations across Canada continued to grow, with a renewed investment in 2021 of \$2 million in mental and oral health projects, bringing our total contribution to \$12 million since 2018.

In total, GSC positively impacted 40,627 lives through our social impact initiatives, exceeding our goal of 40,000. We are proud of these accomplishments, and of our employees who have stepped up to become ambassadors and champions for social impact initiatives in their communities.

And speaking of employees, we are looking forward to a gradual return of GSC teams to the office as part of our **Work My Way** hybrid workforce project. First announced in 2021 and implemented in 2022, this new approach offers a flexible mix of remote and in-office work.

Finally, we took another major step this year in strengthening our culture and commitment to Diversity, Equity, and Inclusion (DE&I) by implementing Employee Resource Groups — employee-led teams that will help us foster a diverse and inclusive workplace. And our voluntary DE&I Census enjoyed strong participation, with 84% of GSCers providing

vital insights to help guide us in determining the most impactful future decisions and actions.

All in all, 2021 represented another year of growth for each and every GSCer, and for our business. We learned new things and continuously challenged ourselves to do better. I hope the stories you'll find on the following pages will help illustrate the journey that we've been on, while shining a light on the path that we plan to tread towards our guiding principle of *Better Health for All*.

Take care and enjoy a healthy and safe year.

Mila Lucio
Executive Vice President of Human Resources & Social Impact



Corporate Governance

GSC is committed to operating ethically, honestly, and transparently with our stakeholders. Our governance practices set the foundation for achieving our mission in a financially, socially, and environmentally sustainable way.



Our Structure

We often say that at GSC, we're different — and that's a good thing. Our corporate structure is no exception, as unlike other public or private companies in our industry, GSC is actually structured as a not-for-profit social enterprise, and this has allowed us to prioritize client service, employee empowerment, and social impact (instead of shareholder profits) in all of our decision-making.

Beyond GSC, this report also includes activities undertaken by Green Shield Association, Green Shield Holdings, and the broader GSC Group of Companies. Each of these entities serves a different function: the GSC Group of Companies serves as an umbrella for our Health Insurance, Health & Benefits Administration and Health Services businesses; and Green Shield Holdings is the primary company used to house our acquired Health Services (Inkblot, Tranquility, NKS and Health Depot) and Health & Benefits Administration (Benecaid and CWI) subsidiaries. Green Shield Holdings is itself a wholly owned subsidiary of the not-for-profit Green Shield Association.

Our Stakeholders

In conducting our business, GSC is driven by the expectations of various stakeholders who have a vested interest in the company's success, service delivery, conduct, and corporate practices. Engaging in authentic two-way dialogue with our plan sponsors and plan members — our primary stakeholders — is at the heart of what we do. Other primary stakeholders include, but are not limited to: the Office of the Superintendent of Financial Institutions (OSFI), strategic partners (such as Unifor), plan administrators, benefit providers, GSC's Board of Directors, the Membership of GSC (a

community-based advisory group composed of approximately 90 representatives from across Canada), and, of course, our employees.

Additional stakeholders with whom we build strong, mutually respectful relationships include healthcare practitioners (such as pharmacists), Community Foundations, national and local community organizations and non-profits, health authorities, dental and medical associations, regulatory agencies, governments at all levels, private sector innovators, public health researchers, and policymakers.



BOARD OF DIRECTORS COMPOSITION

4.5

YEARS OF AVERAGE TENURE

12

GSC BOARD MEMBERS

33

PERCENT RACIALIZED

42

PERCENT WOMEN

Board of Directors

The Board of Directors is GSC’s highest governance body and oversees the management and strategic direction of the company. The 12-person Board is elected by the Membership of GSC and seeks to ensure an ethical culture and sustainable organization through strong corporate governance practices. GSC’s Board Chair and CEO roles are separate, and all directors, with the exception of the CEO, are independent directors. Board members are nominated by the Nomination Committee and confirmed for a three-year term by the Membership of GSC (save for the CEO, who is confirmed for a one-year term). The Board actively engages with management and establishes structures, policies, and processes to achieve our mission and strategic goals.

The Board conducts annual effectiveness evaluations and adopts governance best practices that are most appropriate to GSC. Director competencies were revised three years ago to align with GSC’s revamped Strategic Plan, and the Board of Directors must collectively reflect expertise in all competencies.

The Board has four standing committees: the Audit, Risk Management, and Investment Committee; the Human Resources and Social Impact Committee; the Corporate Governance, Conduct Review, and Ethics Committee; and the Nomination Committee.

Social Impact and Sustainability Governance

Board-level oversight of our Social Impact portfolio (a term which at GSC is analogous to Environment, Social, and Governance; Corporate Social Responsibility; and Sustainability) is primarily the responsibility of the Human Resources and Social Impact Committee, except for our Impact Investing portfolio, which is overseen by the Audit, Risk Management, and Investment Committee.

In addition, the Board of Directors includes social impact as a Board competency and the Social Impact Strategy is embedded in GSC’s strategic plan. The Human Resources and Social Impact Committee receives quarterly reports on the progress of the Social Impact Strategy, approves any changes to the Strategy, and reviews the annual *Social Impact Report*. Development and implementation of the Social Impact Strategy is the responsibility of the CEO and the executive team.

Ethics, Integrity, and Compliance

GSC carries out all our business dealings in a forthright and ethical manner, with honesty and integrity, and in accordance with the laws of all jurisdictions in which we operate. Our **Regulatory Compliance Management (RCM) Framework** provides a roadmap to ensure that GSC meets the highest standards of compliance and ethical conduct. The RCM Framework details GSC’s strategy, structures, processes, and key control elements to mitigate and address potential risks.





Code of Conduct

We are dedicated to high standards of business conduct, and all employees, directors, officers, and third-party contractors are required to adhere to and acknowledge our **Code of Conduct** annually. The CEO reports to the Corporate Governance, Conduct Review, and Ethics Committee regarding its completion. In addition, GSC has established a **Concerned Employee Policy** which outlines anonymous reporting of conduct concerns through Human Resources or through the Chair of the Corporate Governance, Conduct Review, and Ethics Committee.

Accessibility

GSC is committed to ensuring the dignity and independence of persons with disabilities. All persons, whether a person's disability is apparent or not, will be treated with courtesy, made to feel welcome, and have their need for accommodation respected whenever they interact with GSC and our employees. The principles and practices we follow to ensure our products, services, and workplaces promote full inclusion are detailed in our **Accessibility for Persons with Disabilities Policy**.

Business Continuity

We have a company-wide **Business Continuity Policy** and **Business Continuity Plan** for all GSC office locations. It is a proactive approach to avoid and mitigate risks associated with a disruption of normal operations, helping to ensure that we will continue to be able to provide the highest possible level of service to our clients while maintaining the safety and well-being of our employees and the security of our operations. It details steps to be taken before, during, and after an unexpected event or crisis.

The strength of this policy was demonstrated during the COVID-19 pandemic. The moment COVID-19 was declared a global pandemic, we acted quickly to move the vast majority of GSCers to working from home throughout 2020 and 2021, other than a small, important group in Windsor who continued to deliver essential functions from the office.



Social Impact Pillars

Community Investment
Good Corporate Citizenship
Creating Shared Value



Social Impact Strategy

2021 saw the further expansion of our Social Impact Strategy through outreach, new partnerships, and innovative initiatives. Our goal is to create significant, measurable social impact by improving the health and well-being of people in the communities where we live and work.

Our Social Impact Strategy is organized into three key pillars, as featured in this report:

- **Community Investment**
- **Good Corporate Citizenship**
- **Creating Shared Value**

As part of our commitment to *Better Health for All*, we believe that all Canadians should have access to services they need to improve their health and well-being. But for too many people, that's not a reality. We're focusing on filling gaps in the Canadian health care system in oral and mental health — two foundational areas that a large number of Canadians struggle to access.

GSC has committed to investing \$75 million in oral and mental health social impact initiatives by 2025 to drive measurable improvements in health outcomes for Canadians.

In our business, meanwhile, we are developing services and platforms to also help improve the health and well-being of more than 4.6 million Canadians who are GSC customers.



Community Investment

We invest in partnerships that enable individuals and communities to live their healthiest lives by giving our expertise, time, and funds.



Our Impact

Since day one, GSC has invested in the communities where we live and work.

At GSC, we're all about meaningful impact, and we always think big. GSC partners with community organizations on projects that help improve access to mental and oral health care in innovative ways, and we concentrate on investments that have transformative goals and a visionary scope.

As a not-for-profit social enterprise, our commitment to improve the health and well-being of our communities is built into our DNA. We do it well — and have been since our founding in 1957 — and we're committed to keep doing it better.

In fact, in 2021 GSC was certified as a Caring Company with Imagine Canada, a designation recognizing companies that contribute at least 1% of their pre-tax profit (or equivalent) to community impact, representing the gold standard in the Canadian community investment landscape. We are proud to say that GSC's current investment sits at 14%.



In 2021, we invested a grand total of \$7.3 million in our Social Impact initiatives.

This encompasses our community partnerships and donations, in-kind contributions (see Creating Shared Value section), and our employee donation matching program. This funding represents an increase of more than \$1.3 million over 2020, and we plan to keep growing that number.

We focus our Community Investment initiatives on:

- **Oral health:** GSC supports research and service delivery initiatives that help increase access to dental services for underinsured and uninsured Canadians.
- **Mental health:** We invest in initiatives that support the delivery of mental health care and in advocacy projects that increase awareness of mental health issues and resources.

Our community investment work includes four distinct branches: Room for Her (signature mental health program), the Green Door Project (signature oral health program), Community Foundation and major granting partnerships, and Employee Giving. We also give where we live, meaning that GSC invests in smaller initiatives that support critical social services in the places where we have a presence.

While Room for Her is one of our largest community investment initiatives, it is featured under the Creating Shared Value section of this report due to its unique partnership model.

In all of our investment decisions, we prioritize underserved and disadvantaged populations, as well as partnerships that help advance inclusion, equity, and the principles of reconciliation.



Impact Measurement

In 2021, our Social Impact Strategy continued to guide GSC in our shift from an activity-based giving model to an outcomes-based investment model to help us achieve our goal of better health for all Canadians.

As we move towards becoming an integrated health services organization with a focus on improving health outcomes, it is critical for us to be able to understand and measure the impact of our commitments. This is why we further developed our Impact Measurement Framework (IMF) in 2021, marking a major milestone in our Social Impact evolution.

The IMF helps us understand the impact of our investments, primarily on individuals. It is grounded in principles like population health, the social determinants of health, and accessibility, and is also linked to specific outcomes in oral and mental health. Using our customized Depth of Impact Scale, inspired by the Business for Societal Impact (formerly LBG) Impact Model, we are able to measure the degree of transformation enabled by GSC's programs.

Depth of Impact:

- Level 1: Increased knowledge or skills, connection to services.
- Level 2: Improved health outcomes.
- Level 3: Positive change in overall health and social well-being.

