

FlexSave™

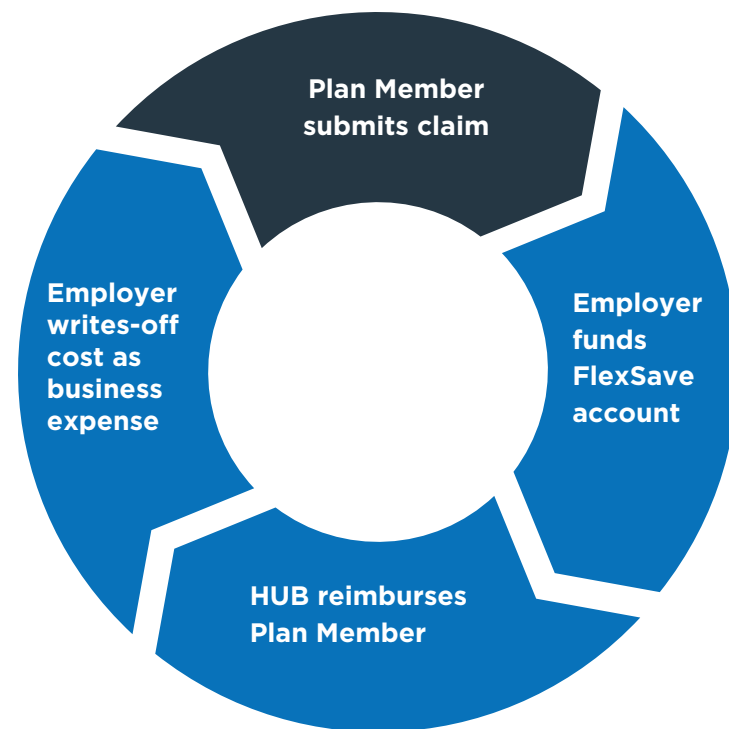
The better fit for benefits

Efficient health and dental claims reimbursement for employees and employers

- ✓ **Simple** implementation
- ✓ **Flexible** plan options
- ✓ **Easy** online plan management
- ✓ Attract and retain employees
- ✓ Extensive eligible expenses
- ✓ Claims are tax deductible for employer

Big benefits, low cost

- \$250 one-time setup fee
- 10% administration fee on claims + tax
- No premium payments
- Non taxable benefits



Design your plan



Benefit
Period



Benefit
Maximums



Unused
Benefits
Option

Additional options



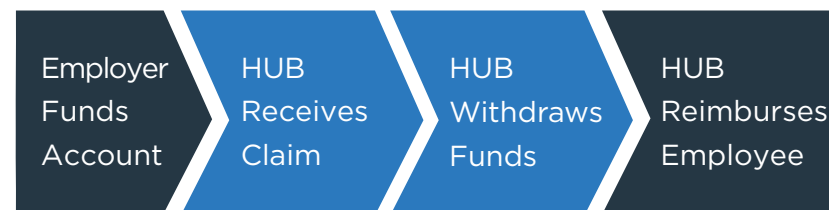
Wellness
Benefit¹



Emergency
Coverage

Choose how to fund your plan

Pre-funded FlexSave Account



Pay-as-you-go



Here are just a few of the eligible medical expenses

Talk to your advisor to see a more complete list of eligible expenses

- | | | | | | |
|---------------------------------------|--|---|---|---|---|
| ☐ Acupuncturist | ☐ Dental Cleaning | ☐ Fillings | ☐ Laser Eye Surgery | ☐ Oxygen Equipment | ☐ Psychologist |
| ☐ Braces (Dental) | ☐ Dentures | ☐ Fluoridation | ☐ Massage Therapist | ☐ Pacemaker | ☐ Root Canal |
| ☐ Bridges | ☐ Diabetic Supplies* | ☐ Gynecologist | ☐ MRI | ☐ Pediatrician | ☐ Surgeon |
| ☐ Cat Scan | ☐ Diagnostic Fees | ☐ Hearing Equipment | ☐ Naturopath | ☐ Physiotherapist | ☐ Vasectomy |
| ☐ Chiropractor | ☐ Examinations | ☐ Heart Monitor* | ☐ Nurse | ☐ Pre/Post Natal Care | ☐ Vitamins* |
| ☐ Contact Lenses | ☐ Extractions | ☐ Insulin Treatment | ☐ Optician | ☐ Prescription Drugs | ☐ Wheelchair |
| ☐ Contraceptives | ☐ Eye Glasses | ☐ Kidney machine | ☐ Oral Surgery | ☐ Private Hospital Room | ☐ X-Rays |
| ☐ Crowns | ☐ Fertility Drugs | ☐ Lab Tests | ☐ Osteopath | ☐ Psychiatrist | ☐ and much more! |

*Requires prescription. Eligible practitioners varies by province. ¹ Wellness benefits are a taxable benefit to employees.

We recommend discussions with your tax advisor on how the guidelines impact your particular situation. FlexSave™ is not available to Unincorporated Sole Proprietors.

