



## Designed for the Dentist Community & Patients

Allow us the opportunity to give you a second opinion on your current group plan.

### We Provide:

1. Claim App for quick submissions
2. Competitive processing fees
3. Hassle free - telephone completion
4. Incentive to lower processing fees
5. Pay-direct option to service providers
6. Web access with full reports



### Add on the Optional Travel Plan

The optional travel plan provides insured emergency medical travel insurance protection in case of an accident or illness providing the funds to cover your medical expenses.

### The Travel Plan Offers:

- Viruses are covered as sicknesses
- Flat cost per year per family - #1
- Covers pre-existing stability conditions
- 60 days of coverage for each trip
- Out of Province & Country travel insurance

## Employer Cost Control

Employers decide how many credits / dollars will be applied to employees' Health Spending Accounts each year. Therefore, the employer knows the maximum amount to be spent on the employee benefit plan in a given year.

## Employee Flexibility

Employees deserve to have affordable healthcare benefits designed specifically to fit each family's needs. Employees use their flex credits / dollars on the health and dental services they need; when they need them.

## Employer Low Processing Costs

Dentists - flat \$120 per year + \$5 per claim  
Dentists Employees - 8% to a maximum of \$55 fee

## Employee & Employer Tax Savings

Business Owners and employees benefit from tax savings when employers offer the Private Health Spending Accounts (PHSP's) to their employees. Health expenses become a tax deductible business expense and reimbursements are paid out, tax-free, to the recipient.

## The Value of Association

(Bulk Buying Power)

The higher member participation, the lower the cost. Superior products and a high level of service.

## A New Way to Think About Benefits

A benefit plan that provides flexible coverage and a management tool that controls costs of claims, and provides the security of a benefit plan without expensive mandatory premiums or restrictions.



### We offer:

- Cost control
- Extra health & dental credits
- Flexibility
- Low processing costs
- Tax savings
- Virtual Doctor(s)

This is a self-funding reimbursement tax concept plan regulated by the Canadian Revenue Agency.

The plan uses Health Spending Accounts to provide flexible benefits to employees.



Contact Us For Information & Ideas

Company Name

Telephone Number

Email

Website

Dentist Community

Please pass this brochure along to a friend!