

# HSA Benefit Solution

Why choose a Health Spending Account (HSA) for your health and dental expenses?



## AFFORDABILITY

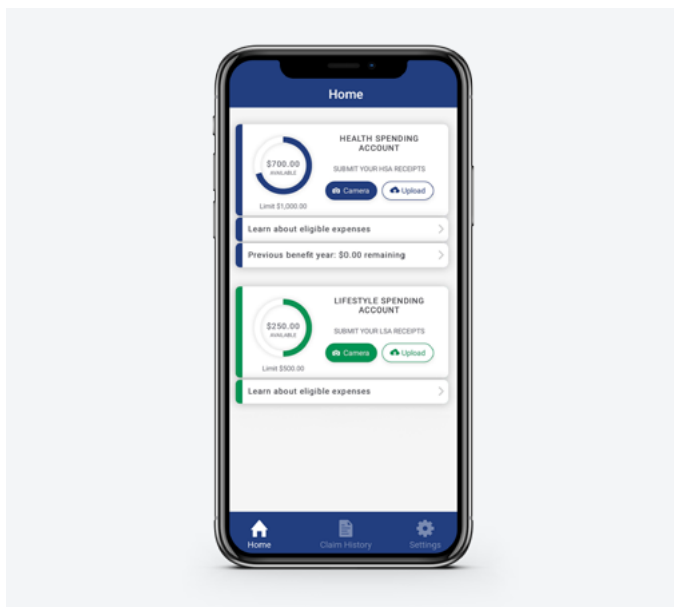
Health and dental costs add up for a family – and you may not have insurance coverage like a lot of small business owners (the coverage or premiums don't always fit what you want).

Use an HSA to save money by turning your after-tax personal medical expenses into before-tax business deductions.

Even if you have insurance, you can claim health and dental premiums and any unpaid claim portions through the HSA.



## WHAT ARE YOU SIGNING UP FOR?



Claiming is easy and uses smartphone technology!

With an HSA, you have access to the simplest mobile app of its kind in the industry. All you have to do is take a picture of your receipts and we do the rest! Snap dental, prescription, vision, orthodontic, and many more eligible medical receipts.

According to one client, "That's all I have to do?" Your time is valuable, claiming should be easy.

*Get started today!*

This plan is administered by National HealthClaim, a national company headquartered in Calgary, Alberta.

# MEET GARY

## HE IS A SMALL BUSINESS OWNER WITH MEDICAL EXPENSES.

This year his family's health and dental expenses added up quickly after a trip to the orthodontist. Add in some prescription drugs and \$300 spent on glasses. Overall, Gary's out-of-pocket medical receipts totaled \$3,000.

Spending this much on health and dental expenses isn't uncommon for Canadian families.



	Without HSA	With HSA
<b>Actual Medical Expense</b>	<b>\$3000</b>	<b>\$3000</b>
<b>HSA Admin Fee</b>	<b>\$0</b>	<b>\$300</b>
<b>Gross up by Corp. to pay expense</b>	<b>-\$4,687</b>	<b>-\$3,300</b>
<b>Corp. Tax (Refund) on salary / HSA expense</b>	<b>\$516</b>	<b>\$363</b>
<b>Medical Expense Tax Credit</b>	<b>\$150</b>	<b>\$0</b>
<b>Total Cost</b>	<b>-\$4,021</b>	<b>-\$2,937</b>
<b>Savings</b>		<b>\$1,084</b>

\*individual numbers may vary

### WHAT DOES GARY DO?

Gary decided to run his medical expenses through an HSA. This allowed him to save \$1084 in taxes!

As a small business owner, you can join too.

The HSA allows you to pay for health and dental expenses out-of-pocket and then deduct them as an expense through your business. It saves money for your family and eliminates the high premiums associated with a traditional insurance plan.

For further information, visit [www.nationalhealthclaim.com](http://www.nationalhealthclaim.com) or call toll free: (866) 342 5908