

gsc healthassist®

LINK

Secure. Simple.

Individual Health & Dental Plans

gsc
green shield canada

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

We're here for you.

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

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

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

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

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

Health Assist LINK plans from GSC

Easy to Understand

Different plans for different needs

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

Guaranteed acceptance

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

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

No waiting period

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

Coverage that increases

Depending on the plan you choose, many LINK benefits increase during the first years you have your coverage.

Benefits for life

When your application is approved, your LINK plan will cover you for life – no matter what your age or any future changes in your health – as long as your payments are made.

Coverage that goes where you go

Unlike group plans that are tied to employers, LINK plans are portable. That means your coverage will go with you and is yours to keep – regardless of who you work for or whether you're self-employed, working on contract, freelancing or retired.

Legal assistance

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

Health Assist LINK plans from GSC

Easy to Use

Hassle-free claims

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

Mobile ON THE GO info

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

Service that will make you smile

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

Easy to Love

Rewards for living well

Change4Life® is a free online portal, available exclusively to GSC customers, that's designed to support (and encourage!) healthy life choices by providing you with a wealth of tools, resources and health information tailored to your specific needs. To reward you for taking steps towards better health, as you use Change4Life, you'll earn points that can be used for chances to win a variety of rewards, including gift cards from major retailers.

Smart financial planning

Having a plan that protects against both routine and unforeseen health care expenses makes good financial sense – for today, tomorrow and the years to come.

Tax advantages

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

Please consult your financial advisor for details.

Comprehensive coverage for you and your family.

Prescription drugs

Prescription drugs you may need, including oral contraceptives.

Dental care

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

Vision care

Coverage for eye examinations, prescription eyeglasses, contact lenses, and laser eye surgery.

Extended health care

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

Emergency medical travel coverage

Emergency medical travel coverage that continues right along with your other health benefits, regardless of your age.

Hospital accommodation

Coverage towards semi-private and/or private hospital accommodation.

Easy to Apply

Qualifying is simple

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

- You apply within 90 days of your group health coverage end date
- You are a Canadian resident
- You have valid provincial health insurance plan coverage (Quebec residents must also have RAMQ Health Insurance and, if applying for a plan that includes prescription drug coverage, RAMQ Drug Insurance)
- You are under 80 years of age

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

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

Ready for the details?

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

GSC is a different kind of company. **We really are.**

When you become a GSC customer, you'll not only get the confidence that comes from knowing you have comprehensive coverage against routine and unforeseen health care expenses. You'll also get something else you can feel good about – the knowledge that you're part of something bigger.

As Canada's only national not-for-profit health and dental benefits specialist, GSC's mission is deeply rooted in contributing to society, charitable giving and improving access to better health for all Canadians. We do that by investing in the communities we live and work in, specifically in the provision of front line health care services and navigating the health care system.

Enhancing the common good is in our DNA.

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

This is a summary and does not constitute a contract. Actual terms, conditions, limitations and exclusions are detailed in the contract issued by Green Shield Canada upon application approval.

Your effective date is the day your coverage starts, which is the first of the month following your application approval.

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

Please consult your financial advisor for details about tax advantages. GSC does not offer tax advice; any information provided is not tax advice nor is it intended to be tax advice.

Protecting your privacy and the confidentiality of your information is important to us. To find out more about GSC's Privacy Policy, visit our website at www.greenshield.ca.

Plans provided by

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gsc healthassist®

LINK

Benefit &
Coverage
Details

Individual Health & Dental Plans

gsc
green shield canada

If you need to switch from your current health plan to a new one ...

GSC Health Assist LINK® offers guaranteed coverage for you and your family for day-to-day medical, dental and travel expenses, as well as unforeseen health expenses.

Time to make the LINK to the plan that's right for you ...

Now you can make the LINK to the health plan that you and your family need – without all the hassles of trying to decipher what exactly the plan includes – or better yet, what it excludes. Even better still, applying for any of these Health Assist LINK plans is easy – you don't have to complete a medical questionnaire as long you apply within 90 days of your group insurance end date.

Just select the plan that best suits your needs. Make the LINK today.

Here's a description of some key LINK benefits...

