

HEALTH SPENDING ACCOUNTS

Customizing the Perfect Solution for Your Small Business



Every Small Business
is **DIFFERENT**

Providing a benefits solution that
is as unique as you are, with
TOTAL control over your costs

BENEFITS
MY WAY



EVERY PUZZLE HAS
A SOLUTION
Let us help get you started.

BeneFitsMyWay recognizes the challenges small businesses face when trying to choose the right employee health benefits program.

A Health Spending Account (HSA) allows you to build a benefits program that works for your small business needs and the needs of your employees.

- Starts with an HSA to cover qualifying health and dental expenses.
- Expenses reimbursed through your HSA are 100% tax free to employees and 100% tax deductible to the business.
- Customize your plan by selecting from our optional coverage(s) that best suits the needs of your business and employees.

"I never thought I'd feel so enthusiastic about a custom health insurance company...lol. But I love these guys! I've submitted a few claims now and I'm shocked each time at how EASY it is!" - Lindsay Ross

"I'm very happy I signed up with BeneFitsMyWay. Without high administration fees, more of our money is going to giving our team coverage, and the BeneFitsMyWay support staff are reachable, helpful, and very friendly." - Melissa Deanne



SORTING YOUR PIECES

Building a Plan - Made Easy



SIMPLE

With our online setup, you can set benefit limits and enroll your employees quick and easy. With our app, claims can be submitted within seconds!



AFFORDABLE

Don't puzzle over rising premiums. With our HSA, you have complete control of the costs.



FLEXIBLE

Empowers your employees to spend their healthcare dollars on what is most important to them and their families.

What's Covered

Prescription Drugs

Dental

Vision

Massage Therapy

Physiotherapy

Chiropractic

Naturopathic Visits

Diabetic Supplies

Fertility Treatments

Premiums

MRIs

...and so much more!



THE FIRST PIECE GETS YOU STARTED!

Clear, concise billing.



An HSA is a cost effective and flexible way to give benefits to all employees compared to traditional plans. You can provide a full range of health benefits while giving your employees the flexibility to choose how they spend their healthcare dollars.

With **BeneFitsMyWay**, we believe in transparency when it comes to the fees and costs associated with our plan.

There is a one-time set up fee of \$295 plus tax per company. Because we are a pay per use plan, there are no monthly premiums...you only pay a 10% admin fee per claim. If you or your employees don't make claims, your company pays nothing.

\$295
PER COMPANY
.....
10% ADMIN FEE
PLUS TAX



Have Total Control Over Your HSA Benefit Classes.

You can customize amounts for each category so long as people within are treated equally.* For Example:

** Contact BeneFitsMyWay for details on account limits*



Executive
\$8,000



Managers
\$3,000



Families
\$2,000



Couples
\$1,500



Singles
\$1,000



Part-time
\$500



THE SMALL PIECES MAKE
THE BIG PICTURE CLEAR
Customize your plan your way.

You can customize your benefits program with the optional insurance that makes sense for you, your business and your employees. You pay for only the pieces you want!

Group Life and Disability Insurance



Although we don't like to think about it, accidents, illness, and deaths happen every day, paralyzing families with high medical and funeral costs.

With **BeneFitsMyWay** you can offer financial security to your employees and their families by adding the optional Group Life and Disability* solution to your plan. Choose the solution that best suits your business needs from our basic or enhanced plans:

Benefit	(A) Basic Plan	(B) Enhanced Plan
Life Ins.	\$25,000	\$50,000
AD&D	\$25,000 (plus Cancer Rider)	\$50,000 (plus Cancer Rider)
Dep. Life	\$10,000 spouse/\$5,000 children	\$20,000 spouse/\$10,000 children
LTD	\$1,500/month for up to 5 years	\$2,500/month to MAX age 65

*All Group Life and Disability benefits terminate at age 65. Available to companies with 3 or more employees.

SEE THE PIECES FIT INTO PLACE

Away or at home, things happen.

Travel & Major Medical

OPTIONAL
PIECE C

Travel Insurance

Any time you or a family member suffer an unexpected medical emergency while travelling outside the province, **BeneFitsMyWay** has you covered.

- \$1 Million in Coverage per person per claim
- Unlimited trips per year, up to 60 days each
- Transportation home or to a different medical facility
- No deductible
- World Wide coverage as soon as you leave your province of residence

Major Medical

- Catastrophic injury or sickness while in Canada
- \$2,500 Deductible
- Up to \$125,000 per year/person/incident of Major Medical coverage
 - Hospital Charges
 - Prescription Drugs
 - Nursing Services
 - Ambulance Services
 - Qualifying Licensed Practitioners

For full details
and exclusions
please visit
benefitsmyway.ca



WHEN YOU NEED EXTRA PIECES

Be prepared for the unexpected.

Guaranteed Critical Illness (CI)



Critical illness can occur at any time, to anyone. A serious illness such as cancer or heart attack affects one in four women and one in five men before retirement age. This can greatly impact your ability to work or even perform common tasks. Critical illness insurance is designed to ease the financial pressures by paying a tax-free lump sum in the event you are diagnosed with a covered illness.

