



Three Ways to Pay. Just One Way to Save.

There are only three ways to pay for your health and dental expenses, and only one that makes financial sense for the average small business owner.

1. **Pay from your personal account.** Every dollar you spend on your healthcare actually costs you \$1.80, with the additional \$.80 going to income tax. Most Canadians receive little or no tax relief on health expenses – just ask your accountant. Without a health benefits plan, paying almost double is your only option.
2. **Buy individual group coverage.** This is a good business solution for the insurance company, but a poor option for the average business owner. That's because most plans for individuals or small companies are expensive, restrictive in coverage, or both. Insurance companies make a 20-40% profit, and they need to cover their brokers' commissions too. As a result, small businesses pay out more in premiums than they ever receive through claims.

What's more, plans often reimburse only 70-80% of claims, and exclude expensive procedures such as orthodontics and laser eye surgery. Your high prescription drug claims are already covered by provincial health plans in BC, Alberta and Ontario – why are you paying twice?

3. **Use bizflex and experience peace of mind.** The real solution is a health spending account, technically known as a Health & Welfare Trust or Private Health Services Plan. It's a legal way to write off your healthcare expenses by using before-tax dollars.

Reduce your costs, pay less tax, discover more flexible coverage, and control your own health spending. What more could you hope for?

While limits will differ for incorporated versus unincorporated businesses, ALL eligible health and dental expenses are fully covered. Costs are low, with a fixed administration fee of 10%, and a one-time set-up of \$200. There are no additional or hidden costs.

Start saving money with a 100% tax deduction

Why use bizflex?

Approximately 95% of claims are predictable expenses like regular dental checkups, basic prescription drugs, vision care, and so on. These make up the majority of claims ... so why pay a high administration fee when it can be fixed at 10%? The less predictable 'catastrophic' or 'high-expense' claim can be covered by bizflex Plus. For less than \$10/month, you can have protection at home and abroad against the financial setback caused by large healthcare expenses.

So, we've got you covered ... for a lot less! With affordable coverage for predictable claims, and a low-cost catastrophic package to protect you from the unexpected, bizflex is the most flexible, cost-effective and tax-efficient plan available. Call us today for more details, or to begin saving money the bizflex way.