Measuring social impact outcomes is hard, which is why few companies undertake it. Our goal is to pioneer a new model of evaluation and partnership that will put GSC on the leading edge of corporate social responsibility and ensure that we're able to deploy our investments in a way that will have the greatest benefit to Canadians. As the IMF continues to evolve, we hope to encourage adoption outside of GSC and bring in learnings from our partners.



Impact measurement isn't effective without goals, and here at GSC we've set some ambitious ones. A key metric in our IMF is Number of Lives Impacted (NLI), which reflects the number of unique individuals impacted by GSC-funded initiatives in oral and mental health, as well as our commercial initiatives.

Between 2020 and 2025, our goal is to cumulatively impact a total of 850,000 lives.

As of 2021, we are well on our way — our annual NLI target for the year was 40,000 lives, and we're proud to have achieved that target, with an official count of 40,627 lives positively impacted across our funded programs.

We also track Number of Lives Reached (NLR), which represents the number of individuals touched by all types of GSC funding, not just limited to our strategic focus areas of oral and mental health (for example: disaster relief, employee giving contributions). In 2021, our NLR was 110,000.

Green Door Project

Leading the way in access to dental care by filling gaps in the health care system.



In Canada, one in three people lacks coverage for dental care, while low-income Canadians are four times more likely to avoid seeing a dentist because of cost and two times more likely to have poor dental outcomes.

Launched by GSC in 2020 and expanded in 2021, the Green Door Project aims to change this. By partnering with academic institutions and community health providers, the Green Door Project offers critical oral health care to vulnerable communities and funds key research that will help us change the health care system — for good. Together, we’re building a better and healthier future for all.

Oral health was chosen as our first signature program after several years of research revealed the large gaps in access to care throughout Canada. For many low-income families and individuals without dental insurance, the high cost of dental care means that they have to prioritize food, shelter, and clothing, which often means going without treatment. This lack of oral health care can have impacts on an individual that go beyond physical pain and illness, ranging from mental health challenges to educational and employment barriers, all of which could be avoided with affordable access to dental care.

While challenges posed by COVID-19 have slowed down service delivery, it certainly hasn’t stopped it.



In 2021, the Green Door Project helped 781 people access life-changing dental care. By 2025, our goal is to grow this number to 3,000 people annually.

The Green Door Project originally kicked off in 2020 with a \$6.15-million investment over five years with the Faculty of Dentistry at the University of Toronto to fund the Green Shield Canada Clinic — the largest-ever single donation to dental public health in Canada. This funding also enables arm’s-length research conducted by the University of Toronto.

2021 New Partnerships

Northwestern Health Unit

The Green Door Project extended its reach in 2021. In March, GSC announced our partnership with Northwestern Health Unit (NWHU), which serves the Kenora and Rainy River districts, to deliver an innovative dental public health program in northern Ontario through an annual investment of \$120,000 for three years. This program offers eligible patients access to dental care through participating dental clinics, as well as through two mobile dental buses.



Niagara Falls Community Health Centre

In October 2021 we launched the Green Door Oral Health Fund, a partnership between GSC and the Niagara Falls Community Health Centre (NFCHC). This program offers eligible patients throughout the region access to dental care.

GSC has committed \$880,000 (\$220,000 annually over four years) to this innovative oral health program, which will benefit hundreds of low-income adults in the region who are unable to access regular dental care through either private health insurance or any form of social assistance.

The partnership has helped fund the construction of the clinic's new dental suites at the NFCHC that will provide emergency dental work — and will also fund ongoing preventative care for an estimated 300 patients each year.

NFCHC Executive Director Laura Blundell explained how the clinic's services have had a transformative effect for a number of patients, and one that goes beyond access to quality dental care: "Yes, we're bringing people out of pain thanks to the Green Door Project, but it has a special broader ripple effect in terms of



their lives." This can include improved self-esteem, a desire to connect more with the community, and greater confidence in seeking employment.

A client of the NFCHC spoke about the personal impact that access to dental care through the Green Door Project had on his life:

"For a couple of weeks, I had a really bad tooth infection. I had already been on two rounds of antibiotics, it really got to the point when I was up during the night pacing my floors wanting to hit my head against the wall. I am a client at QUEST Community Health Centre, they referred me to this program for my dental concerns. The Green Door Project is a life saver. All I felt was pain, I could not eat or sleep, it just affected my overall health and that defeated me because it's hard to access things if you can't afford it. You have no idea how this program changed my life. I am very thankful for you guys and the program."

In celebration of the partnership, the Green Door Project commissioned a mural for one of the exterior walls of the NFCHC building. The artwork was created by the creative firm Jackknife Design and painted by Waterloo-based muralist Julianna Restrepo and her team.

"GSC saw this as an opportunity to tell a story outside about what's happening inside," said Blundell about the mural project.

"We worked to make sure that the mural depicted the diversity of our community, the diversity of Niagara, and highlighted our patient population in a joyful way."

Community Foundation Partnerships

GSC has partnered with Community Foundations across Canada to drive measurable improvements in mental and oral health outcomes.

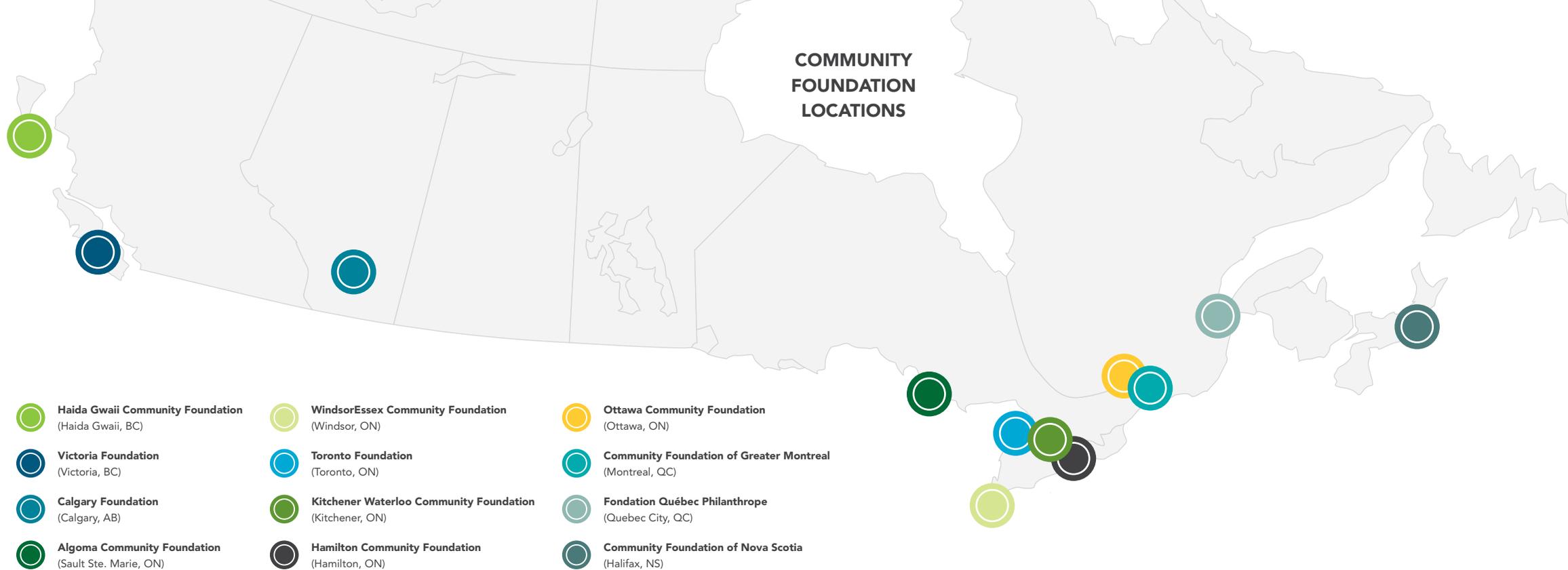
Over the past few years, GSC has pioneered a new form of community partnership through collaborations with local Community Foundations. Community Foundations are charitable organizations dedicated to improving the lives of Canadians. Our partnerships with these organizations help us to leverage their granting expertise, grassroots relationships, and community knowledge.

We launched our Community Foundations partnership program in 2018, establishing relationships with six Community Foundations across Canada. As of 2021, we had doubled that number to 12 Community Foundation partners across Canada and a total investment of \$12 million in this program, including a renewed commitment of \$2 million distributed between five partners: WindsorEssex Community Foundation, Hamilton Community Foundation, Calgary Foundation, Community Foundation of Nova Scotia, and Victoria Foundation.

These grants are designed to support local mental and oral health initiatives, which can look different across the country. In Calgary, for instance, our funds helped a community health centre deliver oral health care through its dental bus, while an initiative in Victoria works to improve dental care for adults with disabilities.

In 2021, GSC positively impacted the lives of 32,617 people through our Community Foundation partnerships.





Knowledge Sharing and Research

Over the past two years, GSC has created a robust knowledge sharing and research strategy focused on oral health, in partnership with Community Foundations. Despite the importance of equitable access to dental care for all, this part of the health care system is often under-resourced and under-funded.

To draw attention to this issue, and to advocate for the value of community-centred oral health care, GSC teamed up with Kitchener Waterloo Community Foundation, Toronto Foundation, and the Ottawa Community Foundation to create a series of reports titled *Left Behind: The State of Oral Health*. These three reports

delve into the local state of oral health in Waterloo Region, Toronto, and Ottawa, and explore the broader social issues that impact access to oral health care.

As these reports uncovered, access to care is deeply intertwined with complex social issues, from the rise of precarious employment to increasing food insecurity. Find the full reports on GSC’s website, or on our Community Foundation partners’ sites.

We also delivered on our knowledge sharing strategy by creating an oral health community of practice. Historically, there have been few avenues for collaboration and knowledge

exchange among the many organizations working to deliver community-centred oral health care across Canada.

We aimed to fill that gap with the creation of an annual gathering, bringing together oral health advocates and service providers. The inaugural event, “A Gathering on Access to Oral Health: Advancing Our Shared Vision,” was held in April of 2021, and welcomed 45 participants from 35 different organizations. From the advantages of mobile service options to how best to provide dental care to vulnerable children and families, the topics discussed were varied, innovative, and represented a new way of sharing information across jurisdictions. As one attendee commented,

“This is the first time I’ve been able to learn from like-minded oral health care organizations across the country!”

GSC will continue to expand on the success of this model, with a future gathering already in the works.

Featured Projects

Transforming Access to Oral Health Care in Victoria

When it comes to the many hurdles refugees face when resettling in Canada, oral health may not be top of mind for some. But in reality, many newcomers and refugees are in need of significant dental care and may have trouble navigating the dental system to find it. This story from the Victoria Foundation illustrates how newcomers are able to receive support.

