

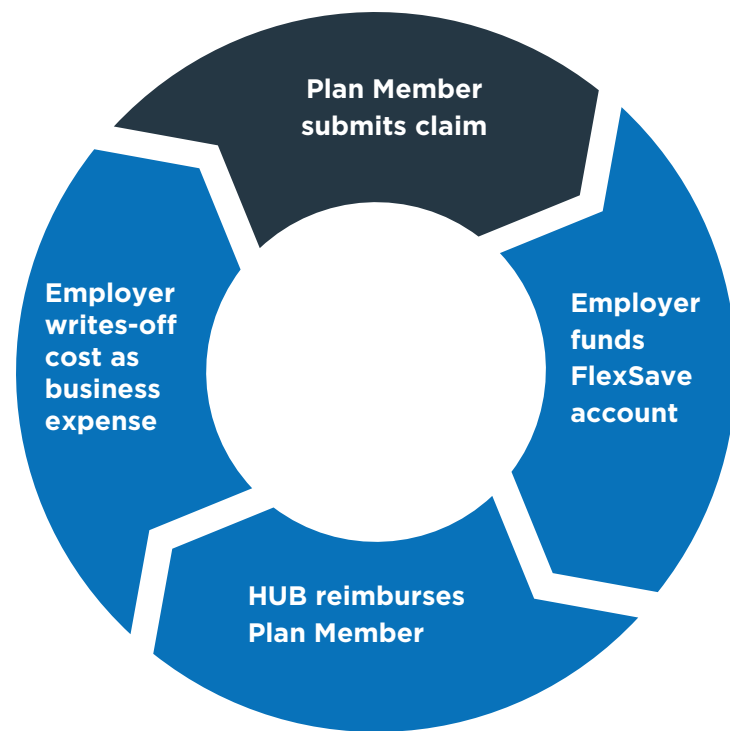


The better fit for benefits



Efficient health and dental claims reimbursement for employees and employers

- ✓ **Simple** implementation
- ✓ **Flexible** plan options
- ✓ **Easy** online plan management
- ✓ Attract and retain employees
- ✓ Extensive eligible expenses
- ✓ Claims are tax deductible for employer



Big benefits, low cost

- \$250 one-time setup fee
- 10% administration fee on claims + tax
- No premium payments
- Non taxable benefits



Design your plan



Benefit Period



Benefit Maximums



Unused Benefits Option

Additional options



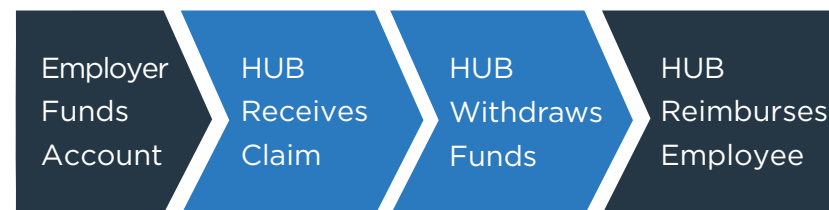
Wellness Benefit¹



Emergency Coverage

Choose how to fund your plan

Pre-funded FlexSave Account



Pay-as-you-go



Here are just a few of the eligible medical expenses

Talk to your advisor to see a more complete list of eligible expenses

- Acupuncturist
- Braces (Dental)
- Bridges
- Cat Scan
- Chiropractor
- Contact Lenses
- Contraceptives
- Crowns
- Dental Cleaning
- Dentures
- Diabetic Supplies*
- Diagnostic Fees
- Examinations
- Extractions
- Eye Glasses
- Fertility Drugs
- Fillings
- Fluoridation
- Gynecologist
- Hearing Equipment
- Heart Monitor*
- Insulin Treatment
- Kidney machine
- Lab Tests
- Laser Eye Surgery
- Massage Therapist
- MRI
- Naturopath
- Nurse
- Optician
- Oral Surgery
- Osteopath
- Oxygen Equipment
- Pacemaker
- Pediatrician
- Physiotherapist
- Pre/Post Natal Care
- Prescription Drugs
- Private Hospital Room
- Psychiatrist
- Psychologist
- Root Canal
- Surgeon
- Vasectomy
- Vitamins*
- Wheelchair
- X-Rays
- and much more!**

*Requires prescription. Eligible practitioners varies by province. ¹ Wellness benefits are a taxable benefit to employees.

We recommend discussions with your tax advisor on how the guidelines impact your particular situation. FlexSave™ is not available to Unincorporated Sole Proprietors.