PRESCRIPTION DRUGS

Prescription drug benefits cover prescription drugs approved for use in Canada that require a prescription by law and have been prescribed by an authorized medical practitioner.

Brand name drugs are covered if no generic equivalent exists.

Smoking cessation products and drugs for the treatment of obesity, infertility and erectile dysfunction are not covered.

DENTAL CARE

BASIC SERVICES:

- Preventive cleaning
- Routine examinations, x-rays
- Fillings and extractions
- Fluoride treatment for children

COMPREHENSIVE BASIC SERVICES:

- Endodontic treatment – root canal therapy
- Periodontal treatment – scaling and root planing, occlusal adjustment, equilibration
- Denture repairs, rebasing, relining

MAJOR SERVICES:

- Crowns and onlays, dentures, bridgework

ORTHODONTIC SERVICES:

- Orthodontic treatment to straighten teeth and correct the bite

EXTENDED HEALTH CARE

MEDICAL ITEMS:

- Aids for daily living (such as hospital style beds, IV stand, trapeze, bedpan)
- Braces, casts, catheters and ostomy supplies
- Compression stockings
- Diabetic supplies
- Custom made boots or shoes, custom made foot orthotics
- Mobility aids (such as canes, crutches, walkers, wheelchairs)
- Prosthetics
- Respiratory/cardiology items (such as breathing and heart monitors for infants, compressors, oxygen)

HOSPITAL ACCOMMODATION

Semi-private and/or private accommodation in a public general hospital in your province/territory of residence

EMERGENCY MEDICAL TRAVEL COVERAGE

Multi-trip emergency medical coverage when travelling out-of-province or out-of-country

Benefits effective April 1, 2021	No Medical Underwriting Required — Your Acceptance is Guaranteed			
	LINK Plan 1	LINK Plan 2	LINK Plan 3	LINK Plan 4
PRESCRIPTION DRUGS (benefits per person)				
Maximums	Year 1: \$500 Year 2: \$650 Year 3+: \$800 } Plan pays 80% subject to annual max.	Year 1: \$750 Year 2: \$900 Year 3+: \$1,100 } Plan pays 80% subject to annual max.	Year 1: \$1,200 Year 2: \$1,350 Year 3+: \$1,500 } Plan pays 80% subject to annual max.	Year 1: \$2,300 Year 2: \$2,400 Year 3: \$2,500 Year 4+: \$2,700 } Plan pays 80% subject to annual max.
DENTAL CARE (benefits per person)				
Maximums	Not included	Year 1: \$600 Year 2: \$800 Year 3+: \$1,000	Year 1: \$750 Year 2: \$1,000 Year 3+: \$1,250	Year 1: \$1,000 Year 2: \$1,250 Year 3+: \$1,750
Recall Frequency		9 months	9 months	6 months
Basic Services		Plan pays 80%, subject to annual max.	Plan pays 80%, subject to annual max.	Plan pays 80%, subject to annual max.
Comprehensive Basic Services		Plan pays 80%, subject to annual max.	Plan pays 80%, subject to annual max.	Plan pays 80%, subject to annual max.
Major Services		Not included	Available in Year 3 - Plan pays 50%, subject to annual max.	Available in Year 3 - Plan pays 60%, subject to annual max.
Orthodontic Services	Not included	Not included	Available in Year 3 - Plan pays 60% to lifetime max. of \$2,000	
VISION CARE (benefits per person)				
Vision Care Prescription eyeglasses, contact lenses, laser eye surgery	\$150 every 2 years	\$200 every 2 years	\$250 every 2 years	\$300 every 2 years
Eye Examination	\$50 every 2 years	\$50 every 2 years	\$65 every 2 years	\$80 every 2 years
EXTENDED HEALTH CARE (benefits per person)				
Professional Services/Registered Therapists				
Chiropractor, Chiropodist/Podiatrist, Naturopath, Osteopath, Physiotherapist	\$20 per visit, 15 visits per practitioner, per year	\$300 per practitioner, per year	\$400 per practitioner, per year	\$600 per practitioner, per year; up to \$1,200 per year combined
Massage Therapist, Acupuncturist	\$20 per visit, 15 visits per practitioner, per year	\$20 per visit, 15 visits per practitioner, per year	\$20 per visit, 20 visits per practitioner, per year	\$30 per visit, 20 visits per practitioner, per year
Psychologist/Registered Social Worker	\$600 per year, combined			
MindBeacon™+ Online Mental Health Therapy	Personalized cognitive behavioural therapy delivered digitally (iCBT); one Standard therapy course (up to 12 weeks) per year			
Speech Therapist	\$300 per year	\$300 per year	\$400 per year	\$600 per year
Accidental Dental	\$2,500 per year	\$5,000 per year	\$10,000 per year	\$10,000 per year
Ambulance Transportation	Includes land and air			
Hearing Aids	\$300 every 4 years	\$400 every 4 years	\$500 every 4 years	\$600 every 4 years
Medical Services Diagnostic tests and x-rays, dialysis equipment, laboratory tests	\$2,000 per year			
Medical Items and Home Support Services (in home nursing) Separate maximums for Medical Items and Home Support Services	\$1,500 per benefit category, per year	\$2,500 per benefit category, per year	\$5,000 per benefit category, per year	\$5,000 per benefit category, per year
HOSPITAL ACCOMMODATION (benefits per person)				
Semi-Private and/or Private Benefit pays the difference between standard ward charges and semi-private and/or private accommodation in a public general hospital in your province/territory of residence	\$200 per day 30 days max. per year	\$200 per day 30 days max. per year	\$200 per day 30 days max. per year	\$250 per day 30 days max. per year
TRAVEL (benefits per person)				
Multi-Trip Emergency Medical Travel Coverage Out of Province/Country	10 days per trip \$5,000,000 per year	10 days per trip \$5,000,000 per year	15 days per trip \$5,000,000 per year	15 days per trip \$5,000,000 per year

