

HSA GROUP ONLINE



Get cost control, complete coverage, and a friendly experience for your business and employees.

Admin Fee 8%
Setup Fee \$335 + \$40
Annual Membership Fee \$99

HSA GROUP ONLINE is designed for a business with at least one arm's length employee.

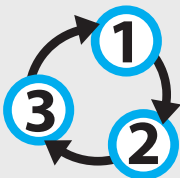
HOW DO YOU KNOW IF **HSA GROUP ONLINE** IS RIGHT FOR YOU?



Ask yourself thee questions:

- a. You own a business with arm's length employees
- b. You want cost certainty with your benefit plan
- c. You want to complete coverage for your employees

HOW DOES **CLAIM WORK?** (Example of a \$500 employee claim)



- Step1 -** Employee pays for health and dental expense personally. (\$500)
- Step2 -** Employee submits claim online.
- Step3 -** Olympia debits the employer account \$540 and reimburses the employee \$500.

The reimbursement is **TAX FREE** to the employee and the claim is **TAX DEDUCTIBLE** to the employer.

SAVINGS & COVERAGE

ADVANTAGES OF HSA GROUP ONLINE

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

HIGHLIGHTS OF ALLOWABLE EXPENSES INCLUDE

- 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 INCLUDING**
 - 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 complete summary of allowable expenses can be found [here](#)

HSA **GROUP** ONLINE



GET STARTED TODAY BY CONTACTING YOUR OLYMPIA ADVISOR