To address this issue, the Inter-Cultural Association of Greater Victoria's *Oral Health Pathways* program, funded by the Victoria Foundation and GSC, increases access to dental clinics and services and eases the burden on newcomers, who may not speak English or understand the Canadian health care system.

"At the moment we have many newly arrived refugees temporarily housed in hotels, some with serious dental needs," said Deb Hamblin, Special Projects Coordinator with ICA.

"Poor oral health has a negative effect on quality of life. Pain from a tooth can result in restricted food intake and nutritional deficiency and can contribute to other health problems. Being able to access dental care eliminates stress and other factors, allowing the client to focus on other important issues of resettlement."



Navigating a New Life With Mental Health Services in Calgary

When Christian Vitale and his family arrived in Canada in 2016 as Syrian refugees, they were in search of safety and security. And while they were safe from violence, it would take several years for the family to feel at home as they learned how to navigate the services they needed. Today, this is what Vitale helps other refugees do thanks to a mental health project funded by the Calgary Foundation.

"The Navigator Program has given me back two years of my life," says Vitale. "You don't have to spend so long to understand the society here. If you can do this in a few months and be independent, you can get a better job and a better life, and be happy and successful."

The *Mental Health Navigation and Support for Refugees* program connects refugees with services and programs that support mental health, help build community, and enhance independence.



Vitale says it was hard at the beginning of the COVID-19 pandemic, but that many clients are now flourishing. "We all came to Canada because of a war. We were scared for our children. And all we want is safety," says Vitale. "It's a hard journey. But the destination is worth it."

Strengthening Communities

We invest in the success and well-being of our communities by supporting areas of greatest need.



Disaster Relief

Fulfilling our mission to improve the health and well-being of Canadians takes many forms, including doing our part in times of unexpected crisis.

British Columbia Flood and Wildfire Relief

2021 was an incredibly trying year for the residents of British Columbia. Both wildfires and severe rainfall and flooding forced thousands to evacuate their communities, prompting a provincial state of emergency in both cases. To help critical community assistance efforts, GSC contributed \$25,000 to the Canadian Red Cross British Columbia Fires Appeal. We also donated \$50,000 to the Red Cross and \$25,000 through the Vancouver Foundation to help flood relief efforts.

COVID-19 Relief

When the outbreak of the Delta variant began to devastate communities around the globe in April of 2021, we took action by contributing \$25,000 to the Canadian Red Cross in support of international COVID-19 relief. We also mobilized local support through a 500% employee matching campaign, detailed on the following page.

Supporting London, Ontario's Muslim Community

In response to the violent act of Islamophobia and terrorism that took place in London, Ontario, in June 2021, the London Community Foundation (LCF) created the Strong Together Fund, a centralized location for donations to support the local Muslim community. This fund was seeded with an initial gift of \$10,000 from LCF, which GSC matched with a contribution of \$10,000.

Humanitarian Relief in Ukraine

Like so many around the world, we were shocked by the suffering being inflicted in Ukraine by the wholly unprovoked attack on their nation that began in February of 2022. In support of humanitarian relief in Ukraine, and to honour the very large contingent of Ukrainian Canadians who have contributed so much to our communities and have watched the events in their homeland with heavy hearts and great worry for their family and friends, GSC contributed \$50,000 to the Canadian Red Cross's Ukraine appeal.

Holiday Giving

In 2021, GSC donated \$135,000 to local organizations across all our offices for our annual Holiday Giving Campaign. We want to ensure that the organizations that serve the

most vulnerable in our communities have the resources they need. These gifts supported everything from shelters to food banks and Indigenous healing centres.

Our Local Impact

In 2021, GSC supported a total of 131 different community organizations. Of the projects we funded, 41% included a DE&I lens, meaning the program was specifically designed to support historically marginalized or vulnerable communities (i.e., women, Indigenous peoples, racialized communities, LGBTQ2S+ people, people with disabilities, newcomers, or refugees).

Employee Giving

Our employees are passionate about building up their communities. We help them to support causes that are close to their hearts by amplifying their community involvement.

A FEW KEY HIGHLIGHTS...



GSC empowers our employees to do good in multiple ways: matching donations (up to \$2,000 annually), rewarding volunteer hours (up to \$1,000 annually), offering one day of paid time off to volunteer, and bringing teams together through our employee-led steering committee.

2021 saw our highest participation tracked to date, with 46% of employees participating in some form of giving (a 170% increase!). The total program impact also grew exponentially, with more than \$341,000 contributed in 2021 versus \$151,000 in 2020.

500% COVID-19 Relief Matching Campaign

Faced with the devastating impact of COVID-19 across the globe in the spring of 2021, we got creative in supporting humanitarian relief. For the first time ever, GSC committed to match all GSC employee donations to COVID-19 relief initiatives at a rate of 500%, up to \$25,000. This meant that for every dollar that employees contributed to the COVID-19 emergency fund of their choice, GSC offered a \$5 match.

Ride Don't Hide Campaign

Seventy GSCers from coast to coast participated in this year's annual Ride Don't Hide campaign, raising \$19,144 in support of mental health. This figure includes GSC's 100% match of all employee fundraising, and represents the largest amount ever raised by GSC's Ride Don't Hide campaign. GSCers were also the top fundraising team in Windsor.

United Way Campaign

The GSC United Way campaign, held in October, raised an outstanding \$159,000, exceeding last year's number of \$142,000. This total represents both employee donations and GSC's match. On top of this, GSC contributed an additional \$130,000 in direct donations to local United Ways across Canada.

The Spirit of GSC Award

To celebrate employees who go the extra mile in their communities, we recognize one volunteer each year with the Spirit of GSC Award. In 2021, we were thrilled to announce Sarah Chernecki as the recipient of the ninth annual Spirit of GSC Award. A longstanding champion for community involvement at GSC, Sarah's extensive volunteer resume also includes multiple volunteer board positions, work with youth and newcomers, as well as volunteer teaching in Thailand. She received a \$1,000 charitable grant, which she chose to split between the Anishnawbe Health Foundation and Parents Engaged in Education.



Good Corporate Citizenship

Helping to create a sustainable future for individuals, communities, and the planet.





Clients

At GSC, we're relentlessly focused on developing products and solutions that delight our clients and increase access to quality health care, with a spotlight on innovative digital health solutions.



DigitalClinic OFFERINGS INCLUDE... POWERED BY GSC

Innovative Online Services

The expansion of our suite of health and benefit services continued in 2021 with the launch of the "Digital Clinic," an evolving ecosystem of virtual health services that we either own or have established preferred partnerships through the GSC Group of Companies.

The Digital Clinic has helped us better serve our clients during the second year of the pandemic, with many people turning to virtual health care. These partnerships and investments will enhance the long-term success of our business and social impact initiatives in 2022 and beyond.

- **Inkblot** delivers personalized mental health support, including live sessions with a qualified therapist matched to each client's unique needs.
- **Tranquility** (now Tranquility by Inkblot) is a newly acquired mental health platform specializing in internet-based cognitive behavioural therapy (iCBT) and mental health coaching.
- Telemedicine provider **Maple** enables our clients to instantly connect with a Canadian-licensed doctor for 24/7 medical care from their computer or mobile device.
- **GenXys**, a leader in pharmacogenomics, presenting personalized and optimized medication options. The groundwork we did with GenXys in 2020 put us in a position to begin offering a pharmacogenomics benefit in 2021.
- **SmileDirectClub** allows clients to receive virtual orthodontic treatment from a licensed dentist or orthodontist from the comfort of home.
- Access to **Phzio**, a virtual physiotherapy service with live video assessments, customized treatment plans, ongoing monitoring, and a resource portal for information on care and prevention of musculoskeletal issues.
- **Cross the Line — Active (CTL)**, a fitness app that provides every member with a live personal coach, in addition to a library of pre-recorded exercises and workouts, to help them achieve their fitness goals.
- **Manage My Pain** is a chronic pain management program and clinically validated way for members to self-manage pain and communicate with their doctors.
- **ALAVIDA**, a leading virtual provider of evidence-based substance use treatment. Its TRAiL Hello Premium program uses a connected virtual care model that links physicians, therapists, and a virtual companion to meet individual needs and goals.



GSC everywhere

In August, we launched *GSC everywhere*, a new plan member web platform and companion mobile app. Developed in consultation with our Group and Individual plan members, this innovative service experience streamlines online claims submission and simplifies access to information — whether checking coverage, searching for local health providers vetted by GSC, or exploring health services in GSC’s Digital Clinic.

GSC360

We also launched *GSC360* — a new product offering for small- and medium-sized organizations. It’s an all-benefits solution for employers with 50 to 999 plan members that pairs our specialized health and dental benefits with top-tier life and disability benefits, offering sponsors a complete benefits solution — a.k.a., the best of both worlds.

Change4Life

Change4Life is a free, innovative online health management portal exclusively for GSC plan members. It’s designed to support (and encourage!) healthy life choices and increased health knowledge. When GSC launched the *Change4Life* health portal back in 2015, we shifted the traditional “wellness” conversation, with a focus on giving plan members access to a healthier lifestyle by engaging, educating,

and rewarding them on the road to positive behaviour change. Over the intervening years, *Change4Life* has become a key value-add for our plan sponsors and an important health hub for our plan members, which is why we revamped and relaunched the platform in 2021 with a collection of immersive new features.

Gender Affirmation Benefit

As part of our ongoing commitment to helping plan members live their healthiest lives, in June of 2021 GSC announced that we had developed a new gender affirmation offering as a standard benefit (ASO and non-refund) in all Group plans that provide extended health services coverage. This offering — another important step in delivering inclusive benefits coverage — enables plan sponsors to support plan members throughout their gender affirmation journey.

While traditional benefits plans address some components of the journey, we believe that they fall short of covering the scope of transition needs. GSC's gender affirmation offering steps in to reimburse expenses that are above and beyond typical plan designs.

Equally important, the offering helps to fill the gaps tied to services not covered under provincial or territorial government health care plans. Examples include vocal surgery, tracheal shave, facial feminization, and laser hair removal.

To help ensure we got this offering right, GSC consulted with a wide range of organizations, including the Canadian Professional Association for Transgender Health and the World Professional Association for Transgender Health. Gender affirmation is now a standard benefit in all of our Group plans.