Additional information

This Plan Comparison is a summary and does not constitute a contract. Actual terms, conditions, limitations and exclusions are detailed in the contract issued by GSC upon application approval.

No medical underwriting is required as long as you apply within 90 days of your group coverage end date. Your acceptance for LINK plans is guaranteed upon GSC's receipt of your initial payment.

Reimbursement will be made for eligible expenses incurred, paid for and received by the covered person provided such services and supplies are, in the opinion of GSC, medically necessary for the treatment of an illness or injury and reasonable and customary, taking all factors into account.

Quebec residents: To be eligible for LINK prescription drug coverage, you must be covered by the RAMQ prescription drug plan. Your prescription drug claims must be submitted to RAMQ first. When RAMQ reimburses a portion of the drug cost, the unpaid balance (including co-payment and deductible) will be co-ordinated so that you may be reimbursed up to 100% of the eligible expense incurred. If the drug is not covered by RAMQ, the standard co-pay applies

Coverage amounts shown are in Canadian Dollars.

Rates and/or benefits are subject to change; GSC will provide plan members with thirty (30) days written notice.

Plans provided by

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LINK

Rates

Individual Health & Dental Plans



LINK plans offer valuable coverage at competitive prices

GSC Health Assist LINK® plans are designed to cover the gaps in your provincial health insurance plan. Since provincial plans differ from province to province, LINK rates vary depending on where you live.

There are three LINK rate categories...

Single: applies to applicant only.

Couple: applies to applicant and spouse/partner
OR applicant and one dependent child under age 21.

Family: applies to applicant and spouse/partner and dependent children under age 21.

Some additional details to note...

Rates are effective April 1, 2021.

Rates and/or benefits are subject to change; GSC will provide plan members with thirty (30) days written notice.

Rates are based on age of the primary applicant at the time of application. Rates will increase as an individual's age increases in accordance with published age bands.

