Advocacy | Tailored Insurance Solutions | Peace of Mind

FlexSave™

The better fit for benefits.

Finding the right group benefits plan for your small business can be complicated. FlexSave™ makes it simple.

FLEXSAVE'S FEATURES

- Low-one time set up cost
- Extensive list of eligible expenses
- Tax deductible for employers
- Competitive administration fees
- Online administration and claims
- Non-taxable to employees

SAVING OPPORTUNITIES

- Business owners can deduct healthcare costs for themselves and employees as business expenses
- Enables employer to provide coverage for medical expenses without monthly premiums
- FlexSave™ can expand your healthcare options as an addition to group insurance coverage even if coverage is already in place under a spousal plan. Most group plans come with deductibles, coinsurance and may exclude a number of procedures.

ELIGIBILITY

- Incorporated business owner/ operator
- Sole proprietor with arms length employees

FUNDING OPTIONS

- Regularly scheduled monthly contribution
- Periodic deposit through internet banking
- Cheque

BIG BENEFITS, LOW COST

- No ongoing premiums
- No membership fees
- One-time $250 set-up fee (non-refundable)
- 10% administration fee on actual claims (plus taxes)

FlexSave™ is designed to meet the medical and dental needs of employees and their families and is a simple way to get more choice.

Here are just some of the eligible expenses:

DENTAL TREATMENT

- Braces
- Bridges
- Cleaning
- Crowns
- Dental X Rays
- Dentures
- Examinations
- Extractions
- Fillings
- Fluoridation
- Gum Treatment
- Oral Surgery
- Root Canal

MEDICAL PRACTITIONERS

- Acupuncturist
- Anesthetist
- Chiropractor
- Dentist
- Dermatologist
- Gynecologist
- Massage Therapist
- Naturopath
- Neurologist
- Nurse
- Obstetrician
- Ophthalmologist
- Optician
- Optometrist
- Orthopedist
- Osteopath
- Pediatrician
- Physician
- Physiotherapist
- Psychiatrist
- Psychologist
- Speech Therapist
- Surgeon

MEDICINE & MEDICAL TREATMENT

- Alcoholism
- Blood Tests
- Cardiographs
- Contact Lenses
- Contraceptives
- Crutches
- Fertility Drugs
- Guide Dog
- Hearing Aids
- Hydrotherapy
- Insulin Treatment
- Lab Tests
- Laser Eye Surgery
- Metabolism Tests
- Pre-Natal Care
- Post-Natal Care
- Prescription Drugs
- Private Hospital Room
- Radium Therapy
- Spinal Fluid Test
- Splints
- Sterilization
- Vaccines
- Vasectomy
- Vitamins*

OTHER EXPENDITURES

- Artificial Eye
- Artificial Limbs
- Bathroom Aids*
- Cat Scan
- Diabetic Supplies*
- Diagnostic Fees
- Diathermy*
- Eye Glasses
- Hearing Equipment
- Heart Monitor*
- Kidney machine
- MRI
- Needle & Syringe*
- Oxygen Equipment
- Pacemaker
- Transportation relative to healthcare
- Walking Aid*
- Wheelchair
- X-Rays

Contact me today.

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* requires prescription

The general guiding principle for expense eligibility is that treatment must be conducted for medical reasons and not for cosmetic purposes. Typical procedures covered under traditional employee benefits would also be covered under FlexSave™. Other less conventional expenses that may not be covered under a traditional benefits plan may be covered under FlexSave™ including (as example): Laser Eye Surgery, Nursing Home Care, MRI Scans, Orthodontic Services, Naturopath, Fertility Drugs, Insulin Treatment, Dental Implants.