Client Satisfaction

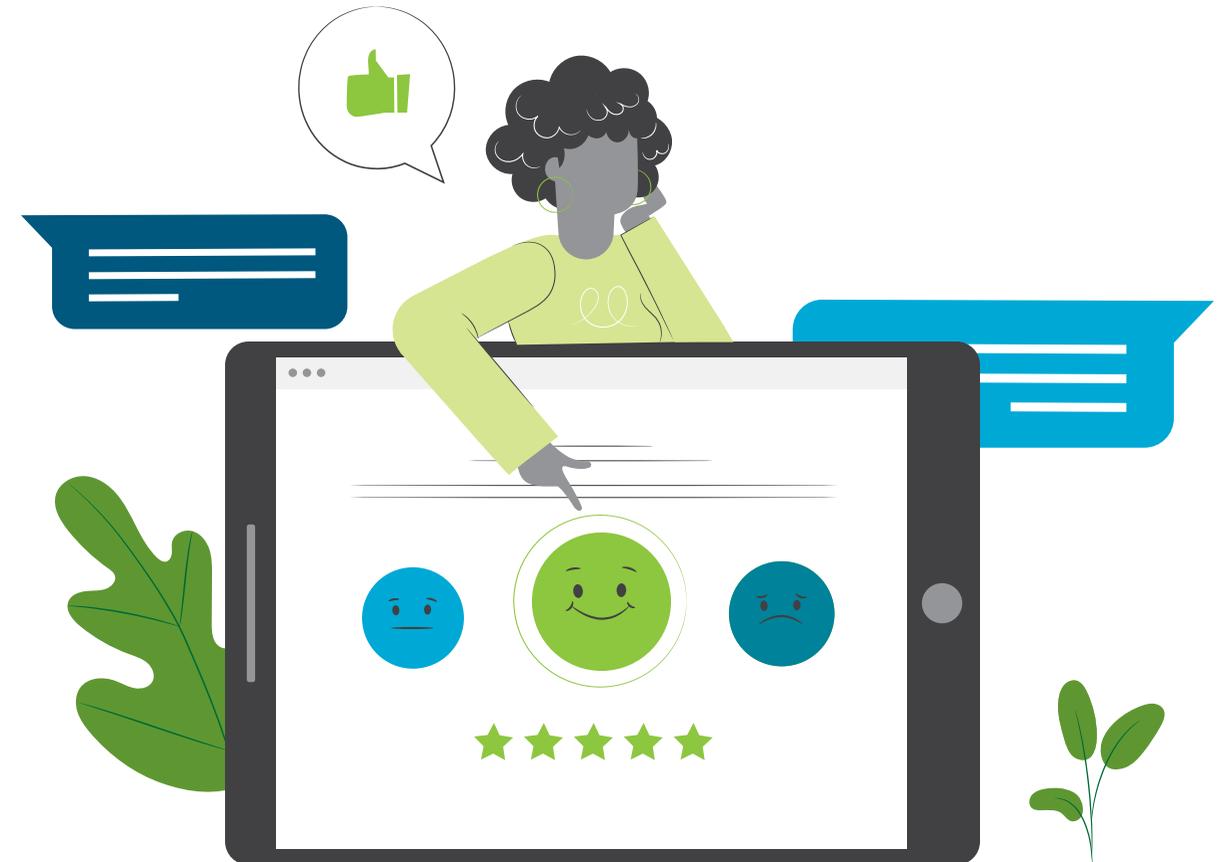
Providing outstanding service to our clients and ensuring a seamless plan member experience are our top priorities. To do this, we gather detailed feedback through our **Voice of the Customer** program, which tracks client experience and feedback using both qualitative and quantitative measures.

In 2020, we began to capture net promoter score (NPS), which measures the likelihood that a client or plan member would recommend GSC to others. 2021 marked the first full year of gathering NPS data, and we're proud to share that we hit the ambitious targets we set for ourselves across all of our respondent types (plan members, plan sponsors, partners, and benefits advisors).

Informed by the feedback we received from plan members, we are taking action to continuously improve our services.

Some of the changes we've implemented thanks to this feedback include:

- Removing barriers to accessing care.
- Simplifying the language we use and relying less on industry jargon so that information is easily understandable to plan members.
- Making the registration process easier.
- Removing red tape for plan members wherever possible.
- Making it easier for plan members to get their questions answered through proactive communications.



To make sure that we are listening closely to our customers, we also rely on an online panel of thousands of GSC plan members, as well as our plan sponsor and plan advisor panels, to gather insight about new products, services, or technology features, and their interests in social issues of concern. The objective is to include the voice of the customer in our decision-making.



Privacy and Security

At GSC, the privacy and security of information is fundamental to the way we do business. Under the oversight of the Board and executive leadership, we have designed and implemented safeguards to protect GSC's information, systems, and communications from harm resulting from failures of confidentiality, integrity, and availability.

Whether clients access our services online, by telephone, or in person, we follow rigorous privacy and security procedures and use state-of-the-art technologies to protect their information and transactions against unauthorized access, disclosure, alteration, and misuse. All personal information maintained and displayed on our website is secured through encryption.

GSC adheres to the *Personal Information Protection and Electronic Documents Act* (PIPEDA) in our approach to information security and privacy. We also abide by other relevant provincial Canadian private sector privacy legislation, as applicable to GSC.

Employees are required to complete an annual security and privacy test, and to review and acknowledge the **Information Security Policy** and internal **Privacy Policy** as part of our annual policy review process. Our client-facing **Privacy Policy** is also available on GSC's website.

Fraud Prevention

Launched in 2019, Claim Watch provides intelligence-led, professionally aggressive fraud management strategies and solutions tailored to our partners. By employing cutting-edge technology in data analytics, as well as proven investigative techniques, our team identifies and halts fraud and abuse quickly, helping to minimize losses. The Claim Watch team consists of former law enforcement personnel, criminal intelligence officers, certified accountants, and individuals with backgrounds in the financial and public sectors.



In early 2022, we announced that our Claim Watch fraud investigation team will be joining other benefit carriers in a new data pooling initiative led by the Canadian Life and Health Insurance Association (CLHIA). The aim of the initiative is to enhance how benefits fraud is detected and investigated using advanced artificial intelligence (AI) technology.

Claim Watch has used an AI platform to analyze claims and identify benefits fraud since 2017 with positive results and, through our HBM+ division, has cooperated with other national carriers and third-party administrators to advance our fraud detection capabilities and outcomes. The data pooling project offers our Claim Watch experts and the other participants an opportunity to undertake joint investigations that will lead to more success in reducing fraud and greater cost savings for plan sponsors, plan members, and all other industry stakeholders.

Employees

Our employees are the heart of GSC, and we are committed to their development and well-being.

Valuing Our People

At the end of 2021, GSC had 1,041 employees across Canada, with almost all of them working remotely due to the pandemic. More than half of our employees are unionized (the largest portion being our Windsor-based operations group, which includes claims adjudication and our customer contact centre) through Unifor Local 240 and Local 673, with whom we have a strong ongoing partnership. In 2021, voluntary employee turnover was 3.9%.

Some recent accomplishments that we can't help but brag about a little include:

- GSC was honoured to be named as one of *Canadian HR Reporter's* Best Places to Work 2021.
- GSC's HR team was recognized by the *Canadian HR Reporter* and *The Human Resources Director Canada* as being the 2021 Canadian HR Team of the Year (Finance/Insurance).



- GSC is also proud to be certified as a Living Wage Employer through the Windsor and Essex County Living Wage program.
- In 2020, GSC was a recipient of Canada's Most Admired Corporate Cultures Award.

Board oversight of our people resides with the Human Resources and Social Impact Committee, with executive leadership from the CEO and from the Executive Vice President of Human Resources & Social Impact.

Employee Engagement and Recognition

At GSC, our strong culture has always been our key strength and differentiator. We also believe that culture doesn't happen accidentally — we work hard to ensure that our employees feel supported in their roles, have opportunities for growth, and know that their work makes a difference.

In 2021, we conducted an annual employee engagement survey and had a company-wide engagement score of 79%.

This score is 8% higher than the global benchmark for all companies using the same tool, but lower than our exceptionally high 2020 score of 90%, and more closely aligned with our 2019 score of 81%. While not unexpected due to the compounding effects of COVID-19 challenges, this employee feedback helps us

understand where staff feel we are hitting the mark, and where they believe we have the chance to do more. Thanks to insights from the survey, we know that GSC has excelled at job enablement, work processes, managing change, and strategic alignment. In 2022, we will be tackling plans to address the identified areas of opportunity: recognition, total rewards, and customer focus.

Our goal is to ensure that all employees feel valued and recognized for the unique ways that they contribute to the business. We offer the opportunity for peer-to-peer recognition and leader feedback through the "GUDOS program" (GSCers Undoubtedly Doing Outstanding Stuff), and through the EverGreen Club, which recognizes employees with 25 years of service — a coveted designation for the 56 current GSC employees who have achieved this milestone (with five new members joining their ranks in 2021!).



Training and Development

GSC consistently strives to create an environment where all employees have the tools and resources they need to reach their full potential. We do this through a comprehensive Talent Management Strategy, which encompasses various programs from performance management to leadership development. All salaried GSC employees participate in goalsetting through our annual Performance Optimization Process, and employees also work with their leaders to create a plan for career growth through Individual Development Plans. For employees who wish to pursue external training, we offer up to \$2,000 annually through an Educational Assistance Benefit, unrestricted access to extensive OnDemand eLearning content, as well as subsidized membership to GSC's Toastmasters International Club.

New in 2021, GSC has partnered with RBC Ventures to offer employees access to Prepped, a personalized digital program that provides guidance and training to help employees in their career growth.

