

Acupuncture*	Contact Lenses**	Fertility Treatments	Orthodontics	Registered Masseur
Artificial Limbs	Contraceptive Devices**	Hair Replacement	Orthopedic Shoes	Skin Care
Athletic Therapy*	Cosmetic Surgery	Hydrotherapy**	Oxygen & Equipment	Therapy Equipment
Attendant Care	Crowns & Bridgework	Laser Eye Surgery	Phsyiotherapist	Vein Removal
Birth Control Pills**	Dental Implants	Laser Hair Removal*	Podiatrist	Viagra, Cialis, Levitra
Botox Treatments*	Dental Treatment	Naturopathic Products**	Prescription Drugs	Vitamins**
Chinese Medicine*	Dental Whitening	Occupational Therapist	Psychologist	Wheelchairs
Chiropractor	Dentures	Optician	Psychotherapy*	X-rays
Chiropodist	Dermatologist Fees	Optometrist	Psychiatrist	& more***

* Must be performed by a licensed medical practitioner;
 ** Must be prescribed by a licensed medical practitioner and dispensed by a licensed pharmacist/medical practitioner as part of their medical services;
 *** As per Section 118.2(2) of the Federal Income Tax Act and Interpretation Bulletin IT-519R2

How does it work?

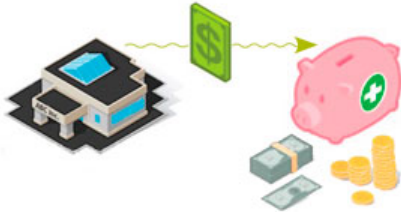
For most people, the enVia Benefits Program represents a new way of covering your Health & Dental Expenses with pre-Tax dollars. Please review the following key points to learn how this program is different, and better, than a traditional group insurance plan, both for the employer and employee:



A How the enVia Health Spending Account (eHSA) works:

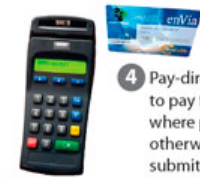
1 First, the Employer (or you, if self-employed or owner) determines an annual contribution amount per employee ranging from \$1,000 to \$50,000 or more.

2 Next, monthly employer contributions are deposited to individual employee accounts.



Date	Transaction Description	Amount		eHSA Balance
		Debit	Credit	
Jan 1	Initial Employer Contribution		\$125.00	\$125.00
Jan 6	Prescription Drug Claim	\$75.00		\$50.00
Feb 1	Monthly Employer Contribution		\$125.00	\$175.00
Feb 15	Massage Therapy Claim	\$60.00		\$115.00
Mar 1	Monthly Employer Contribution		\$125.00	\$240.00
Mar 12	Eyeglasses Claim	\$300.00		-\$60.00
Apr 1	Monthly Employer Contribution		\$125.00	\$65.00

3 Employee uses funds in eHSA to pay for health & dental expenses. Current balance can be checked online 24/7.



4 Pay-direct Card used to pay for expenses where possible, otherwise employee submits paper receipt for reimbursement.

5 Reimbursement is 100% with no deductible or co-pay. If current balance is less than submitted claim, reimbursement will be made once monthly contributions allow.

B What is Catastrophic Insurance & how does it work?

Your eHSA automatically includes \$25,000 per year (\$1 million lifetime) of Catastrophic Insurance to provide an additional "umbrella of protection" in the event of a sudden serious illness or disease.

When would I use it?

Think of the eHSA as covering your "everyday" or even elective health & dental expenses, and for most people it will be all you ever use. But, if through illness or injury, you suddenly had expenses for expensive prescription drugs or home nursing, for example, then you could use your Catastrophic Insurance to cover the cost.

What does it cover?

Catastrophic Insurance covers Drug, Hospital or Private Duty Nursing (out-of-Hospital) expenses **only**. It does not cover any dental expenses or elective medical expenses.

Are there any limitations?

Yes, there are two limitations or conditions you should be aware of:

First, Catastrophic Insurance only "kicks in" once your claims for Drug, Hospital or Private Duty Nursing have exceeded a deductible of \$2,500 per person per policy year.

Secondly, while no health evidence is required, **there is a 24 month waiting period for pre-existing medications or conditions.**

Note: these limitations apply **only** to the Catastrophic Insurance. **There is no deductible or waiting period for your eHSA claims.**



C What happens to unused eHSA contributions at year end?

Unused contributions from the first plan year are not lost – they carry forward to the second plan year, and if not used by the end of that plan year are forfeited back to the employer.

The one exception to this is for Sole Proprietors, who Revenue Canada rules are not eligible to receive the forfeiture of unused eHSA funds at the end of each second plan year. Instead, Sole Proprietors are limited by the Income Tax Act to deduct \$1,500 for themselves, \$1,500 for their spouse and \$750 / child from their business income as qualifying medical insurance premiums.

Accordingly, Sole Proprietors with high medical or dental expenses should seriously consider the financial advantages of incorporation, as there is no limit placed on contributions to a private health services plan. Fortunately, the enVia Benefits Program offers access to discounted Incorporation Services should you have need.



D What if I already have benefit coverage through my spouse?

This is quite common, and the eHSA actually works to your advantage when combined with any other group or individual coverage, because you decide whether you wish claims to be claimed first against your eHSA, or any other insured benefits that you are also covered by, such as a spouse's program.

This flexibility is very useful, since you can claim from your eHSA any co-insurance amounts or deductibles that you must pay out-of-pocket on the spouse's program.

You should also look closely at enVia's Optional Benefits, which may offer additional coverage that's not available in your spouse's program.

More questions? Please [contact us](#) or review the [eHSA FAQ page here](#).

A quick overview of the enVia Health Spending Account:



Presentation coming soon! Please check back Septem



What does it cost?

That's entirely up to you...

The "employer" (including the self-employed) determines how much to contribute based on the available funds for this purpose. The minimum net annual contribution to the eHSA is \$1,000 (plus administration fees & catastrophic insurance premium). The full net amount is therefore available to be spent on the participant's eligible expenses. The monthly cost for various employer contribution amounts is included in the Individual Application form.

The eHSA can be utilized to meet all or most of a family's needs for health and dental protection. Additional protection is provided through the automatically included "Catastrophic Insurance". The cost of this additional protection with a deductible of \$2,500 per person is included in the administration fees. a summary.

What if a participant requires more funds in their eHSA to cover anticipated expenses?

The participant may approach the employer to enter into a "compensation arrangement" on a year to year basis. Under such a formalized arrangement that does not cost the employer anything other than a change to payroll for the individual, the

employee would take a reduction in salary of "X" thousand dollars per year (including the eHSA administration fees) and have the employer contribute this amount in pre-tax dollars to the their personal eHSA account. This enables the employee to have sufficient funds available in a tax sheltered vehicle to cover their family's medical or dental expense. It is the most tax-effective method of handling the cost of major dental expenses such as Orthodontia or dental implants, or Fertility treatments.

Additional Information

PDF Brochure & Additional Information

Additional information about the enVia Health Spending Account:

- New brochure coming soon
- [enVia eHSA Key Concepts Explained \(How the eHSA works\)](#)
- [Comparison table of enVia eHSA vs Traditional Insurance](#)
- [enVia eHSA Program Application Kit](#)

Why delay? Get covered today!

How to Apply

Click the button at right to apply online, or [click here for the printable mail-in application](#).



Want to learn more? Contact us today!

Questions? Need additional information? Please contact us as indicated below, or [click here to fill out an information request form](#).



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