

# BLENDED HEALTH SPENDING ACCOUNTS EXPLAINED



- WHAT'S ELIGIBLE?**
- Prescription drugs
  - Dental care
  - Orthodontics
  - Massage therapy
  - Laser eye therapy
  - Fertility treatments
  - Naturopath Services
  - Dietician services
  - Special needs care
  - ...and lots more!



- ADD THE RIGHT COVERAGE MIX**
- Emergency out of province travel – from \$3 per month
  - Traditional catastrophic insurance – Life, LTD, AD&D, STD, Critical Illness etc.
  - Employee/family assistance programs
  - Excess Medical coverage – from \$10 per month
  - Wellness programs
  - Extended health benefits
  - ...and more!



- BLEND IN THE BEST GROUP SERVICE OPTIONS**
- Adjudication and reimbursement of claims (included with an HSA)
  - Managed trust accounts
  - Managed cost plus HSA
  - Cost plus with rollover of unused funds to RRSP
  - Administrative services only (aka ASO) with self-insured extended health benefits
  - ...ask us for more info!



**YOUR PLAN, YOUR WAY  
CONTACT YOUR ADVISOR TODAY**

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