

benecaid®

Your Customized Benecaid Health Spending Account Solution

Created for members of:



Solution Overview

Solution 1 - Benecaid's Health Spending Account™ (HSA)

A Benecaid HSA is a great alternative to a traditional employee health benefits program. It is an account that is established exclusively to pay for healthcare services for you and your dependent family members.

This solution will offer coverage for:

- Eligible medical expenses as outline by CRA Guidelines (See Appendix A)
- Insurance protection for unexpected medical expenses incurred while travelling (see Appendix C)

Benefits of this solution are:

1. Predictable monthly payments.
2. Wide range of eligible expenses
3. No medical questionnaire - covers all pre-existing conditions
4. Travel Protection
5. Employees unused funds roll over to the following year!
6. Flexibility in contribution amounts each year based on the number of family members

Solution 2 – Benecaid's *hsacomplete*™

Benecaid's HSA + *hsacomplete*™ gives you greater value for your money as you fund your routine medical expenses and insure against those unexpected.

This solution will offer coverage for:

- Eligible medical expenses as outline by CRA Guidelines (See Appendix A)
- Unexpected medical expenses (see Appendix B)
- Insurance protection for unexpected medical expenses incurred while travelling (see Appendix C)

Benefits of this solution are:

1. Predictable monthly payments
2. Wide range of eligible expenses – through your HSA
3. Insurance protection against unexpected medical expenses
4. Travel Protection
5. Employees unused funds roll over to the following year!
6. Flexibility in contribution amounts each year based on the number of family members



Benefit Comparison

Benecaid Health Spending Account

**Benecaid Health Spending Account
+hsacomplete™**

<p>Key Benefits</p>	<p>Flexible deposit amount Online Account Management for both Account Holders and Plan Administrators Direct Deposit Claim Payment</p>	<p>Flexible deposit amount Online Account Management Direct Deposit Claim Payment</p>
<p>Defining Characteristic</p>	<p>Covers pre-existing conditions</p>	<p>Includes coverage for unexpected medical expenses</p>
<p>Administrative Support</p>	<p>Online Self-Service Service Account Manger Customer Care Team</p>	<p>Online Self-Service Service Account Manger Customer Care Team</p>
<p>Renewal</p>	<p>Plan automatically renews upon your effective date. Opportunity to evaluate deposit level for upcoming year.</p>	<p>Plan automatically renews upon your effective date. Opportunity to evaluate deposit level for upcoming year.</p>
<p>Enrollment Options</p>	<p>Online Manual Application Forms</p>	<p>Manual Application Forms including a medical application</p>
<p>Protection (see attached)</p>	<p>Travel Protection</p>	<p>Protection for unexpected medical costs Travel Protection</p>

Enroll today!
Contact Lucy van Scheltinga
416-626-8786 ext. 7265
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Coverage Comparison – Single

Benecaid Health Spending Account

**Benecaid Health Spending Account
+hsacomplete™**

Cost	\$ 83.06 monthly \$996.90 annual Flexible payment schedule Includes an annual \$95 account fee.	\$124.99 monthly* \$1,499.89 annual*
Medical Questionnaire	N/A Covers any and all pre-existing conditions	Required
Age Requirement	none	<65
Prescription Drugs		
Semi-Private Hospital		
Accidental Dental		
Private Duty Nurse		
Paramedical	HSA (up to \$750 annually)	
Assistive Devices and/or Medical & Surgical Supplies	Eligible expenses are determined by province. A comprehensive list of eligible expense can be found in Appendix A	Included Details can be found within Appendix B
Prosthetic Devices		HSA (up to \$750 annually)
Vision		Eligible expenses are determined by province. A comprehensive list of eligible expense can be found in Appendix A
Dental		Your HSA can also be used to cover expenses in excess of your <i>hsacomplete™</i> coverage.
Travel Protection (when travelling out of province or country)	Included \$5 million (trips up to 30 days)	Included \$5 million (trips up to 30 days)

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*monthly premium based on single coverage based in the province of Ontario.



Coverage Comparison – Family

Benecaid Health Spending Account

**Benecaid Health Spending Account
+hsacomplete™**


Cost	\$ 158.06 monthly \$1,896.72 annual Flexible payment schedule	\$224.99 monthly* \$2,699.82 annual*
Medical Questionnaire	N/A Covers any and all pre-existing conditions	Required
Age Requirement	none	<65
Prescription Drugs		
Semi-Private Hospital		
Accidental Dental		
Private Duty Nurse		
Paramedical	HSA (up to \$1,500 annually)	
Assistive Devices and/or Medical & Surgical Supplies	Eligible expenses are determined by province. A comprehensive list of eligible expense can be found in Appendix A	Included Details can be found within Appendix B
Prosthetic Devices		
Vision		
Dental		
Travel Protection (when travelling out of province or country)	Included \$5 million (trips up to 30 days)	Included \$5 million (trips up to 30 days)

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*monthly premium based on family of 4 (2 adults, 2 children) located in the province of Ontario.

