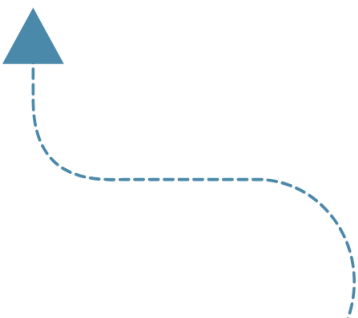




SYSTEM HIGHLIGHTS

- Company Administrators and Employees have real time access to track activity
- No cheques! myHSA works on EFTs
- All claims can be submitted online by employees through their own personalized dashboard
- Apps available for iOS (iPhone/iPad) and Android devices
- 2 day turn-around time for claim reimbursement
- Live Chat technical support for employees, run in-house by our experienced team



myHSA

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TYPES OF PLANS

myHSA Plans

An HSA (Private Health Services Plan) is a Canada Revenue Agency approved method to provide medical, dental and vision benefits in a tax efficient manner. A corporation can write off 100% of the costs related to its HSA. All expenses reimbursed are tax-free to the employees.

myHSA provides a broader range of items that a typical insurance plan won't cover. This includes items such as medicinal marijuana, braces, and laser eye surgery.

myWSA Plans

A WSA is a taxable spending account provided by employers to promote healthier lifestyles and employee satisfaction. Wellness Accounts are taxable so they are extremely flexible. The only governing body over eligible items in the program is the employer. A Wellness Spending Account will typically encompass what the company believes are items that reward and incentivize their staff.

myFlex Plans

Flex Plans allow an employee to select from the list of available options (provided by the employer) the benefits that best suit that employee's needs based on their stage of life. The employee allocates their funds as best suits their needs.

Flex Plans can include any or all of the following: HSA, Wellness, RRSP, TFSA.

The Employee can choose how to allocate their yearly amount between the accounts. Once the amount is allocated, the credits are locked in for the plan year and the allocation cannot be changed.

myDefined Plans

myDefined is a customizable plan that allows the employer the greatest degree of flexibility and control over spending. Similar to an HSA the employer is responsible for funding claim costs, and like all of our products the plan is not prefunded. Inside the myDefined plan, the employer can drill down to the sub-item level and completely customize the myHSA and myWSA lists with category limits and yearly caps. myDefined also allows the option to allow funds pooled or per individual family member.

This plan allows employers the ability to contain costs without compromising the flexibility of the benefit offering to their employees.

CONTACT US

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