



## A New Way to Think About Benefits

PHSPCANADA is a benefit plan that provides flexible coverage and a management tool that controls costs of claims. PHSPCANADA provides the security of a benefit plan without expensive mandatory premiums or restrictions.

The PHSPCANADA offers:

- Cost control
- Health & dental
- Flexibility
- Low processing costs
- Tax savings
- Virtual Doctor(s)

PHSPCANADA is a self-funding reimbursement tax concept plan regulated by the Canadian Revenue Agency<sup>1</sup>. PHSPCANADA uses Health Spending Accounts (HSAs) to provide flexible benefits to employees.

### Employer Cost Control

Employers decide how many credits / dollars will be applied to employees' Health Spending Accounts each year. Therefore, the employer knows the maximum amount to be spent on the employee benefit plan in a given year. Also, the add-on health and dental options further reduces cost to the employer.

### Employee Flexibility

Employees deserve to have affordable healthcare benefits designed specifically to fit each family's needs. Employees use their flex credits / dollars on the health and dental services they need; when they need them.

### Employer Low Processing Costs

No monthly premiums to pay. The PHSPCANADA plan offers one of the lowest processing fees in the industry and only as claims are submitted.

### Employee & Employer Tax Savings

Business Owners and employees benefit from tax savings when employers offer the Private Health Spending Accounts (PHSP's) to their employees. Health expenses become a tax deductible business expense and reimbursement are paid out, tax-free, to the recipient.

### The Value of Association (Bulk Buying Power)

The higher member participation, the lower the cost. Superior products and a high level of service.



Allow us the opportunity to give you a second opinion on your current group plan.





### Add on the Optional Travel Plan!

The optional travel plan provides insured emergency medical travel insurance protection in case of an accident or illness providing the funds to cover your medical expenses.

#### The Travel CHBP Plan Offers:

- Viruses are covered as sicknesses
- 60 days of continuous coverage for each trip
- Flat cost per year per family
- Covers pre-existing stability conditions
- Out of Province & Country travel insurance
- Travel / Extension coverage also available
- Underwritten by SSQ insurance

#### PHSPCANADA Provides:

1. Claim App for quick submissions
2. Competitive processing fees
3. Hassle free - telephone completion
4. Incentives to lower processing fees
5. Pay-direct option to service providers
6. Web access with full reports

### Contact us for Information & Ideas

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