

benecaid®

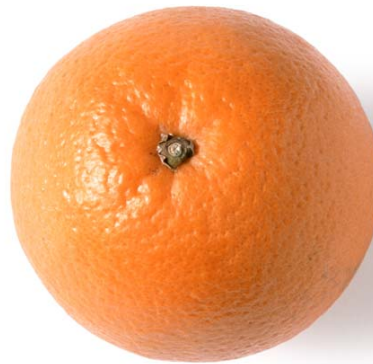
premiereplan®

It's Like Vitamin C For Your Benefits.

A Benecaid Health Spending Account (HSA) is a flexible and cost-effective solution for managing the healthcare costs of you and your employees. But what about the unforeseen? A catastrophic illness can be a costly burden for your employees and their families. Luckily, there is the Premiere Plan®, a low deductible insurance solution from Benecaid.

The Benecaid Premiere Plan® is a basic drug and extended health coverage plan to compliment your HSA. The monthly premium starts at \$44 for single coverage and can be paid using the tax-free funds in a HSA account.

The plan comes with a low \$250/person per policy year (\$500/family) deductible. The deductible amount is covered from the funds available in your HSA — allowing you to still take advantage of the tax savings, versus traditional insurance plans.



A Smarter Way of Protecting You and Your Family.

The smart way to cover your health expenditures involves balance. By insuring the unforeseen and using pre-tax dollars to cover the routine or day-to-day expenses, you and your employees can save hundreds of dollars each month in insurance premiums. You can use the Benecaid Premiere Plan® to cover your drug and EHC expenses and your HSA to fund dental and deductible expenses — a sensible and cost-effective solution.

A Benecaid HSA with Premiere Plan® is the ideal solution for self-employed individuals and small-to-medium sized businesses. The deposits into the HSA by a company are 100% deductible business expenses for the company or employer and completely tax-free for the employee to spend on health related expenses.

The combination of the Benecaid HSA and Premiere Plan® is the smarter way to protect you and your family...

Health Spending Account

- Determine your **annual dental spending** and contribute the amount into your HSA to cover these expenses.
- Wear glasses or contact lenses? Then determine the amount you wish to budget for **Vision coverage** above and beyond what is covered by Premiere Plan®.
- The **insurance premiums and deductible for the Premiere Plan** may also be deposited into your HSA and claimed as eligible expenses.
- Contribute funds for **larger elective health care costs** — such as Dental, Cosmetic, or Laser Eye Surgery.

Premiere Plan

- Use the insurance plan to cover the **unforeseen drug expenditures** incurred by you and your family.
- Use the **insurance plan for your basic Vision needs**, such as annual exams, and your HSA funds for more costly items such as eyewear or laser surgery.
- You can use the plan for **paramedical services** (such as registered massage therapy and chiropractic care), and your HSA to **fund the excess cost beyond the per visit and annual maximums**.
- Vacation with the comfort of having \$2 million of **out-of-country travel** protection.

[Health Benefits. Simplified.]



Comparing Apples to Oranges.

When it comes to health insurance, there are a lot of bad apples out there. Benecaid was founded by a group of small business owners looking for a better solution. As a result, our HSA and Premiere Plan® solution for self-employed and small business owners was designed to be the best in the industry. We also wanted it to be simple to purchase and use.

Below is a small example of the coverage offered in the Premiere Plan® versus the two leaders in the industry...

Competitor A		Competitor B		premiereplan®	
Single Coverage		Single Coverage		Single Coverage	
Drugs	Unlimited 80% Coverage	Drugs	Unlimited 70% Coverage	Drugs	\$7,500/year 100% Coverage
Vision	\$150/ 2 years	Vision	None	Vision	\$150/ 2 years
Paramedical	\$12/visit max \$300/year*	Paramedical	\$20/visit max \$400/year*	Paramedical	\$30/visit max \$300/year*
Hearing Aids	\$300/ 5 years	Hearing Aids	\$400/ 4 years	Hearing Aids	\$500/ 5 years
Semi-Private Hosp.	\$1,000/year	Semi-Private Hosp.	None	Semi-Private Hosp.	\$6,000/year
Accidental Dental	\$2,500/year 80% Coverage	Accidental Dental	\$2,000/year	Accidental Dental	\$2,500/year 100% Coverage
Private Duty Nurse	\$500/year	Private Duty Nurse	\$1,000/year	Private Duty Nurse	\$2,500/year
Out-of-Country	\$5,000,000	Out-of-Country	\$1,000,000	Out-of-Country	\$2,000,000
*Per Practitioner		*Per Practitioner		*Per Practitioner	
Deductible & Costs		Deductible & Costs		Deductible & Costs	
Deductible	None	Deductible	\$245/year	Deductible	\$250/year
Monthly Premium	\$91.00*	Monthly Premium	\$55.80*	Monthly Premium	\$44.00*
* Taxes NOT Included		* Includes ALL Taxes		* Includes ALL Taxes	




Note: Comparison based on basic coverage plans for non-smoker with no coverage for pre-existing conditions.

About Benecaid

Providing benefit solutions that deliver cost containment, health protection and the freedom of choice in coverage, Benecaid is changing the face of the employee benefits market in Canada.

Benecaid Health Benefit Solutions Inc. is a Toronto- based Financial Services company. It was founded by a group of business owners dissatisfied with the Health Benefit Plans available to Canadian businesses. Believing that there 'had to be a better way', we began an important journey to design and deliver an alternative solution.

With approximately 1,500 clients and 10,000 lives under administration, we service a wide range of clients across Canada.

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