Hybrid Workforce

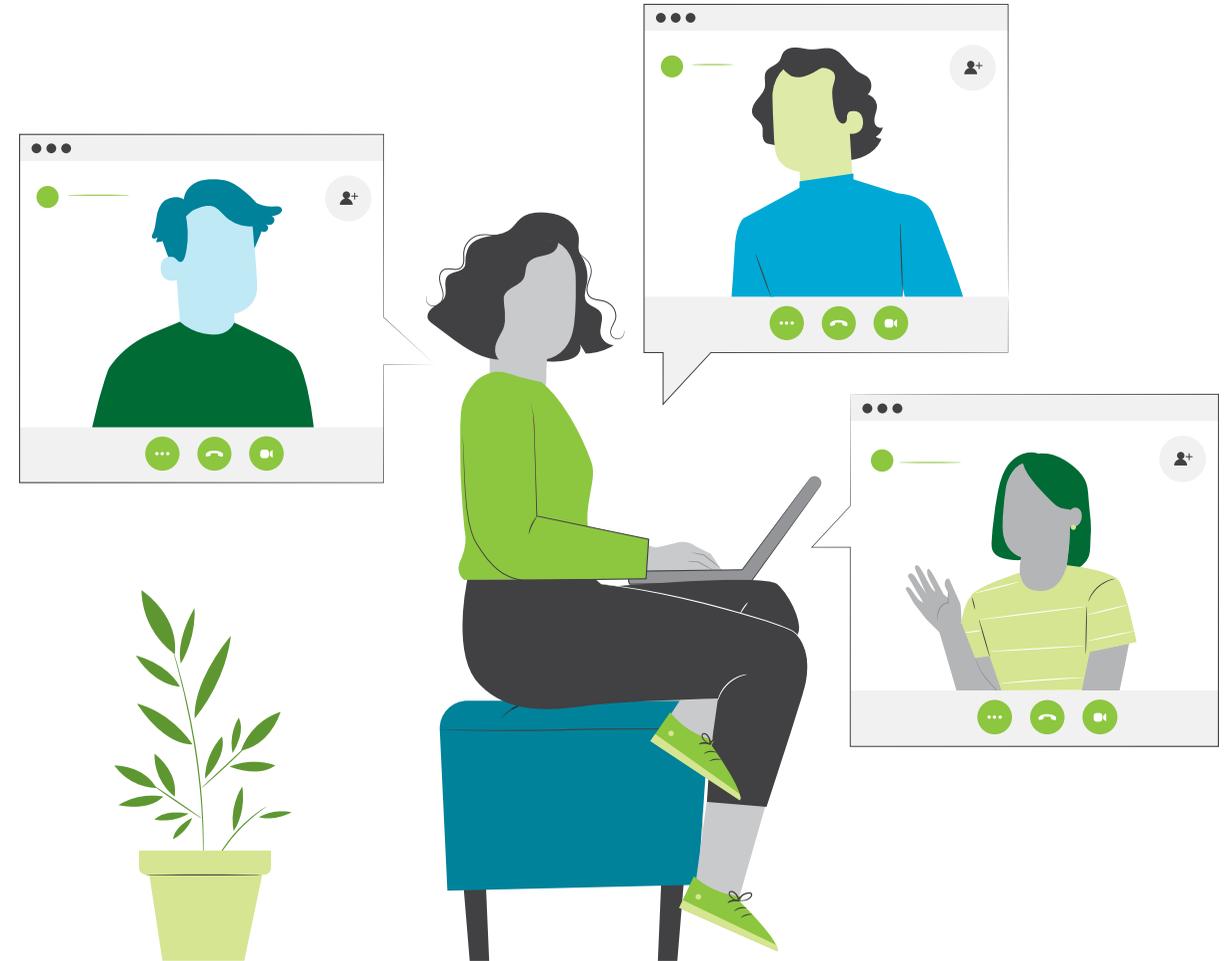
The workforce of the future continues to evolve at a rapid rate, and we're keeping pace thanks to the establishment of GSC's hybrid workforce model. All roles deemed "non-essential to be in-office" at GSC are now

hybrid-capable — this means employees can choose between in-office and remote work on the days they are not required to be on site. While not all employers are taking this route, GSC is proud to empower our employees with this hybrid option.

Aligned with our "North Star" of a happy, healthy, flexible, and productive workplace with a sustainable cost model, GSC's hybrid workforce model ensures continued employee well-being and satisfaction. It also helps maintain important aspects of our great culture, including collaboration, strong relationships, innovation, learning and development, and a commitment to DE&I. The creation of the **Work My Way Playbook** in early 2022 has helped employees get ready to kick off this new way of working.

Health, Safety, and Well-Being

At GSC, the health and safety of our employees, clients, and communities is always top of mind. We have implemented robust policies, guidelines, and feedback tools to ensure that all employees feel a sense of safety and belonging at work. These activities are governed by the **Occupational Health and Safety Policy**, the **Concerned Employee Policy**, the **Workplace Anti-Harassment Policy**, and the **Workplace Anti-Violence Policy**. In 2021, we had zero employee lost-time incidents.



COVID-19 Vaccination Policy

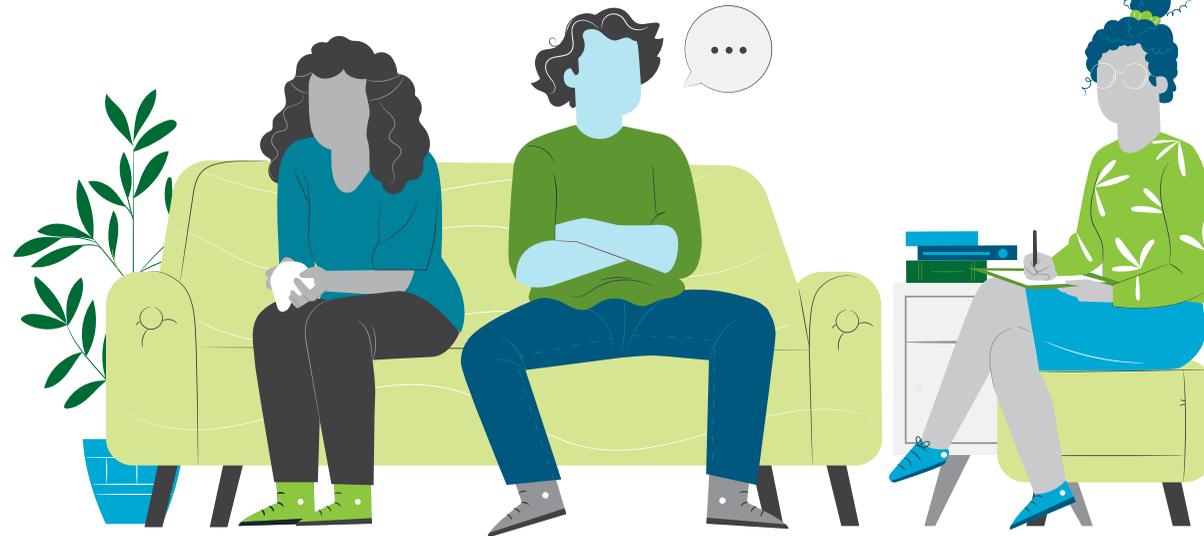
The health and safety of all GSCers continued to be a top priority in 2021, and we made a commitment to taking every precaution reasonable to protect our employees from the hazards of COVID-19 by enabling employees to work from home throughout the entire period. Looking ahead to the implementation of a hybrid workforce in 2022, we continued to keep employee safety top of mind, which is why we rolled out a COVID-19 Vaccination Policy that required all employees to be fully vaccinated upon the reopening of our offices in 2022. To assist employees through this process, we provided internal resources related to our vaccine policy, in addition to information about the available COVID-19 vaccines. We strongly support public health advice that vaccination is essential to protect the health and safety of GSCers, our clients, and other stakeholders we interact with, as well as the broader public.

Mental Well-Being

We're committed to supporting the mental well-being of our employees, which is why we have created a fulsome Mental Well-Being Strategy to serve all GSCers. This strategy encompasses the provision of mental health resources, programs, and supports, and ensures GSC is able to provide an environment of psychological safety where all employees feel empowered to access the resources they need for positive physical and mental fitness.

Some of the resources available to employees include:

- Access to **counselling services** through GSC's employee benefits plans.
- **Personal and health care spending accounts** for salaried GSCers, which help employees pay for a range of personal wellness expenses.
- **Inkblot**, GSC's Employee Assistance Program (EAP), which offers immediate and confidential help for life, work, and health concerns.
- Rewards for behaviours that promote well-being through **Change4Life**.
- The ability to see a doctor 24/7 with **Maple**.
- Support from GSC's **Personal Outreach Worker**, who offers one-on-one, short-term counselling for all GSCers.
- Connecting with one of GSC's four **union Women's Advocates**, who are specially trained workplace representatives who assists women.



In 2021, GSC's investment in employee mental well-being included increased psychology benefits and active participation in the Canadian Mental Health Association Mental Health Week in April. We also partnered with the CMHA's Windsor-Essex County Branch to implement a dedicated Personal Outreach Worker. This is a social worker who provides mental health awareness and education to our employees in a confidential and judgement-free manner, and GSCers can make appointments with the **Personal Outreach Worker** at their convenience.

To better understand how employees were feeling and to assess their experience related to mental well-being at GSC, an anonymous mental well-being survey was completed in Q3 of 2021. We learned that psychology benefits and related mental health services are being utilized to address mental health challenges, and that information and resources aimed at education and awareness are positively impacting mental well-being.



We also learned that there is opportunity to communicate about proactive investment in mental well-being, and to clarify the supports and programs that are available to employees. There are many solutions for employees to access related to mental well-being, but employees told us that they need clearer direction to seek out and access the right solutions.

This is why GSC is launching our **Mental Well-Being Hub**, an interactive site that will help GSCers easily access the supports and services they need. This site will be up and running in April of 2022, helping to achieve our goal of ensuring that mental well-being is embedded in all that we do, and that GSC is able to offer our employees a best-in-class mental health program.

Diversity, Equity, and Inclusion

At GSC, we want to create a culture where everyone can bring their whole selves to work and feel valued and included. We know that diversity, equity, and inclusion (DE&I) is vital to our success as a business and as an employer.

This DE&I work is guided by our 2025 DE&I Blueprint, a comprehensive plan that will help us build a more diverse, equitable, and inclusive future. Our 2025 DE&I vision encompasses, among other goals:

- GSC creates an environment that fosters DE&I, free of barriers and discrimination.
- Career opportunity and development exists for GSCers from a diversity of backgrounds, perspectives, and experiences.
- GSC's workplace culture reflects a continuous DE&I learning and growth mindset.
- GSCers across our business can see themselves reflected in our senior leaders and Board.
- GSCers feel they can be themselves at work.
- GSC has access to high-quality data, including employee input, needed to advance our efforts in DE&I and to make timely, data-driven decisions.

2021 marked major strides in achieving our long-term DE&I goals, including the establishment of Employee Resource Groups, the roll out of our first employee census, and GSC's public commitments to diversity. This progress is overseen by the Diversity, Equity and Inclusion (DE&I) Manager, a new role created in 2021.

Employee Resource Groups

This year we launched GSC's first Employee Resource Groups (ERGs). ERGs are community-focused and employee-led groups that foster a diverse and inclusive workplace by helping to ensure we are centering employee voices, experiences, and priorities.

Our current ERGs are:

- Pride@GSC
- Black Employee Network@GSC
- Advancing Women@GSC
- Asia Pacific Circle@GSC
- diversAbilities@GSC



While the creation of the ERGs is a positive landmark, there is still plenty of work that needs to be done to effectively support, sustain, and recognize these groups as per best practices. Listening sessions were originally planned in late 2021 to offer an opportunity for self-identified members of the five ERGs to have candid conversations with members of GSC's executive leadership team in a trusting, mutually

respectful, and safe environment. To ensure that these listening sessions were approached thoughtfully, they were rescheduled for the spring of 2022. An external facilitator for the sessions has been selected, with input from ERG leads/co-leads, and a new format has been established to ensure that GSC culture and ERG priorities are reflected in the process.



2021 DE&I Census

Our voluntary 2021 DE&I Census benefited from strong participation, with 84% of GSCers providing vital insights. To gather this data, we partnered with external consultants to administer a voluntary and anonymous survey.

What did we learn?

The feedback from the census highlighted existing concerns and gave us a clear understanding of our future priority areas and identified areas of improvement and opportunity.

Next steps

These results are just the beginning of the conversation. We are committed to having more transparent and open communication around the work we are doing to meet our 2025 DE&I targets, and this employee feedback has been incorporated into our 2022 strategic plan. Major initiatives in the coming year include the implementation of another employee census and DE&I survey in Q3 of 2022 to measure progress, as well as leveraging the efforts of five task forces that were formed in Q4 of 2021.

