## **HSA** Benefit Solution

## Why choose a Health Spending Account (HSA) for your employees?

As an employer, one of your top priorities is making sure that your employees have the coverage they need to stay healthy and happy. It's how you attract top performers to your workplace and keep them engaged.





Offer any (or all) of the following: prescription drugs, major and minor dental, orthodontics, vision and paramedical health coverage like massage therapy, naturopathy, physiotherapy and more.

For example, give your employees 100% coverage for ultimate flexibility, or design the plan with 80% reimbursement for dental, 50% vision and 50% prescription drug coverage...whichever structure meets the needs of your workforce.



## AFFORDABLE

Only pay for what is actually used (up to the limit you set for employees). Never go above your budgeted amount.

Not only that but reimbursements are non-taxable benefits to the employee, and the payments are 100% tax deductible business expenses.

You can also create an HSA with a modified 'menu' of coverages for your employees. If certain items aren't providing value on your current plan, take them out and put them into an HSA (eg. vision care).

This gives you maximum flexibility without sacrificing coverage for your employees!



## MODERN TECHNOLOGY

The workplace is changing — and so is your modern worker. Successful benefits plans need to offer new technology solutions like easy admin portals, onboarding tutorials, training videos and an experienced support team to answer all your questions.



Your employees have access to the simplest mobile app of it's kind in the industry. All they have to do is take a picture of their receipts and we do the rest!

According to one user, "That's all I have to do? I am definitely going to show everyone in the office!"

