

# Employee Health Benefits



## Win in Sickness and in Health Paradigm

- Only pay for those claims submitted
- Reasonable administration **fees only on actual claims**
- **Unclaimed deposits are the company's to use** for next year to reduce amount of deposit or use however company wishes, **money is not wasted!**
- Flexibility on the Stop-Loss amount – **protection against catastrophic medical circumstances**
- **Monthly reporting** = information is power
- Life Insurance , Long Term Disability, Critical Illness Insurance, Travel Insurance and Stop Loss are pooled with other companies, therefore **no one company is penalized with unfair premium increases**

## Win-Win-Win – when you combine your Health Benefits Plan with a Health Spending Account

- ✓ A Health Care Spending Account is a pre-determined amount of money provided to employees at the beginning of each benefit year for coverage of their medical and dental expenses. Without the usual plan restrictions and limitations (e.g. 80% co-insurance, maximum per type of coverage).
- ✓ This amount is held in trust. Claims are submitted by you (and your employees if any) and reimbursed in a similar fashion to a traditional benefits plan.
- ✓ Eligible expenses are reimbursed up to 100%, up to the total dollar amount available in the Health Spending Account.

Times have changed –  
so should your  
Health Benefits plan!