*Because Your Bills Don't Stop
When the Unexpected Happens*



We have you covered

- | | | |
|---------------------------|------------------------|----------------------------|
| Aortic surgery | Heart attack | Muscular dystrophy |
| Blindness | Kidney failure | Occupational HIV infection |
| Cancer (life-threatening) | Loss of speech | Paralysis |
| Coma | Major organ transplant | Parkinson's disease |
| Deafness | Motor neuron disease | Severe burns |
| Dementia & Alzheimer's | Multiple sclerosis | Stroke |

* For a complete list and exemptions for pre-existing conditions please visit our website.

DON'T WAIT TO FIND THE RIGHT PIECE

Help when you need it most.

Diagnostic & Specialist Access Insurance (DSAI)

OPTIONAL
PIECE E

Why Is There A Wait?

Canadian medical specialists are limited to how many new patients they are able to diagnose each month as determined by the Canadian Health Care system budget. Meanwhile, you are being referred to these specialists by your family physician and forced to wait in line for an average of 34 weeks.

Covered Specialists

Orthopedics
Cardiology
Neurology
General Surgery
Gastroenterology
Ear, Nose & Throat
Ophthalmology
Urology
Rheumatology
Spine Team

You Don't Have To Wait!

DSAI Insurance allows your employees guaranteed access to 10 of the most commonly referred medical specialists within 21 days of receiving a referral from your family doctor. If your specialist requires a MRI or CT scan to complete your diagnosis, one will be scheduled within 3 - 4 days at no cost to you.

For a
complete list of
covered specialists,
please visit our
website.

ASSEMBLE YOUR PUZZLE

Once you choose your pieces, getting you started is easy.



1 Company Enrolls with **BeneFitsMyWay** and chooses Options

Go to benefitsmyway.ca and select **BUY NOW** or reach out to one of our benefit specialists.



2 Company Completes Online Setup

Create your online claims account, setup benefits limits, and enroll your employees.



3 Employees Submit Claims Electronically to **BeneFitsMyWay**

Submit claims using the BeneFitsMyWay Claims app on your smartphone/tablet or online at benefitsmyway.ca.



4 **BeneFitsMyWay** Processes Claims and Reimburses the Employee

Claim reimbursements are received within 3 - 4 business days.



5 Your Claims Account is debited for Expenses +10% Admin Fee and Taxes

We know...fees, but we need to keep the lights on!



6 Claims become 100% Tax Deductible to Your Company

Claims are paid with before tax dollars and become a company tax deduction.

A photograph of a puzzle with several pieces arranged to spell out 'LIFE STYLE' and 'HEALTHY'. The pieces are in shades of green and black. The text 'LIFE' and 'STYLE' are on black pieces, while 'HEALTHY' is on green pieces. The puzzle is set against a light grey background.

PUTTING A WELLNESS PUZZLE TOGETHER

Flexibility for you and your employees

Taxable Wellness Account

The Taxable Wellness account is an optional standalone plan that doesn't require an HSA, but when paired with an HSA, can provide comprehensive Health and Wellness coverage. The plan allows employees to proactively manage their physical and mental health, as well as their financial well-being. Employees are reimbursed for certain wellness expenses up to a predetermined annual credit amount that is set by you, the employer. Claims paid to the employee are considered taxable expenses and are added to their income.

Everyone is unique, and when you offer employees a flexible benefit plan, they can choose what is right for them.

For the employee who:

- would like to stop smoking - there are cessation programs
- is trying to lose weight - a weight loss management program can help
- wants to get in shape but cannot afford a new bike or yoga classes...

a Taxable Wellness Account can cover those expenses.



MAKE YOUR PUZZLE A WINNER

We all win with wellness

Winning with Wellness

Three ways we all win with wellness:

- Create a culture of wellness**
By encouraging employees to be proactive about their health, you help your employees be more productive, have less health-related absences, and improve their morale, all leading to enhanced retention.
- Flexibility for your employees**
Employees can choose what's important to them and how they want to use their allotted Taxable Wellness Account dollars giving them a wide array of choices.
- Manage your budget**
You'll know exactly how much your employee benefits will cost allowing you to easily budget for this coverage.

If you are looking for a way to make your benefits plan flexible for your employees, the Taxable Wellness Account may be for you.

When you combine a Taxable Wellness Account with an existing HSA there is no set-up fee. For a new account there is a one-time fee of \$295 plus taxes.

What is covered:

-  Fitness Centre membership fees
 -  Sports club fees
 -  Home exercise equipment
 -  Stress management programs
 -  Professional development and education courses
 -  Financial planning and health-related programs and services
 -  Smoking cessation programs
 -  Nutritional counselling
- and more!!*



Choose your Pieces and Get Started Today!

Visit benefitsmyway.ca today to choose the benefit pieces that work for your business needs. We are always here to help you put things together. If you would prefer to chat, please contact one of our benefit specialists at 1-866-820-2188.

Everything you and your employees need on the path to good health and great benefits within a budget that works!

**BENEFITS
MYWAY**

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