



## The Newcomer's Guide





3



- » What is the CustomCare Program?
- » Do I qualify?

6



- » What can be claimed?
- » How do I make a claim?

9



- » How does the CustomCare program save my company money?
- » Recap

A photograph of two men in business suits sitting at a desk in a bright office. The man on the left, wearing glasses and a striped tie, is holding a tablet. The man on the right is pointing at the screen with a pen. On the desk, there is a glass of water, a laptop, and some papers with a pen. The word "FREEDOM" is overlaid in large white letters.

# FREEDOM





## It's all about 'MY WAY'

Small business owners across Canada are looking for an affordable and flexible alternative to employee health benefits. Most have tried traditional premium based plans but have been left feeling frustrated due to expensive premiums, limited benefits along with unexpected rate increases.

When companies get hit with these increases they have little choice but to reduce the benefits or even worse, drop the plan altogether.

One simple and affordable way for small business to provide great health and dental benefits to employees is with the CustomCare Program. This plan is a viable alternative that many business owners have seized as their choice in paying for employee medical expenses.

In this Newcomer's Guide, we will reveal how the CustomCare Program works to not only save you money but what is covered under the program.





## What is the CustomCare Program?

The CustomCare Program is a plan available to incorporated Canadian businesses that follows the rules and guidelines of a medical insurance and tax planning plan, also known as a Private Health Services Plan (PHSP).

PHSP's were first introduced in 1988 by the Canada Revenue Agency (CRA) as an alternative to traditional insurance plans for Canada's small business community.

The CustomCare Program allows businesses to reimburse qualifying medical and dental expense to employees and business owners. Medical expenses reimbursed through the PHSP are a 100% tax free benefit to the employee as well as 100% tax deductible to the business.

## Do You Qualify?

The CustomCare Program will work for you if you answer YES to the questions below:

1. Do you operate an incorporated Canadian business?
2. Are you actively engaged in your company or do you have T4 employees?
3. Do you want to pay for medical expenses tax free?





A group of young people are posing on a sandy beach under a bright, cloudy sky. In the foreground, a young woman with long dark hair, wearing a blue denim jacket over a white and blue striped t-shirt, is smiling broadly and pointing her right index finger towards the camera. She has sunglasses perched on her head and a beaded bracelet on her left wrist. Behind her, four other young people are visible, slightly out of focus. From left to right: a man in a light blue t-shirt, a man in a white t-shirt and sunglasses, a man in a grey t-shirt and a black baseball cap, and a woman in a white long-sleeved shirt, a dark vest, and red pants. The word "MODERN" is overlaid in large, white, sans-serif capital letters across the center of the image, partially obscuring the people behind the woman in the foreground.

MODERN



## What can be claimed?

There is a long list of eligible expenses under the CustomCare Program.  
Here is a highlight of expenses:

- All prescription drugs
- All dental:  
Includes orthodontics & braces
- All optical – includes laser eye surgery
- Paramedical
- Massage therapy
- Physiotherapy
- Chiropractic
- Naturopathic visits and in office treatments
- Premiums – health and dental premiums for spousal group plans, individual travel insurance
- MRI's
- CPAP machines for sleep apnea
- Diabetic supplies
- Fertility Treatments





## How do I make a claim?

We've made it easier than ever to make a claim with the CustomCare Program. All payments made by the employer are 100% deductible and all reimbursements received by the employee are 100% tax free.





A photograph of two male mechanics in a workshop. They are wearing grey overalls with red accents and red gloves. They are leaning over the open hood of a silver car, working on the engine. A blue hydraulic lift is visible in the background. The word "VALUE" is overlaid in large white letters across the center of the image.

# VALUE



## How does the CustomCare Program save my business money?

When it comes to traditional insurance you pay monthly premiums month after month whether your employees make claims or not. The insurance providers add a 30-40% mark-up on plan premiums to cover administrative costs. If the claims exceed the 30-40% ratio, rates are increased to the employer for the upcoming plan year.

With the CustomCare Program, there are no monthly premiums! You only pay a small fixed administration fee per claim. That means that your company will only pay when an employee actually makes a claim.

When you set up a pre-funded account, the funds always belong to your business and will always be rolled over to the next benefit year, or returned upon request.







## Recap

We hope this guide has provided you with some basic knowledge of how the CustomCare Program can help you as a business owner. Here is a quick recap:

- The CustomCare Program is a product business owner's use as an alternative (or supplement) to a traditional insurance plan.
- You are a good candidate for a Health Spending Account if you own a business, have T4 employees and are looking to pay for medical expenses in the most cost effective way possible.
- There is a comprehensive range of eligible expenses so employees can customize their plan to fit their family needs.
- The CustomCare Program provides claims reimbursement to your employees on a tax free basis and the expense is a 100% business deduction.
- The CustomCare Program saves money as the business is only charged an administration fee for claims that are paid.

A man in a light blue shirt and dark pants is crouching behind a young child, helping them learn to ride a small orange and white bicycle. The child is wearing a yellow helmet, a green polo shirt, white shorts, and orange shoes. They are on a paved path that runs alongside a body of water. In the background, there are mountains under a warm, orange-hued sky from a setting or rising sun. The word "CARFREE" is overlaid in large, white, sans-serif capital letters across the middle of the image.

CARFREE



# So, Where Do We Go From Here?

1

*Sign up for Benefits My Way with CustomCare today!*



**Enroll Today**

2

*Have more questions? Let us help answer them with a live Customer Service Representative!*



**Get Answers**

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## **Contact Us:**

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