



# myDefined Plan Proposal

Presented to: Chief Executive Officer, ABC Company

# myDefined Plan

*A cost-controlled plan that allows flexibility to the employer and employee*

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## What is myDefined?

myDefined is a customizable plan that allows the employer the greatest degree of flexibility and control over spending. Similar to an HSA the employer is responsible for funding claim costs, and like all of our products the plan is not prefunded. Inside the myDefined plan, the employer can drill down to the sub-item level and completely customize the myHSA and myWSA lists with category limits and yearly caps. myDefined also allows the option to allow funds pooled or per individual family member.

This plan allows employers the ability to contain costs without compromising the flexibility of the benefit offering to their employees.

## What types of benefits can we offer on a myDefined Plan?

The backbone of the plan is comprised of two categories: taxable and non-taxable. The option to carve out individual items and categories is what makes this plan unique.

The non-taxable component utilizes the conventional HSA eligible list provided by the CRA. The program can also be set up for specific items that are excluded or limited under some traditional benefits plans but are eligible under CRA, for example medicinal marijuana.

The same can be applied to the taxable component; this allows the employer to be creative and offer unconventional benefits. Some examples other employers are offering include fitness equipment, smoking cessation programs, weight loss programs and even pet care.

# Summarized Allowable Expense List

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## Professional Service

Acupuncturist (qualified medical practitioner)	Pediatrician
Chiropracist	Physician
Chiropractor	Physiotherapist
Christian Science Practitioner	Plastic Surgeon
Dental Mechanic	Podiatrist
Dentist	Practical Nurse (medical services only)
Dermatologist	Psychiatrist
Gynecologist	Psychoanalyst
Massage (Provincially Registered Therapist)	Psychologist Registered
Naturopaths	Midwife Registered
Neurologist	Nurse
Obstetrician	Speech Therapist (pathological or audiological impediments only)
Optician	Surgeon
Optometrist	
Orthopedist	
Osteopath	

## Dental

Cleaning, polishing, oral hygiene instruction	Extracting Teeth
Dental Checkups	Filling Teeth including root canal
Dental X-rays	Fluoride treatments
Dentures	Gum Treatment
Orthodontics	

## Hospital

Anesthetist	Oxygen Masks / Tent
Hospital Bills	Vaccines
Outpatient Services	X-ray Technician

## Vision

Artificial Eye	Optician
Eye glasses or Contact Lens (prescribed) Laser Eye surgery	Optometrist

## Medicines

Any medicine or drug purchased. Prescribed by a medical practitioner or dentist and recorded by a licensed pharmacist	Oxygen Tapes or tablets for sugar content tests by diabetics, if the procedure has been required by a physician
Cost of Prescriptions Insulin or Substitutes Liver Extract - injectable for pernicious anemia	Vitamin B12 - for pernicious anemia

## Premiums

Premium paid to a non-government medical or hospital care plan	(e.g. Blue Cross, Manulife Flexcare, Sun Life Affinity)
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# myHSA Summarized Taxable Wellness List

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## Fitness Expenses

Health club membership/fitness programs/gym memberships (Ex. Yoga, Pilates, Aerobics etc.)  
Fitness equipment (Ex. Treadmill, Bowflex, exercise bike, etc.)  
Personal Trainer  
Sports registration fees/team fees/passes  
Sports equipment (Ex. Hockey, baseball, bowling, etc.)  
Sports lessons (Ex. Golf, skiing, etc.)  
Equipment required to participate in a sporting event  
Self-defense courses  
Dance lessons

## Other

Public transportation  
Courses, seminars, membership fees  
Pet Care/Insurance  
Elder Care  
Pre-natal classes  
Smoking cessation programs  
Weight management program fees  
Camping (campground fees and equipment, supplies)  
Horse Riding lessons  
Music lessons  
Cosmetic procedures  
Travel expenses  
Laptops/Computers

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## The myHSA™ system highlights

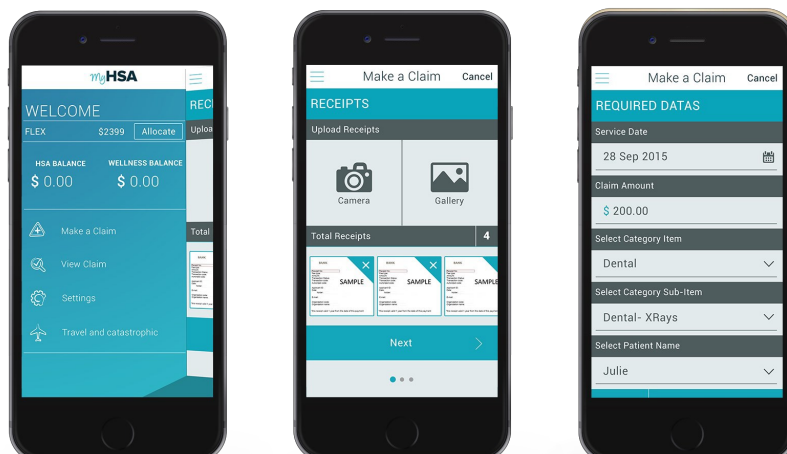
- ✓ Plan Administrators and Employees have access to Live Chat
- ✓ Company Administrators (HR Person) and Employees have real time access to everything that occurs
- ✓ There are no cheques and no prefunding, myHSA™ works on EFTs (Electronic Funds Transfer)
- ✓ Claims are done online (no paper) by employee through their own personalized dashboard
- ✓ Apps available for IOS (iPhone/iPad) and Android devices
- ✓ 2-day turnaround time for claim reimbursement payment

## How much does it cost?

- ✗ NO set-up fees
- ✗ NO monthly fees
- ✗ NO fee for adding or deleting employees
- ✓ You pay one administration fee (+taxes) on each claim

## How do employees make a claim?

They can go online or use our simple smartphone app from any iPhone or Android device. Simply take a picture of the receipt and enter your claim info.



# Plan Administrator Dashboard & Accounting Reports Function

The screenshot displays the MyHSA Plan Administrator Dashboard. At the top left is the MyHSA logo. Below it is a navigation menu with options: HOME, EMPLOYEES, MAKE A CLAIM, VIEW CLAIMS, REPORTS, SETTINGS, and FAQ. The main content area is titled 'WELCOME' and 'TEST COMPANY'. It shows two account balances: myHSA with a balance of \$5,000.00 and myWSA with a balance of \$1,000.00. Below the balances are four icons representing EMPLOYEES, MAKE A CLAIM, REPORTS, and SETTINGS. The 'REPORTS' section is highlighted, showing a search interface with 'Start Date' (01/01/2017), 'End Date' (05/15/2017), and 'Report Type' (myHSA CLAIM REPORT, myWSA CLAIM REPORT, NON-TAXABLE HSA REPORT, TAXABLE myWSA REPORT, BANK REC REPORT). A 'GO' button is present next to the report type dropdown. The selected report type is 'FLEX GROUP ALLOCATION REPORT'.

## Live Chat

myHSA™ offers a **Live Chat feature** that is run in-house by our experienced team. We offer technical support to our users and answer any questions you may have about using the site or your account. We are in contact with advisors and can help connect you to the right people to get matters resolved faster.