

YOUR GUIDE TO DISCOVERY

Pathway to Discovering CustomCare





EVERY
JOURNEY
STARTS
SOMEWHERE

Let us help you
select the right path.

CustomCare recognizes the challenges small businesses face when trying to choose the right employee health benefits program.

As an employer you want to provide a competitive, comprehensive package to your employees but don't want the costs to become unmanageable or the coverage to be inadequate.

When you make the decision to provide health and dental benefits through CustomCare, you are able to control costs, and provide flexible coverage for all of your employees and their dependents.

This guide will provide you with information about CustomCare, the plan options available to you, the services that we provide, and how to sign up for the CustomCare program.

Who is Custom Care?

Custom Care believes that all small businesses deserve to have flexible health and dental coverage that doesn't break the bank. We endeavor to create value, deliver results, and continuously improve the lives of our customers and our fellow team members. In the last 14 years we have proudly upheld the values of honesty, truthfulness and sincerity. We love what we do, why we do it, and who we serve!



WHERE ARE YOU GOING?

Our plan puts you in the drivers seat.

The CustomCare Program is a plan that follows the rules and guidelines of a medical insurance and tax planning plan, called a Private Health Services Plan (PHSP) which is also known as a Health Spending Account (HSA).

Available to incorporated Canadian businesses, PHSPs 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, dental and wellness expenses to employees and business owners. Medical expenses reimbursed through the HSA are a 100% tax free benefit to the employee as well as 100% tax deductible to the business.

What can be claimed?

There are a number eligible expenses under the CustomCare Program including:

- All prescription drugs
- All dental - includes orthodontics and 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
- MRIs
- CPAP machines for sleep apnea
- Diabetic supplies
- Fertility treatments



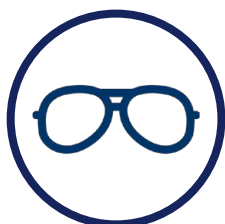
THE COST OF YOUR JOURNEY

Clear concise billing,
only pay when there
is a claim.

At CustomCare we believe in transparency when it comes to the fees and costs associated with our plan. If you employ part-time workers, the CustomCare Program can help you provide a full range of health and wellness benefits that are flexible and affordable with costs as low as \$500 per employee per year.

There is a one-time set up fee of \$295 plus tax per company. Because we are a pay per use plan, there are no monthly premiums...you only pay a 10% admin fee per claim. If you or your employees don't make claims, your company pays nothing.

When you're ready, you can set up your Online Claims Account to fund employee claims. You will top-up your account as claims are made.



Did you know?

A Health Spending Account is a very cost efficient and flexible way to give benefits to all employees compared to traditional programs. As the employer, you have 100% control of the budget with no annual fees or unexpected premium increases.



YOU CHOSE
OUR PATH,
NOW WHAT?

Your company's
money is used to pay
for personal health
and dental expenses.

1

Company Enrolls with CustomCare

Go to customcare.ca and select "Enroll Online" or reach out to one of our friendly benefit specialists.

2

Company Completes Online Set-up

Create online claims account, set-up benefits limits and enroll employees... quick and easy!

3

Employees Submit Claims Electronically to CustomCare

Use the CustomCare claims app on your smartphone / tablet or online at mycustomcare.ca.

4

CustomCare Processes Claims and Reimburses the Employee

We handle the paperwork so you don't have to...in 3 - 4 business days!

5

We Debit your Claims Account For Expenses + 10% Admin Fee and Taxes

We know - fees, but we need to keep the lights on!

6

Claims become 100% Tax Deductible to Your Company

Claims are paid with before tax dollars and become a company tax deduction!



EXCLUSIVE MEMBER BENEFITS

When the journey
needs an extra
suitcase.

CustomCare offers optional insurance products designed to complement the CustomCare health and dental program.

These exclusive insured plans are designed to cover unexpected medical costs for your employees and their families from unforeseen medical situations. Whether immediate medical care is needed in the home province or while traveling — medical help is always available with our trusted additional insurance products!



Travel & Catastrophic
Medical Insurance



Guaranteed Critical
Illness Insurance



Diagnostic & Specialist
Access Insurance

For more detailed information about any of these products please visit customcare.ca or contact any of our benefit specialists.



IF YOU GET
LOST WE
ARE HERE
TO HELP

We are never far away
if guidance is needed.

The CustomCare Client Services Team is always committed to providing a people first approach. We know that our clients are the key to our success and we take that very seriously. You will have access to our first rate Client Care Team to ask questions or for guidance.

You will receive access to your personalized MyCustomCare admin portal. Through this portal you can manage your account, review account balances and run reports.



..... We answer the phone



..... Online and telephone customer help and troubleshooting



..... Resource centre



..... Registering of all companies and staff



..... Processing of all claims from submittal to reimbursement to creation of tax receipts



Your employees will receive access to their own personalized MyCustomCare page where they can access online claim forms and review their personal claim history and spending account balance. Should they have any questions, they have full access to our Client Care Team via phone or online through LiveChat.



START YOUR JOURNEY WITH US TODAY!

We've given you the road map now the rest is up to you. If you like where this journey can take your company please visit customcare.ca to start your enrollment today! If you prefer a personal guide please contact one of our Benefit Specialists at 1-866-820-2188.

**Get your company on the path to good health
and great benefits while saving on tax.**

Contact Us:
1-866-820-2188
customcare.ca

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