These task forces will review GSC's current policies and practices through a DE&I lens to improve how we source, hire, retain, and promote talent (Talent Acquisition, Talent Management, and Total Rewards Task Forces), advance our service and product offerings (Service Optimization Task Force), and determine how best to meet the education and training needs of GSCers at all levels of the organization (Education and Communications Task Force).

HERE ARE SOME OF THE SIGNIFICANT FINDINGS...



Perception of inclusion at GSC

76% positive (peer organizations in similar industries are ranked on a number of metrics with the possibility of achieving 100% inclusion — the benchmark is around 80%).



Perception of diversity at GSC

68% positive (the global benchmark is 73% positive).



Perception of equity at GSC

67% positive (the global benchmark is 73% positive).



Our Commitment

To formalize our commitment to DE&I, ensure transparency, and encourage other companies to step up to the plate, we have signed onto the following pledges for equality:

- **The 50-30 Challenge** is a Government of Canada initiative to increase the representation of women in senior leadership and Boards to at least 50% representation, and increase the representation of racialized people, persons with disabilities and those identifying as LGBTQ2S+ on corporate Boards and senior management to at least 30%. GSC is among 1,200 participating organizations across Canada.
- **The Prosperity Project** is another national reporting initiative aiming to track gender diversity and intersectionality among women leaders in Canadian companies, recognizing that people who are racialized, LGBTQ2S+, or women with disabilities are significantly under-represented in leadership roles.
- **The 30% Club** is an international campaign to report on women's representation at the Board and executive levels. The benchmark is achieving at least 30% representation of women on Boards and in senior leadership positions.

GSC's Board has set the tone for advancing diversity and is currently composed of 42% women and 33% racialized members. We recognize that there is room for improvement in other levels of GSC with respect to the representation of racialized persons (15% and 6% self-identified at the management and senior leadership levels, respectively) and



women (33% self-identified among the senior leadership team). We also aim to increase the representation of persons identifying as LGBTQ2S+ (5% and 6% self-identified at the management and senior leadership levels) as well as people with disabilities (4% self-identified at the management level and none self-identified at the senior management level).

We maintain our focus on DE&I within our community investment program and want to ensure that our social impact funding always prioritizes equity and inclusion. Some featured community partnerships that contribute to the advancement of DE&I objectives include:

- **Anishnawbe Health Foundation:** Anishnawbe Health aims to support improved mental health and well-being for the Indigenous community in Toronto. (Via Toronto Foundation)

- **Trans Wellness Ontario:** *The Queer and Trans* Mental Health and Addictions Services Program* offers cost-free, gender-affirming mental health and addictions services. (Via WindsorEssex Community Foundation)

- **Caribbean African Canadian Social Services (CAF CAN):** *The Minding our Minds program*, with support from GSC, delivers culturally safe mental health supports and services for Caribbean African/Black Canadians in the Toronto area. (Via Toronto Foundation)

- **Multicultural Council of Windsor & Essex County:** *The Oral Health and Wellness Project* raises oral health awareness and connects new immigrants and refugees to dental care services. (Via WindsorEssex Community Foundation)

Finally, we also recognized significant cultural milestones, celebrations, and remembrances in 2021. ERG members led the way and helped us proudly celebrate Black History Month for the first time, commemorate International Women's Day, hold an Asian Heritage Month campaign, take part in Pride Month, honour National Indigenous Peoples Day and Orange Shirt Day, and observe the Transgender Day of Remembrance.

Our Suppliers

GSC is committed to the highest ethical standards and good governance in all things we do, including our relationships with vendors and suppliers.

GSC aims to procure quality products and services in a timely and cost-effective manner, while factoring in alignment with GSC's mission and values as a social enterprise. Where possible, we aim to support businesses that prioritize diversity, equity, and inclusion in their leadership and hiring, and to build strong relationships with local businesses owned by women, racialized people, people with disabilities, and members of the LGBTQ2S+ community.

We have a deep commitment to procuring goods and services from local businesses and from unionized companies, particularly in our hometown of Windsor, Ontario.

GSC mandates that suppliers are to be selected based on "best value," not strictly on price. To maintain transparency and compliance, factors considered in determination of the best value are identified and documented for significant purchasing decisions.

GSC's approach to procurement is governed by the **Purchasing Policy**, the **Signing Authority Policy**, the **Outsourcing Policy**, and the **Code of Conduct**.



At GSC, our social mission is integral to the way we do business, which is why we are also proud to be certified as a social enterprise with Buy Social Canada as of May 2021. The social enterprise certification process recognizes organizations that embed a social, cultural, or environmental purpose into their business, and reinvest the majority of profits into their social mission. We are honoured to be counted among this group, and GSC currently has the unique distinction of being the largest certified social enterprise in Canada.



Climate

The impacts of the global climate crisis are growing ever more acute and climate change is contributing to new and emerging health threats, particularly for seniors and vulnerable communities. The health impacts of climate change are myriad, driven by factors like rising temperatures and extreme weather.

To play our part in addressing these risks, including the impact to health, GSC is working to reduce the emissions attributable to our business operations, continuing to practise effective waste management and reduction solutions, and supporting sustainability in our communities.

Our Carbon Footprint

In GSC's inaugural *2020 Social Impact Report*, we reported on the initial outcomes of our 2019 greenhouse gas (GHG) inventory project. That work was fully completed in 2021 with the presentation of a **Greenhouse Gas Protocol Corporate Standard Verification — 2019 Inventory Report**. While this process has taken longer than we'd anticipated, it's also a project that we know we have to get right, given the increasing urgency of the climate crisis. The lessons learned from our 2019 inventory report will inform our 2020 and 2021 GHG inventory projects, which will be completed over the course of 2022.

Because of this, we do not have new data to report in 2021. However, we have revisited our 2019 initial outcomes reported and compared them against the final verification report, identifying any updates to reported emissions.

In assessing GSC's 2019 environmental impact, we identified our fuel consumption and travel as the primary contributors to our GHG emissions, with paper consumption also a factor.

The GHG inventory verification was conducted by Dillon Consulting Limited according to the Guideline and ISO Standard *ISO 14064-3:2006 — Part 3: Specification with guidance for the validation and verification of GHG assertions*. The materiality threshold for the 2019 GSC Report was set at 5% of the reported Scope 1 emissions and 5% for the Scope 2 emissions (location-based and market-based).

GSC's original reported total Scope 1 and 2 emissions were 673.29 tonnes. Dillon Consulting's recalculation put the number at 677.83 tonnes — a difference of 4.09 tonnes, or 0.61%. While not perfect, it indicates that we are on the right track with our reporting assertion and well within the 5% materiality threshold. See the Performance Index for more details on these metrics.



Impact Investing

As a social enterprise, GSC endeavours to support organizations and initiatives that are aligned with our mission through impact investing, or allocating capital to investments that seek to generate a social and environmental impact.

Through our Impact Investing Strategy we intend to:

- Deploy a broad range of assets to generate positive impact in issues and sectors of interest to GSC, including philanthropic and thought leadership contributions.
- Identify new opportunities and test innovative approaches to address health and social issues and uncover potential synergies between grants and investments.
- Deliver new knowledge, learning, and partnerships to the impact investment, philanthropic, and health sectors.

The Impact Investing Strategy is overseen by the Audit, Risk Management, and Investment Committee of the Board. Our approach to impact investing is governed by our **Impact Investment Policy**.

Our impact investing portfolio, currently includes the following:

- New Market Funds — Fund I — Affordable Housing.
- CoPower Green Bonds — Clean Energy Investment.
- Artscape Launchpad — Non-profit Urban Development.
- Windmill Microlending — Microloans to Foreign-trained Professionals.
- Community Forward Fund — Debt Financing to Charities, Non-profits, and Social Enterprises.
- VCIB Unity and Impact GICs — Finances various impact projects.

In 2021, we undertook a review of GSC's impact investing portfolio. The Audit, Risk Management, and Investment Committee



engaged Roar Growth to review and assess our investment portfolio, with a focus on the integration of ESG factors in investment decisions. The review focused on two queries:

- Understanding the integration of ESG practices by GSC's external investment managers.
- Determining the alignment with the UN Sustainable Development Goals of the top 100 company holdings.

Ultimately, the report concluded that the approach to responsible investing is consistent across our major investment managers. They are aligned with North American best practices and in compliance with ESG considerations.

The SDG question proved more challenging, given that, among other factors, the investment community is not experienced in including SDG

alignment in their investment decisions. The results of the SDG review alignment showed that GSC's investment portfolio is consistent with what would be expected of a North American institutional investor. The rating is lower than would be realized by a European investor (where the underlying investment information is developed to comply with an SDG review), but is equal to what would be seen by a North American investor where the SDG alignment has historically been underdeveloped by both corporations and investors. Looking ahead, it is going to take significant pressure from regulators and market participants to build these requirements into the North American reporting regime. While our expectation is that it may take another three to five years to see institutional progress realized, we are actively working with GSC's investment managers to prioritize SDG alignment.

Thanks to this portfolio assessment, GSC now has a better understanding of the current situation and can better prepare for the future. Having voluntarily invested significant resources in aligning part of our investment portfolio to the UN SDGs, we are proud to build on our continued commitment to creating positive social impact in all areas of our business.

Health System Advocacy and Innovation

As a purpose-driven organization, we seek out and advocate for transformational initiatives that have the potential to create real change in the health care system.

Through our business, we focus on providing great health benefits and services to our customers and working with community partners to bridge the gap in access to health care. However, we know that this alone is not enough, and as a participant in the health care system we believe that it is our responsibility and privilege to advocate for the issues that are important to our stakeholders. As we've said before, our goal is to enable *Better Health for All*. Notable systems-level advocacy and policy projects that GSC has recently engaged in include:

- **Improving access to and the affordability of Canada's drug system.** GSC has been an active participant in federal initiatives related to National Pharmacare, providing insights and expertise from our Pharmacy team. We've also engaged with Health Canada's drug management team, with a primary focus on the National Strategy for High-Cost Drugs for Rare Diseases.
- **Expanding oral care for the working poor.** GSC has leveraged our work on the Green Door Project to advocate for and inform government policies and programs regarding public coverage of oral health care for the working poor. We've built significant awareness with decision-makers and look forward to opportunities to formally partner with governments as publicly funded oral health programs expand over the next few years.
- **Advocating for a more integrated, accessible, and equitable mental health system.** GSC is focused on creating a more integrated and patient-centric system across public and employer-funded mental health care. Areas of collaboration include participation in consultations with Health Canada on national mental health standards and supporting the Mental Health Commission of Canada in establishing a national e-mental health accreditation framework.
- **Contributing to health and financial security through portable benefits.** In 2021, GSC welcomed the opportunity to provide input to the Ontario Government on how the province can lead the way in expanding benefits access for workers who fall out of traditional benefits programs. GSC was pleased to see our advocacy for a portable benefits program addressed in the Ontario Workforce Recovery Advisory Committee's report on the future of work in Ontario.

