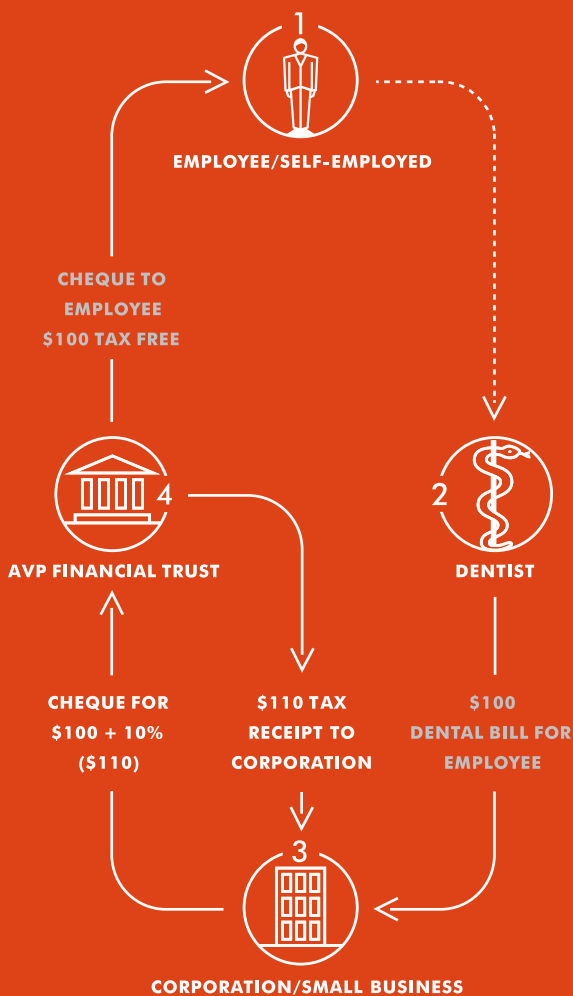


We make it easy. We make it affordable.

FIGURE 1: How bizflex works



**\*Dentist as example only...  
all other healthcare expenses also apply**



When you do business with us, expect exceptional reporting systems and outstanding service. We strive to be the best.

### GIVE US A CALL

AVP Financial Corp. is a Canadian financial services company specializing in the delivery and administration of alternative health benefit solutions. This includes Health & Welfare Trusts, Private Health Services Plans, Administration Services Only, and hybrid group benefit solutions. We respond to the needs of companies with one to 2500 employees who are looking to manage their healthcare spending combined with flexible benefits.

[www.bizflex.ca](http://www.bizflex.ca)

## SAVE THOUSANDS ON YOUR HEALTH AND DENTAL EXPENSES



Bizflex™ is a registered trademark of AVP Financial Corp.

# THERE'S GOT TO BE A BETTER WAY.

Tired of paying for health and dental expenses with your after-tax dollars? With skyrocketing healthcare costs, you're paying through the teeth – no pun intended!

Bizflex™ is a CRA-approved way for business owners to fully deduct 100% of their healthcare expenses as a business expense.

- It's an alternative to expensive (and sometimes restrictive) group benefits plans.
- It overcomes the limited 3% medical tax credit rule.

## THE FINE PRINT.

No premiums. Contributions are recognized as a 100% business deduction in the year they were contributed – even if the money is not spent that year.

- Unspent contributions are carried forward for future healthcare spending.
- No hidden costs. A fixed 10% administration fee is only charged on actual claims.

## WHO QUALIFIES?

Business owners, their dependants and their employees. There is no age limit or health questionnaire.

## WHAT'S COVERED?

All dental and prescribed medical expenses are covered. This includes: orthodontics, dental implants, crowns, laser eye surgery, eyeglasses, contact lenses, prescription drugs, MRI, naturopathic treatments, registered massage therapy, chiropractic sessions, infertility treatments, Viagra, and much more.

Note: cosmetic surgery & hair transplants are no longer eligible

## WHAT DOES IT COST?

You pay a one-time set-up fee of \$200 and a 10% administration fee (plus applicable taxes) only on actual expenses claimed.

- For example, if your dental bill is \$1,000, you add 10% admin fee (\$100) for a total of \$1,100. Plus applicable taxes.
- this amount (and the initial set-up fee) is 100% tax deductible.

## WHY DO I NEED AN ADMINISTRATOR?

The Canada Revenue Agency (CRA) requires that an independent 3rd party Trustee and Administrator adjudicate healthcare expenses for accuracy and to comply with federal laws.

## WHAT IF I'M COVERED UNDER MY SPOUSE'S BENEFIT PLAN?

Even so, most group benefit plans have deductibles and co-insurance that you have to pay for out of pocket. You can claim these through Bizflex. Group plans also often exclude certain procedures. Consider Bizflex as a way to expand your options and to maximize your tax deductions.

## HOW CAN I PROTECT AGAINST HIGH EXPENSE CLAIMS?

For just over \$9/month, get \$2 million out-of-country/out-of-province coverage. In addition, you get up to \$250,000 in-province coverage against catastrophic claims (such as high costs associated with serious accident or illness including cancer, heart attack and stroke). Ask about our Bizflex Plus optional coverage.

**"Health and Welfare Trusts, such as Bizflex, are a tax-effective way for incorporated and unincorporated businesses to pay for their healthcare expenses."**

Silvano Zamparo, CA,  
Collins Barrow (Vaughan) LLP



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