Appendix A
Solution 1:
Benecaid Health Spending Account™
– Eligible Expenses



Benecaid Health Spending Account™

Eligible Expenses

Preventative Care

audiologist services
naturopath services and dispensing
chiropract services
chiropractic services
occupational therapist services
pharmacist consultation and services
physicians and surgeons
dieticians
physiotherapist services
medical radiation treatments
prescription drugs
psychologist services
medical laboratory services
respiratory therapists
massage therapists (RMT)

Special Care Services

anti-aging treatments**
assistive devices
cosmetic surgery**
diabetic pumps
elderly parent & dependent care
fertility drugs & treatment services
hair replacement surgery**
hair removal treatments**
overseas specialty medical services
nursing services
special needs tuition & services
schooling for spectrum line disorders
speech-language pathologists
prescribed vitamins & supplements

Dental & Vision

dentistry
cosmetic dentistry**
dental hygienist services
dental surgeons services
dental technologists services
denturist services
orthodontic services
contact lenses
laser eye surgery
optician services
optometrist services
prescription glasses
prescription sunglasses

...and many more!!

Please note that authorized medical practitioners differ based on province or territory.

Please visit the CRA website for more information: <http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-tx/rtrn/cmpltng/ddctns/Ins300-350/330/ampp-eng.html>.

* this list is in accordance with the rules governing the Medical Tax Benefit and is subject to change

** for medical or reconstructive purposes only

Appendix B
Solution 2:
hsacomplete[™] Plan Design (Coverage)

hsacomplete™ Coverage

Supplementary Health Benefits	
Overall Aggregate Annual Maximum:	\$40,000 per Insured per calendar year with a maximum under Family Coverage of \$160,000
Accidental Dental:	Reimbursement of 100% of eligible expenses for natural teeth and 50% of expenses for permanently attached artificial teeth, up to a maximum of \$5,000 per Insured per calendar year with a maximum under Family Coverage of \$20,000
Ambulance:	Up to \$1,500 per trip to a maximum of \$5,000 per Insured per calendar year with a maximum under Family Coverage of \$20,000 (for services not covered by GHIP)
Convalescence Home Care:	Up to a maximum of \$10,000 per Insured per calendar year with a maximum under Family Coverage of \$40,000
Private Duty Nursing:	Up to a maximum of \$10,000 per Insured per calendar year with a maximum under Family Coverage of \$40,000
Semi-Private or Private Hospital Care:	Up to a maximum of \$5,000 per Insured per calendar year with a maximum under Family Coverage of \$20,000
Wheelchair and Related Ambulatory Assistive Devices:	Up to a maximum of \$5,000 per Insured per calendar year with a maximum under Family Coverage of \$20,000

Prescription Drugs Benefits	
Overall Aggregate Annual Maximum:	Up to \$25,000 per Insured per calendar year with a maximum under Family Coverage of \$100,000
Additional Conditions:	Generic Drugs Only. Drug Deductible of \$500 per certificate per calendar year. There are no Prescription Drug Benefits available to persons resident in Quebec.
Erectile Dysfunction Drugs:	Not Included
Smoking Cessation Products:	Not Included
Anti-Obesity Drugs:	Not Included
Fertility Drugs:	Not Included
Specialty Drugs:	Not Included

Appendix C

travel*assist*[®] Coverage

travelassist® Coverage

Travel Coverage: Benefit Summary	
Hospital accommodation	Reasonable and customary costs
Physician charges	Reasonable and customary costs
Diagnostic services	Reasonable and customary costs
Paramedical services	\$250 per profession
Prescription drugs	30-day supply per prescription
Ambulance services	Reasonable and customary costs
Medical Appliances	Reasonable and customary costs
Private duty nurse	Up to \$5,000
Emergency air transportation	Reasonable and customary costs
Transportation to bedside	Economy round-trip airfare plus up to \$150 per day to \$3,000
Return of travel companion	One-way airfare
Treatment of dental accidents	Up to \$2,000
Meals and accommodation	Up to \$150 per day, to \$3,000 per trip
Vehicle return	Up to \$5,000
Return of deceased	Up to \$5,000
Incidental expenses	Up to \$250

travelassist[®] Coverage

Travel Coverage: General Provisions	
Overall Maximum per insured person	\$5,000,000 per coverage period
Description of Classes	All eligible employees under age 65
Work hours required	A minimum of 25 hours per week
Eligibility period	0 continuous months of employment
Termination age	65 or earlier retirement
Common law spouse cohabitation period	Continuous cohabitation: Last 12 months
Age limit for dependent children	Under age 21, or under age 25 if a full-time student at a recognized educational institution
Pre-existing condition stability period	6 months
Coverage Period	30 days per trip
Carrier:	Royal Sun Alliance