In addition, we are always on the lookout for new procedures, services, and drug therapies that can significantly improve the health and well-being of our clients.



FEATURED BELOW ARE THREE INNOVATIVE TREATMENTS WE ARE WORKING TO HELP BECOME MORE WIDELY AVAILABLE...

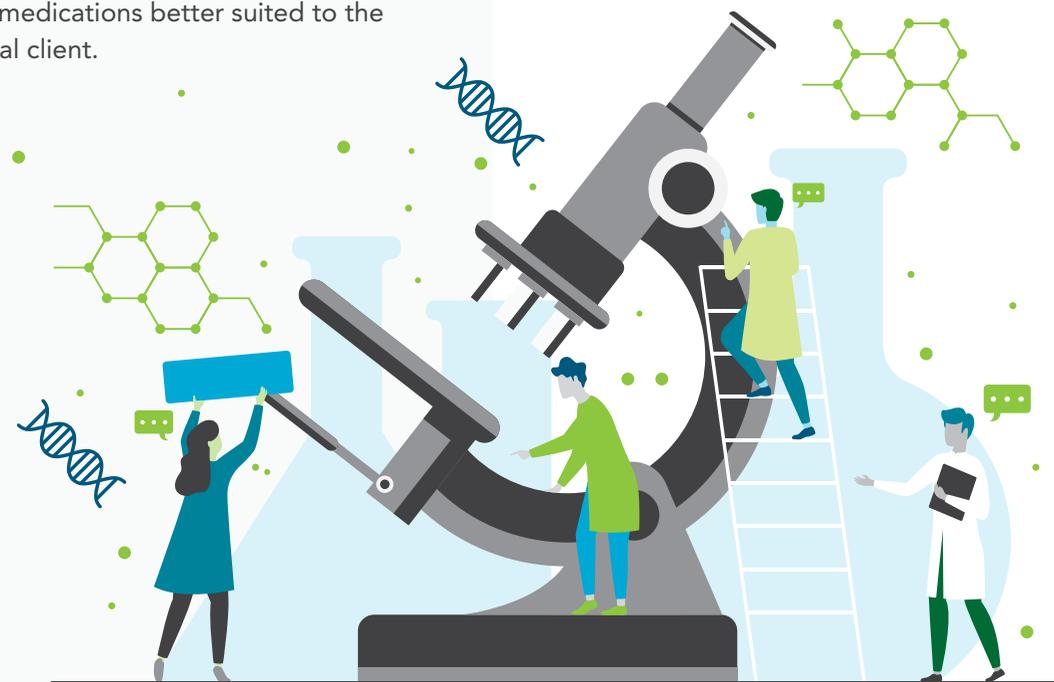
- **Biosimilars:** As part of our advocacy efforts, we encourage the adoption of biosimilars to improve the sustainability of private and public drug plans. A biosimilar is a product highly similar to a specific originator biologic drug that is produced after the patent of the originator expires. Biosimilars can achieve the same positive health outcomes as originator biologics, but at significantly lower costs.

In April 2016, when biosimilars were fairly new on the scene, GSC launched what was then called the subsequent-entry biologic policy (now the Biosimilar New Start Program). With new biosimilars regularly coming to market, we expanded the program to include new drugs in 2019 and again in 2021.

- **Gene therapy:** The aim of gene therapy is to treat — and ideally cure — a disease by changing the patient’s genetic makeup instead of using drugs or surgery. This could involve replacing genes that are causing disease, inactivating genes that aren’t functioning properly, or introducing new or modified genes to help treat a disease. With the ideal being a curative one-time treatment, gene therapies have the potential to deliver lifelong benefits to many people with an otherwise dire prognosis. With traditional treatments, patients may have to rely on them for years, if not for the rest of their lives, often with difficult to handle administration and side-effects. The potential for gene therapy is enormous.

GSC is currently developing a strategy to ensure this potentially life-changing but expensive therapy can be made accessible to patients, while ensuring benefit plans remain sustainable.

- **Pharmacogenetics:** In March 2021, we launched our new pharmacogenetics benefit with GenXys. Pharmacogenetics is a genetic test that can be used for both physical and mental health purposes. Our initial focus is mental health, specifically depression and anxiety. Test results can determine whether an individual has certain genetic mutations that are known to influence response to a drug in a certain way. Based on that information, a prescriber or pharmacist can choose medications better suited to the individual client.





Creating Shared Value

We are driven by our Purpose and Mission to tackle complex issues and create lasting positive change in the communities we serve.



Making a Difference Through Our Services

Our Social Impact Strategy includes a pledge that we will “ensure our business activities provide us with the financial capacity and service capability to fulfill our Purpose and Mission.”

In part, that means using income generated from our business activities to invest in the success and health of our communities, and to advocate for health policies that are more effective, equitable, and inclusive.

Rather than stopping there, however, we have also adopted a “Creating Shared Value” (CSV) model at GSC. We believe that we can evolve our products, services, and business operations to benefit a wider range of community members, and that we are uniquely positioned as a social enterprise to fill gaps in the existing health care system by offering innovative new methods of accessing care.

First up on our list of CSV projects has been our aspirational endeavour to transform the landscape of mental health in Canada. By leveraging our growing list of service offerings to directly address mental health needs, with a particular focus on underserved and disadvantaged populations, we are able to offer free mental health services to the people who need it most. Our status as a social enterprise has made this possible, since it enables us to take risks our competitors can’t, while our transition towards an integrated health services organization has also effectively positioned us to offer these critical supports.

As our CSV program matures, we will evaluate new CSV opportunities that leverage other competencies across our expanding roster of health services, administration, and insurance lines of business.



Investing in Mental Health

Our goal is to create a comprehensive digital health services platform, a key part of which will be mental health services. We are building this through acquisitions and partnerships. Over the past two years, it has become clear that the stress, disruption, and isolation stemming from the COVID-19 pandemic has driven a massive increase in both the need and the demand for digital mental health solutions. But both public and private health care are falling far short in responding to increasing needs, explains Joe Blomeley, Executive Vice President, Individual & Mental Health at GSC.

“The mental health system in Canada remains essentially broken. If you have a mental health issue it’s very tough to get help.”

In keeping with our Creating Shared Value mandate, we developed a rigorous screening process to evaluate potential acquisitions, investments, and partnerships. Companies under consideration must fit with our goal of providing social impact — such as accessible and affordable levels of service or participation in research that we support — along with a potential commercial opportunity. A company culture that aligns with our values as a social enterprise is also important.

Our first major investment in 2021 was Inkblot Technologies, one of Canada’s fastest-growing mental health platforms. Its distinctive service offering includes matching patients with the best qualified counsellor for their needs using AI-assisted technology, digital video counselling for mental health and addiction issues, and 24/7 crisis support. Inkblot’s unique matching algorithm allows for a culturally sensitive, customized therapeutic approach. Before undertaking counselling, participants complete a matching survey that helps connect them to a provider best suited to their needs and helps diverse clients to access the service they need. Clients can match based on symptoms, stressors, language, religion, background, lived experience,

and more, and are able to select the provider of their choice based on their customized results. As well, Inkblot monitors clinical effectiveness and client satisfaction session-to-session to help further develop its services.



To support further expansion of our digital mental health services, we also acquired Tranquility Online (Tranquility), a mental health platform specializing in internet-based cognitive behavioural therapy (iCBT) and mental health coaching. Tranquility’s platform helps individuals with anxiety and depression receive access to

affordable therapy and coaching in a digital, stigma-free setting. Its innovative approach to iCBT recently received clinical validation in the ***Journal of Medical Internet Research (JMIR) — Formative Research***.

Upon the acquisitions, GSC began partnering with the Inkblot and Tranquility teams to design comprehensive solutions, with a focus on building a full-service digital mental health offering for all Canadians. Blomeley described this work as one of GSC’s bigger accomplishments for 2021, noting that “our mental health solutions are now integrated in a way that very few of our competitors are offering.”

The first step in offering access to these innovative mental health services is Room for Her, GSC’s signature CSV program launched in 2021. It certainly won’t be the last one, however — as we learn from the successes of this pilot, we will continue to expand our CSV collaborations to drive even greater impact.

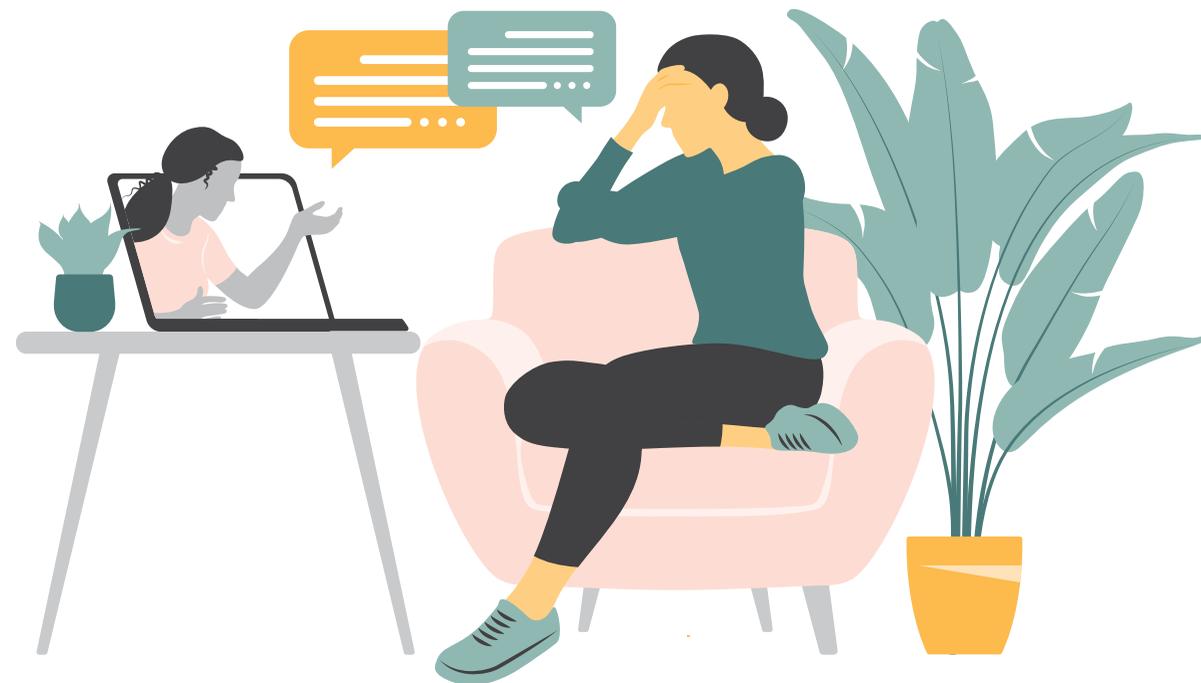
Room for Her

The Room for Her program offers Canadian women access to free mental health counselling and resources.



