

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

ANNUAL MEMBERSHIP
\$499/YEAR

**NO ADMINISTRATION FEES NO
SETUP FEES**

MEDICAL TRAVEL INSURANCE
EMERGENCY MEDICAL

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 PLUS** 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?

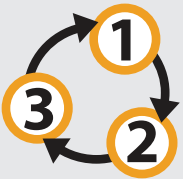
If you answered "**YES**" to ALL of the above questions, **OLYMPIA HSA PLUS** will save you money.

HOW DOES **HSA PLUS** 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.



SAVINGS & COVERAGE

SAVINGS COMPARISON

OLYMPIA HSA	Vs	NO PLAN
\$3,000	Medical Expense	\$3,000
\$0	Income Tax on \$3,000*	\$1,688
\$499	Membership Fee	\$0
\$3,499	Total Company Cost	\$4,688
\$1,189	SAVINGS	\$0

No Plan creates a \$183 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

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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