

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

CATASTROPHIC DRUG INSURANCE

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?

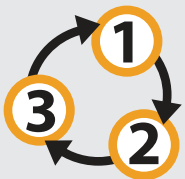
If you answered "**YES**" to ALL of the above questions, **OLYMPIA HSA DELUXE** will save you money.

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

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



Catastrophic Drug Insurance

Shield Yourself From Tragedy

Being suddenly diagnosed with a medical condition can be stressful and expensive. With the Olympia Catastrophic Drug coverage, once you reach your deductible, you are able to submit prescription drug receipts for reimbursement up to a \$25,000 per year. It's like having an emergency back-up fund when prescription drug costs get out of hand.

Details

- Single and Family coverage
- No Medical Underwriting
- \$2,500 deductible
- \$25,000 per person/per year
- \$100,000 lifetime maximum
- Coverage up to and including age 69

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

OLYMPIA BENEFITS INC.

1.888.668.8384

info@olympiabenefits.com | www.olympiabenefits.com