Effective April 1, 2021

Monthly Rates for Residents of:

	LINK Plan 1				LINK Plan 2				LINK Plan 3				LINK Plan 4			
	AGE	Single	Couple	Family												
British Columbia	18 - 44	\$82	\$152	\$213	18 - 44	\$144	\$268	\$387	18 - 44	\$176	\$330	\$487	18 - 44	\$212	\$397	\$581
	45 - 54	\$102	\$187	\$261	45 - 54	\$161	\$298	\$424	45 - 54	\$195	\$364	\$538	45 - 54	\$248	\$458	\$678
	55 - 64	\$110	\$202	\$285	55 - 64	\$173	\$317	\$446	55 - 64	\$213	\$403	\$591	55 - 64	\$268	\$508	\$742
	65+	\$95	\$173	\$233	65+	\$140	\$257	\$361	65+	\$186	\$342	\$487	65+	\$232	\$430	\$615
Alberta	18 - 44	\$82	\$152	\$213	18 - 44	\$147	\$272	\$399	18 - 44	\$173	\$324	\$477	18 - 44	\$207	\$387	\$570
	45 - 54	\$102	\$187	\$261	45 - 54	\$163	\$302	\$429	45 - 54	\$191	\$355	\$526	45 - 54	\$240	\$446	\$666
	55 - 64	\$110	\$202	\$285	55 - 64	\$175	\$322	\$459	55 - 64	\$208	\$389	\$577	55 - 64	\$261	\$490	\$726
	65+	\$95	\$173	\$233	65+	\$142	\$264	\$367	65+	\$177	\$327	\$466	65+	\$222	\$410	\$586
Saskatchewan, Manitoba, Northwest Territories, Yukon and Nunavut	18 - 44	\$81	\$148	\$207	18 - 44	\$125	\$231	\$334	18 - 44	\$165	\$301	\$444	18 - 44	\$223	\$415	\$608
	45 - 54	\$95	\$178	\$251	45 - 54	\$136	\$257	\$363	45 - 54	\$189	\$352	\$512	45 - 54	\$260	\$486	\$711
	55 - 64	\$106	\$191	\$269	55 - 64	\$146	\$271	\$383	55 - 64	\$208	\$387	\$566	55 - 64	\$287	\$534	\$780
	65+	\$88	\$161	\$214	65+	\$116	\$214	\$300	65+	\$151	\$281	\$396	65+	\$204	\$379	\$536
Ontario	18 - 44	\$97	\$177	\$248	18 - 44	\$163	\$304	\$440	18 - 44	\$190	\$357	\$522	18 - 44	\$222	\$417	\$610
	45 - 54	\$116	\$215	\$302	45 - 54	\$178	\$337	\$476	45 - 54	\$210	\$395	\$573	45 - 54	\$261	\$486	\$711
	55 - 64	\$127	\$234	\$335	55 - 64	\$194	\$358	\$506	55 - 64	\$231	\$431	\$628	55 - 64	\$284	\$533	\$778
	65+	\$109	\$199	\$270	65+	\$158	\$290	\$403	65+	\$198	\$362	\$521	65+	\$250	\$461	\$655
Quebec	18 - 44	\$89	\$165	\$233	18 - 44	\$149	\$274	\$391	18 - 44	\$190	\$348	\$515	18 - 44	\$212	\$391	\$582
	45 - 54	\$109	\$201	\$283	45 - 54	\$164	\$302	\$429	45 - 54	\$221	\$408	\$602	45 - 54	\$248	\$465	\$681
	55 - 64	\$121	\$219	\$314	55 - 64	\$176	\$321	\$453	55 - 64	\$242	\$448	\$662	55 - 64	\$275	\$510	\$747
	65+	\$116	\$213	\$291	65+	\$162	\$296	\$413	65+	\$208	\$386	\$547	65+	\$263	\$489	\$698
New Brunswick, Nova Scotia, Prince Edward Island, Newfoundland and Labrador	18 - 44	\$97	\$177	\$248	18 - 44	\$147	\$272	\$398	18 - 44	\$177	\$334	\$484	18 - 44	\$213	\$394	\$574
	45 - 54	\$116	\$215	\$302	45 - 54	\$165	\$305	\$425	45 - 54	\$197	\$369	\$539	45 - 54	\$245	\$462	\$674
	55 - 64	\$127	\$234	\$335	55 - 64	\$175	\$324	\$461	55 - 64	\$215	\$404	\$590	55 - 64	\$268	\$504	\$737
	65+	\$109	\$199	\$270	65+	\$144	\$267	\$369	65+	\$183	\$342	\$481	65+	\$242	\$452	\$640

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