

**Olympia HSA DELUXE** is designed for a business with no arm's length employees. This includes professional corporations, medical corporations, and family businesses.

## ANNUAL MEMBERSHIP

# \$699/YEAR

**NO ADMINISTRATION FEES**

**NO SETUP FEES**

MEDICAL TRAVEL INSURANCE

EMERGENCY MEDICAL

**DIALOGUE™** VIRTUAL HEALTHCARE

HSA allows personal medical expenses paid with after-tax dollars to be a **DEDUCTIBLE BUSINESS EXPENSE** and provides a significant **TAX-FREE BENEFIT** for you, the business owner.

### HOW DO YOU KNOW IF **OLYMPIA HSA DELUXE** IS RIGHT FOR YOU?

Ask yourself three questions:



- #1.** Do you own a business?
- #2.** Do you have medical expenses?
- #3.** Do you receive T4 income?

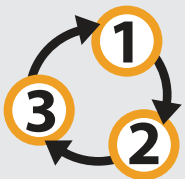
If you answered "**YES**" to ALL of the above questions, **OLYMPIA HSA DELUXE** will save you money.

### HOW DOES **HSA DELUXE** WORK? (Example of a \$3,000 medical expense)

**STEP 1** - Pay for the health and dental expense personally. This payment is made from a personal account. Such as your personal credit card. (\$3,000)

**STEP 2** - Submit the details of your receipt online to Olympia and send a payment online from your business bank account for \$3,000.

**STEP 3** - Olympia reimburses you personally for your original personal expense. For example, a direct deposit could be made to your personal bank account (\$3,000). The \$3,000 reimbursement is TAX FREE. The \$3,000 payment from your corporation is deductible.



# OLYMPIA **HSA** DELUXE

## SAVINGS & COVERAGE

### SAVINGS COMPARISON

OLYMPIA HSA	Vs	NO PLAN
\$3,000	Medical Expense	\$3,000
\$0	Income Tax on \$3,000*	\$1,688
\$699	Membership Fee	\$0
\$3,699	Total Company Cost	\$4,688
\$989	SAVINGS	\$0

No Plan creates a \$237 Medical Expense Tax Credit

\* Based on 36% marginal tax rate

### ADVANTAGES OF OLYMPIA HSA

- No Monthly Premium
- No Medical Underwriting
- No Co-Insurance
- No Deductible
- Wide Range of Eligible Expenses
- No Upper Age Limits
- Inclusive Definition of Dependant
- Easy to Understand

#### ALL PRESCRIPTION DRUGS

- Including lifestyle drugs
- Drugs deemed experimental or not listed on a provincial formulary

#### ALL DENTAL

- Including veneering
- Orthodontics

#### ALL OPTICAL

- Including laser eye surgery
- Contacts and solution

#### PARAMEDICAL SERVICES

- Chiropractic
- Massage
- Physiotherapy
- Orthotics
- Naturopathic Doctor (ND)
- Plus Many More...

#### PREMIUMS

- Premiums for Travel Medical Coverage
- Premiums for Exceptional Expense Insurance
- Health & Dental premiums paid for non-government health plans

#### OTHER ELIGIBLE EXPENSES

- MRI's, Tuition for special needs children, any services provided by a medical practitioner that is approved by the Canada Revenue Agency

A summary of allowable expenses can be found at [www.olympiabenefits.com](http://www.olympiabenefits.com)

**GET STARTED IN LESS THAN 5 MINUTES BY APPLYING ONLINE**

## Exclusive Access to Dialogue Telemedicine Services

### DIALOGUE SERVICES (\$200 value)

Dialogue is healthcare when you need it. Visit the virtual clinic anytime on your phone.

The Canadian healthcare system can be strained. That's why Olympia has partnered with Dialogue to provide you with a virtual healthcare service accessible at any time for you and your loved ones. It is designed to be patient-centric, which means time saved and greater accessibility for patients.

#### Dialogue includes:

Chat within minutes  
Video-consultation with health care professional for diagnosis  
Prescriptions and renewals  
Referrals to specialists  
Free delivery of medication  
Continuity of care / follow ups with the same professional  
Concierge services and follows ups  
Proprietary full-stack technology  
24/7 coverage

## SCOPE OF PRACTICE: WHAT WE CAN EVALUATE OR TREAT

### General Health, including kids

- Nasal congestion, sinus pain
- Sore throat
- Cough
- Headache / migraine
- Fever
- Diarrhea
- Vomiting
- Minor aches and pain
- Urinary infections
- Allergies
- Sexual health (sexually - transmitted infection (STI) information and screening)
- Weight management and general nutrition advice
- Travel health
- Breastfeeding support
- Prescription re lls when clinically indicated (except for benzodiazepines, narcotics and cannabis)

### Healthcare navigation

- Assist in appointment scheduling physicians, specialists, tests, radiology, new pregnancy, etc.

### Dermatology

- Skin rash, hives
- Acne, Eczema, Rosacea
- Moles / warts
- Cold sores / Herpes
- Painless eye irritation / infection
- Abrasions
- Minor bites or cuts

### Minor injuries or traumas

General advice on injuries and muscular or joint pains, guidance on when should you seek a MD for a physical examination

### Mental Health

- Anxiety disorder
- Stress
- Fatigue
- Depression
- Mood disturbance
- Insomnia, sleep hygiene counselling
- Family, relationship, or work conflict
- Work Life coach

# Insurance Plans



## Out of Country/Province Emergency Travel Medical Insurance

### Protect yourself wherever you go

Unexpected medical treatment is the single most expensive hidden cost you may incur while traveling – whether on business or pleasure, within Canada or around the world. There is no need to worry. If you have an unexpected illness or accidental injury while away from your home province, you can be assured that you will get the care you need.

### Insurance Includes

- Coverage per trip of up to 45 days
- Up to \$2,000,000 of coverage
- Coverage up to and including age 69
- Single and family coverage (for employees, spouses of any age and/or dependent children)
- No deductible
- No pre-existing condition clause up to age 65

### Benefits of this Insurance

- No need to search for last minute coverage
- Peace of mind
- Year round coverage
- It is paid for by your business
- Top ups available
- No medical underwriting



## Emergency Medical Insurance

### Get all the care you need

Unexpected illnesses or accidents can occur at any time. Olympia's Exceptional Expense Insurance has been designed to protect you and your family from specific health and dental expenses that would not be covered by your provincial health plan, yet could cause financial stress.

### Insurance Includes

per covered person per year	
Semi-Private Hospital	\$5,000
Ground Ambulance	\$5,000
Accidental Dental	\$5,000
Home Care Nursing	\$10,000
Convalescent Home Care	\$10,000
Ambulatory/Mobility Assistive Devices	\$5,000

### Benefits of this Insurance

- Coverage up to and including age 69
- Peace of mind
- No deductible
- No medical underwriting
- Benefits are not restricted to your province of residence

*All plans of insurance have limitations and exclusions. Please review your policy or contact your Insurance Representative for further details.*

OLYMPIA BENEFITS INC.

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