

## Employer Sample Flexible Design for your Employees Health, Dental & Vision Care

The choice of plan design is with your Company.

As a management tool you can design the employee's coverage to what motivates them.

❖ **Designed for your Employees** – with limited administration on your part – we track it

**Employer Options** on design and how many tax-free credits / dollars to provide to Employees.

A few ideas from other Business people are:

- ❖ **Conventional Insurance Plan Premiums:** Single (\$1,500) / Couple (\$3,000) / Families (\$3,600)
- ❖ **Pick your Business Model number:** Single (\$1,000) / Couple (\$2,000) / Families (\$3,000)
- ❖ **Equal Status for all employees:** \$2,400 per employee
- ❖ **Percentage of Gross Salary:** (5%) based on income
- ❖ **Job Categories:** levels set by occupational categories
- ❖ **Years of Service:** can be used to provide merit for long-term employees
- ❖ **Part-Time** Employee Options
- ❖ **Your ideas** \_\_\_\_\_ ?

### Employee Group Health & Dental Add-Ons

#### Employee Comparison Between Traditional Group and PHSPCanada Flex Plan

[Employer PHSP VS Group Traditional Comparison](#)

#### Employer Website for information and ideas – [PHSPCANADA](#)

The Employee website for flexible and comprehensive travel & health coverage choices

#### The Employee Benefits Store – [MyInsurance Store](#)

The Employee website for flexible and comprehensive travel & health coverage choices

#### Employee Health & Dental Options – 2 Minute Video – [Employee Choices](#)

Information regarding designing a plan to suit your needs.

#### Travel Group Insurance – 3 Minute Video – [Travel Group Insurance](#)

For further details, view our [Employee Group Benefit Handbook Video](#)

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## The following is our #1 Plan Design Choice.

### How the PHSPCANADA Cash Account can help cover your employees health care expenses

The Puhl / PHSPCANADA Cash Account is like a bank account. Employees start each plan year with an employer designated number of credits / dollars in their Health Credit (Cash) Account. Then, throughout the year, employees use their Health Cash Account to pay for medical, vision & dental expenses that are not covered elsewhere.

This is a Sample concept on how flexible the PHSPCanada plan can be. Please review the employee store for Add-on products [Myinsurance Store](#) for details about the Add-on products.

Company Name						
Employee Coverage:	Please login to <a href="#">Myinsurancestore.ca</a> to see your statements					
Employee Benefits timeline	Year 1	Year 2	Year 3	Year 4	Year 5	Year 10
<i>Plan year Jan 1 to Dec 31</i>	✓	✓	✓	✓	✓	✓
<i>Credited Monthly</i>	✓					
<i>Credited Semi - Annually</i>		✓				
<i>Credited Annually</i>			✓	✓	✓	✓
<i>Credits Prorated from Effective Date</i>	✓					
<i>Credits Prorated from Date of Hire - Increases</i>		✓	✓	✓	✓	✓
<i>Claims over Yearly Limit – Carry Forward</i>	✓					
<i>Carry forward unspent Credits</i>		✓	✓	✓	✓	✓
<i>Employee Assistant Program – EAP Option – Life Works</i>	✓	✓	✓	✓	✓	✓
<i>Flexible, Customized Add – on Products</i>	✓		✓	✓	✓	✓
<i>Long Service Reward - \$500 then \$1000</i>					✓	✓
<i>Travel Group Coverage</i>	✓	✓	✓	✓	✓	✓
<i>Wellness Option</i>	✓	✓	✓	✓	✓	✓

**Note:** \* Employees' years of service are based on their Date of Hire – January to December is the plan year.

**Claims are reimbursed** out of the PHSPCANADA credits in the year the claim(s) are incurred. (new employee exception)

**Employees** can use their credits to purchase Add-on R/x drug and dental plans.

**Maximum credits** in Employees account is 2 combined calendar years of Employee Credits Approved.

**Employer pays** the cost of processing claims.

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## Wellness / Personal Development Spending Plan

The Wellness / Personal Development Spending Plan allows employers to provide, to their employees and their dependents, an opportunity to achieve a better quality of life. The Plan covers health expenses not approved by the Canadian Revenue Agency (CRA) as medically necessary health expenses.

The CRA allows these pro-active health expenses to be paid by the employer, as a Taxable Benefit, to the employee. By paying for their employee's pro-active health expenses, that are not eligible for the Tax-Free medically necessary, employers are assisting their employees with achieving a better quality of life.

The anniversary date of the Plan is January 1<sup>st</sup> of each year. Reports of available credits in the PHSPCanada Wellness account are provided to each employee.

### Pro-active Health Eligible expenses for Wellness are:

- Books – Health Educational
- Cosmetic procedures
- Fitness Clubs and Trainers
- Fitness Equipment - Purchase
- Golf Membership - Yearly
- Health related services not covered by PHSPCANADA credits
- Health Spa Membership – Yearly
- ❖ Holistic Medicines & supplies recommended by a qualified Health Practitioners such as Chiropractors, Naturopaths, Physiotherapists etc.
- Mental Health – Pets and Supplies
- Professional Membership Fees
- Sleep Assistance
- Sports Club Membership – Yearly
- Not limited to the above
- Weight Health Programs

### Unique Options of Coverage

- Financial Planning Fees
- Life, Disability and Critical Illness payments
- RRSP Contributions
- School Loan Repayments
- Tuition(s)
- ❖ Virtual Doctors – Maple Plan – [www.getmaple.ca](http://www.getmaple.ca)

## 9 Reasons to Choose Puhl / PHSPCANADA Employee Benefits

What should you look for in a Benefits company that offers Employee Health Spending Accounts – EHSA?

The PUHL / PHSPCANADA product is to provide our clients with stability of processing fees that are competitive and designed to provide the product and service our clients are looking for. Due diligence is extremely important when you are dealing with CRA. Puhl / PHSPCANADA has been a sponsor for the CPA / Puhl / PHSPCANADA for over 15 years. We will deliver for you.

### 9 Reasons to choose Puhl PHSPCANADA:

- 1. Cyber Security from Hackers**  
The way to differentiate plans.
- 2. Peace of Mind Protection**  
Puhl / PHSPCANADA provides errors and omission insurance to better protect you and your business. As a proud 35 year member of the Better Business Bureau (BBB), we touch and track each claim, adhering to the Canadian Revenue Agency (CRA) rules and regulations.
- 3. Experience**  
A member of the National Life Insurance Association, and are licensed by the Insurance Counsel, Puhl has over 40 years in business. Puhl Employee Benefits provides a wealth of knowledge and experience from other business owners that will assist your company.
- 4. Claim App and Portal**  
Claim submissions are quick and efficient.
- 5. Ease of Claim Submissions**  
We touch each receipt. The claim app provides a fast and easy way to submit claims, with employers having the ability to access reports & statements online. Our algorithms are designed to catch duplicated submitted claim receipts.
- 6. Processing Fees**  
Processing fees are on the low side of top rated competitors, with incentives to reduce lower.
- 7. Resources**  
All of your needs, in one place. Operating in-house, Puhl has Certified Financial Planners (CFP) on staff to answer questions.
- 8. Travel Insurance - #1 in travel insurance covers pre-existing conditions to age 65 and 60 days of continuous coverage.** [Travel CHBP – Employee Booklet](#)
- 9. Products Complimentary Add-Ons**  
We provide Add-on extra products and services that employers have requested, such as extra health and dental options for employees. Please visit [MyInsurance Store](#) for the full menu.

**Allow us the opportunity to provide you a second opinion on your Employee Group Benefits.**

You can feel confident you have the best when you choose PUHL / PHSPCANADA.

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