Room for Her is an innovative multi-year women's mental health initiative launched in November of 2021, funded by the Green Shield Association and delivered by Inkblot (one of the GSC Group of Companies). In 2021, Room for Her offered Canadian women 10,000 hours of complimentary online mental health counselling, and in 2022 the program is expanding to include a fulsome free online resource library and an exciting new iCBT offering through Tranquility.

Room for Her focuses on promoting mental health and well-being for all Canadian women, with an emphasis on racialized women in the workplace in the first year of the project. This focus was prompted by data showing that racialized women not only face disproportionate barriers in the workplace, but also experience higher rates of mental health struggles or illness and encounter significant challenges to accessing mental health support.



During the pandemic, one in five Canadians reports they have sought professional counselling for mental health concerns, while more than 100,000 Canadian women have been forced to quit their jobs or take a sabbatical during the pandemic.

Gender-based domestic violence has also been on the rise. And while an increase in people accessing mental health services may be interpreted somewhat positively, since it indicates that the stigma around mental health could be declining, it is still clear that the pandemic has engendered serious mental health challenges for many Canadians and that available care has been overwhelmed by demand.



“These mental health impacts and the economic consequences of the pandemic have combined to create the perfect storm – losing your job, along with its benefits, makes it even more difficult to access quality health services,”

noted Harriet Ekperigin, Vice President of Mental Health at Green Shield Holdings.

“When you don’t have benefits you either wait for public-paid services or you pay out-of-pocket. And if you’re not working, to pay out-of-pocket becomes a challenge,” she explained. This challenge sparked the Room for Her project, which is working to combat the burden of the past two years that has been disproportionately borne by women.

Room for Her offers any Canadian resident who identifies as a woman and is 18 years or older a complimentary one-hour counselling session with Inkblot. Those who qualify will also receive an initial consultation appointment with a certified therapist of their choice, along with either one 60-minute session or two 30-minute sessions of virtual counselling. Upon completion of the complimentary sessions, Inkblot provides the patient with additional therapeutic options, including information on free publicly funded resources.

One of the distinctive advantages of Inkblot is that it removes all of the usual barriers that keep people from seeking support: not knowing how to find a therapist that’s a good fit for them, long wait times, high costs, inconvenience and inflexibility, stigma, and time spent travelling to and from traditional in-person therapy.

In addition to matching women with qualified providers based on their unique needs, Inkblot’s easy-to-use, secure online treatment rooms offer confidential video and voice sessions, online booking, and flexible evening, early morning, and even weekend hours. Video sessions are usually available within 24 to 48 hours, and same-day bookings can often be scheduled, which is critical for effective treatment.



Another highlight from 2021 was the inaugural Room for Her conference, held virtually in December. More than 650 people attended and had the opportunity to learn from empowering speakers and in-depth workshops. The topics presented ranged from healing from domestic violence to the need for culturally appropriate services for racialized and LGBTQ2S+ women.

In less than two months after the launch of Room for Her in November of 2021, a total of 4,335 women accessed mental health resources or services.

The incredible number of participants so far confirms that Room for Her is filling an important gap in access to care.

The Room for Her **Digital Hub**, which launched in early 2022, provides detailed information on the program, along with a growing and dynamic library of women’s health resources. In 2022, GSC will continue to expand the scope of Room for Her with exciting new offerings. Items on the radar include the development of an iCBT platform, the second annual Room for Her conference, and new tools to support women’s mental health.



Performance Index





Key Performance Indicators in GSC's 2020–2025 Strategic Plan

Annual Performance (2021)

	2021 Target	2021	2020
Number of lives impacted	40,000	40,627	37,250
Plan members/individuals served	4.4M	4.6M	4.4M
Annual Social Impact funding	\$7.0M	\$7.3M	\$6.0M
Employee engagement	78%, or top quartile (rolling three-year average)	79%	90%

Cumulative Performance (2020–2025)

	2025 Target	Actuals to Date
Number of lives impacted	850,000 cumulative from 2020–2025	77,877
Annual number of plan members/individuals served	5.0M	4.6M
Social Impact funding	\$75.0M cumulative from 2018–2025	\$26.6M
Employee engagement	78%, or top quartile (rolling three-year average)	83% (three-year average)



Governance

	2021	2020	2019	2018	GRI INDICATOR
Number of Directors on the Board	12	12	12	12	102-22
Number of independent Directors on the Board	11	11	11	11	102-22
Average tenure of Board members (years)	4.5	4.0	6.8	7.6	102-22
Percentage of women on the Board	42%	33%	42%	50%	102-22
Percentage of racialized members of the Board	33%	25%	—	—	102-22
Percentage of employees completing annual Code of Conduct review	100%	100%	100%	100%	205-2
Percentage of employees completing annual policy review	100%	100%	100%	100%	205-2
Percentage of Board members signing off on anti-corruption policies and procedures	100%	—	—	—	205-2
Code of Conduct confirmed violations	0	0	0	0	205-3
Total number and nature of confirmed incidents of corruption	0	—	—	—	205-3
Number of fines, penalties or regulatory actions	0	0	0	0	417-3, 419-1
Total number of substantiated complaints received concerning breaches of customer privacy	0	—	—	—	418-1



Community Investment

	2021	2020	2019	2018	GRI INDICATOR
Total corporate community investment	\$7.3M	\$6.0M	\$5.7M	\$7.6M*	201-1
Cash (includes employee giving match)	\$4.9M	\$5.1M	—	—	201-1
In-kind (includes CSV)	\$1.6M	\$0.0M	—	—	201-1
Other	\$0.8M	\$0.8M	—	—	201-1
Total employee giving donations	\$0.2M	\$0.1M	—	—	201-1
Number of hours volunteered	1,256	530	—	—	201-1
Number of lives impacted (reflecting changes in individual oral and mental health outcomes)	40,627	37,250	—	—	—
Number of lives reached (number of individuals supported through all community investment activities)	110,000	—	—	—	—

Clients

	2021	2020	2019	2018	GRI INDICATOR
Plan participants	4.6M	4.4M	3.9M	3.8M	102-7
Client retention rate	99%	98%	95%	96%	102-7
Number of claims processed	46.4M	41.0M	40.9M	37.1M	—
Percentage of bilingual Contact Centre Services representatives	17%	18%	21%	21%	—

* Community investment in 2018 is an outlier as a result of additional giving to celebrate GSC's 60th anniversary and the launch of our partnerships with Community Foundations.

Employees



Headcount

	2021	2020	2019	2018	GRI INDICATOR
Total number of staff	1,041	1,018	1,024	1,010	102-7
Percentage of full-time employees	97%	97%	98%	98%	102-8
Percentage of part-time employees	2%	3%	2%	2%	102-8
Percentage of workforce on contract	1%	—	—	—	102-8
Percentage of unionized employees	54%	—	—	—	407-1
Percentage of employees in head office (Windsor)	77%	77%	79%	80%	102-7
Percentage of employees in regional offices	23%	21%	21%	20%	102-7



Diversity, Equity, and Inclusion

	2021	2020	2019	2018	GRI INDICATOR
Total workforce by gender — women	68%	68%	68%	68%	405-1
Percentage of women in senior leadership roles (VP and up)	25%	38%	25%	27%	405-1
Percentage of racialized employees in senior management (VP and up)*	6%	—	—	—	405-1
Percentage of LGBTQ2S+ employees*	9%	—	—	—	405-1
Percentage of employees with disabilities*	7%	—	—	—	405-1
Percentage of racialized employees*	17%	—	—	—	405-1
Percentage of Indigenous employees*	0.2%	—	—	—	405-1
Employee participation in DE&I census*	84%	—	—	—	405-1
Women’s compensation as a percentage of men’s compensation by position (VP and up)	112%	—	—	—	405-2
Women’s compensation as a percentage of men’s compensation by position (Supervisor to Director)	98%	—	—	—	405-2
Women’s compensation as a percentage of men’s compensation by position (Professional Employees — no direct reports)	92%	—	—	—	405-2
Total workforce by age — under 30	8%	9%	10%	11%	405-1
Total workforce by age — 30 to 50	68%	66%	54%	54%	405-1
Total workforce by age — 50+	24%	25%	36%	35%	405-1

* Data self-disclosed in GSC’s 2021 employee census



Workforce Management

	2021	2020	2019	2018	GRI INDICATOR
Employee engagement score	79%	90%	81%	70%	—
Average employee years of service	9.8	9.6	—	—	—
Voluntary turnover	3.9%	1.5%	2.9%	3.0%	401-1
New employee growth rate	8%	4.3%	4.5%	7.2%	401-1
Amount invested in training and development per employee	\$1,507	\$2,487	\$1,077	\$1,133	404-1
Average hours of training per employee	5.0	14.2	9.5	24	404-1
Percentage of salaried employees receiving annual performance and career development reviews	100%	100%	100%	100%	404-3
Total number of reported incidents of discrimination during the reporting period*	0	—	—	—	406-1
Workers covered by an occupational health and safety management system	100%	—	—	—	403-8
Number of lost-time days for work-related injuries (counted as lost-time claims approved by WSIB)	0	0	7	3	403-9

* This reflected incidents that are formally reported to HR. Informal surveys have demonstrated that employees have experienced unreported instances of harassment or discrimination.



Climate

This reporting reflects the updated data verification for GSC's 2019 GHG inventory report. The 2020 and 2021 data are not yet available.

Total Emissions, Tonnes CO₂e*

	Dillon Consulting verification**	Difference (tonnes)	Difference (%)	2019 GSC original report	GRI INDICATOR
Scope 1, (natural gas, diesel, fleet)	527.28	0.11	0.02%	527.18	305-1
Scope 2 (electricity)	150.10	3.98	2.72%	146.12	305-2
Total (Scope 1 + 2)	677.38	4.09	0.61%	673.29	—
Scope 3 (paper, waste, courier)	N/A	N/A	N/A	374.71	305-3
Emissions per employee (Scope 1 + 2)	N/A	N/A	N/A	0.66	305-4
Emissions per sq ft of occupied real estate (Scope 1 + 2)	N/A	N/A	N/A	0.01	305-4

* GSC's emissions inventory is based on operational control. As GSC has office locations that are shared with other tenants, GSC considered either proportional usage information from the office landlords or GSC's square footage in building ratio as a proxy to calculate GSC's share of emissions. Emissions related to landlord-owned office buildings (i.e., leased offices) are considered Scope 1, as per guidance from the GHG Protocol which includes operating leases under an operational control consolidation approach. Gases reported include carbon dioxide (CO₂), methane (CH₄), nitrous oxide (N₂O), hydrofluorocarbons (HFCs), and perfluorocarbons (PFCs).

** As per Dillon Consulting: There is sufficient and appropriate evidence to make a determination to a limited level of assurance that no material discrepancy exists with respect to the total quantity of GHGs from the specified activities used in GSC's 2019 calculation.



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