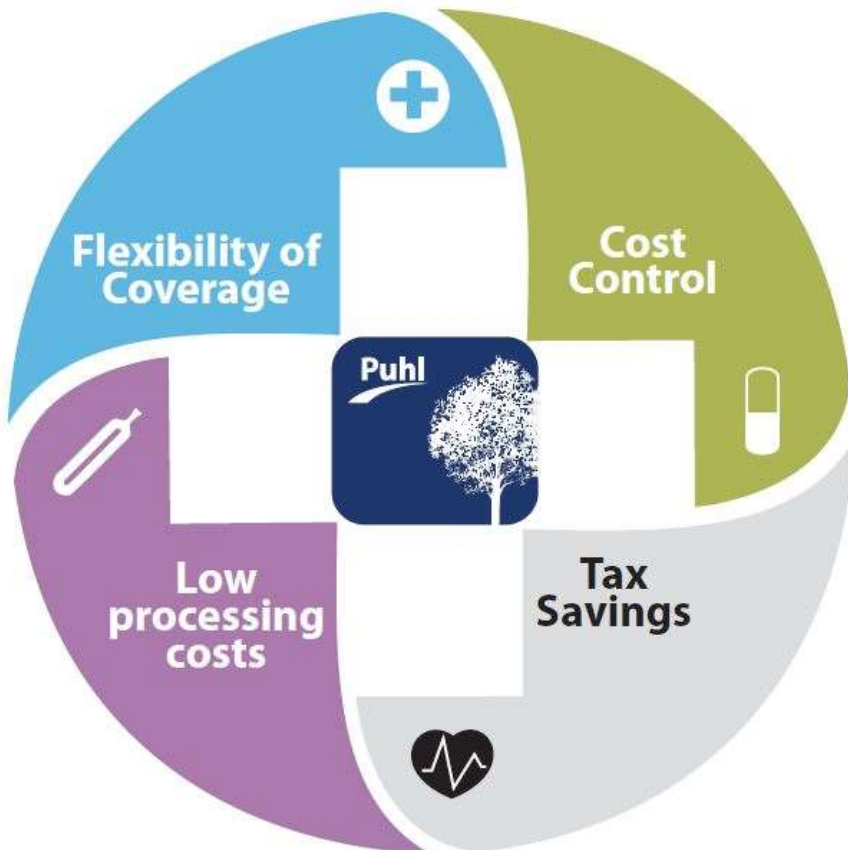


A Health & Dental Benefit Plan Designed for BBB Business Members



As an Accredited BBB Business, you are already enrolled! Just call to activate! Designed for BBB Members.

Flexibility of Coverage

PHSP Employee Health Spending Accounts can be used for medically necessary health, dental or vision expenses. Employees use Health Spending Account credits on the services they need, when they need them.

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 that could be spent on the employee benefit plan in a given year.

Low Fees / Processing

Not only are there no premiums to pay, but our PHSP offers one of the lowest administration fees in the industry. Our pay-per-claim plans charge a processing fee on submitted claims.

Tax Savings

As a business owner, you realize tax savings when you purchase health and dental expenses with before tax dollars an immediate saving equal to your personal tax bracket. Health expenses convert to a tax-deductible business expense, and reimbursements are paid to you personally, tax-free.

Visit puhlemmployeebenefits.com or call (403) 221-9300

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

Puhl / PHSPCANADA flexibility delivers Better health care choices for a Better future, a Better you!