





Northern Star Benefit Consultants Ltd.

Coverage that pays for itself Individual Health & Dental Insurance



Sonata Health single coverage annual premium \$900

Tax deduction (@20% marginal rate)	\$180
Total cost for plan	\$720
Health care expenses paid	
Prescriptions drugs	\$195
Dental costs	\$275
Eyeglasses	\$150
Massage therapy	\$180
Total medical expenses paid	\$800



Sonata Health family coverage annual premium \$3,800

Tax deduction (@25% marginal rate)	\$950
Total cost for plan	\$2,850
Health care expenses paid	
Prescriptions drugs	\$ 600
Dental costs	\$1,050
Eye exam	\$150
Orthotics	\$300
Chiropractor, physiotherapy	\$1,100
Total medical expenses paid	\$3,200

Did you know that if you are self-employed or a small business owner you may be eligible to deduct your Sonata Health premiums as a business expense for Federal income tax purposes?

For more information about the tax deductibility of your Individual Health & Dental Insurance premiums, consult with your own professional advisor about your particular circumstances. The above is general information only and is not intended to be legal or tax advice.

Note: claim amounts can be lower or much higher than illustrated.

Contact us

Suzi Beckett
Chief Operating Officer
Health & Benefits Consultant

Northern Star Benefit Consultants Ltd.

c. +1.778.957.5444
e. suzi@northernstarfinancial.com
w. www.northernstarfinancial.com

We are the extension to your HR and Finance team