

## When was the last time an insurance company gave you your money back?

*Our innovative health benefit plan takes care of both expected and unexpected expenses and even returns unspent deposits to you!*



**Benecaid's flexStyle®** solution is a health benefit plan that takes care of both expected, routine expenses and unexpected catastrophic ones. This means more flexibility and cost efficiency for you, and seamless coverage for your employees.

It feels exactly like traditional insurance to the employee, complete with a drug/dental card usable at over 18,000 pharmacies and practitioners across Canada. But it has more flexibility for the employer.

In today's challenging environment, ANY increase in expenses can have a big impact on the bottom line and on the business. Whether you employ 15, 50 or 150, business owners are focused more than ever on cost control and sustainability.

flexStyle® allows business owners the ability to provide a benefits program to a group as small as five employees, that is comparable to the largest competitor in your industry.

*"After another double-digit premium increase, I seriously considered canceling the entire group benefits plan. Fortunately, we switched to Benecaid. We saved 27% in the first year, the transition was seamless, and our premiums haven't increased in 3 years."*

**Gary Dohring**

President, Maaco Systems Canada

### Why choose flexStyle®

- You can choose the coverage you want
- You only pay for what your employees use
- You know exactly where every dollar is spent
- Unused funds can be refunded to the plan sponsor(s)
- Self-insure the predictable expenses, insure the rest
- Fair and transparent renewal process

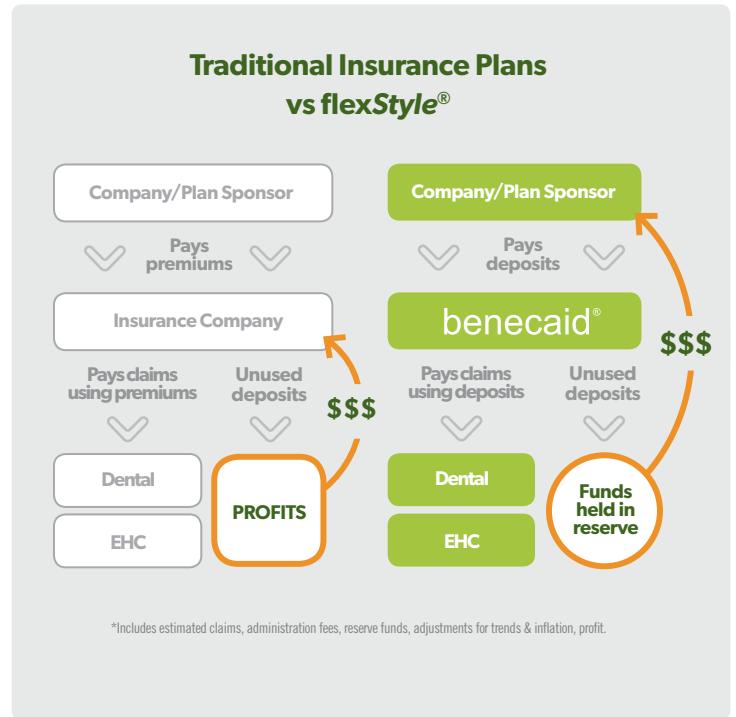
## How does Benecaid's flexStyle® work?

flexStyle® is similar to car insurance. Most people buy car insurance to cover them against catastrophic and unexpected risks. They pay a deductible to keep their insurance premiums lower, and they assume claims up to the deductible. Routine maintenance is paid out-of-pocket helping to keep premium increases at a minimum.

With flexStyle®, employers purchase insurance to provide coverage against catastrophic employee claims. They pay for claims up to a reasonable deductible to keep their premiums low, and they assume risk only up to that deductible amount. Funds are deposited into their claims reserve to pay for predictable, routine claims, like teeth cleaning.

With both car and health coverage, it just doesn't make financial sense to combine catastrophic insurance with routine maintenance, but that's the way traditional health insurance works. In fact, most traditional health insurance isn't actually insurance at all; it is claims administration. The annual cost to the employer is usually the sum of the claims plus about 30-40%, with premiums often going up every year. And insurance for small- and medium-sized employers has been hardest hit by insurance premium increases, with many plan costs doubling every three to five years.

With flexStyle®, at the end of the year any unspent deposits are returned to the employer, whereas with traditional insurance any unspent premiums are forfeited.



## Coverage Details

### Choose from:

- Extended Healthcare
- Dental
- Prescription Drugs
- Vision
- Travel Insurance (RSA Insurance)
- Life Insurance (including Dependent Life Insurance)
- Accidental Death and Dismemberment
- Disability Insurance (Short Term and Long Term)
- Critical Illness
- Best Doctors®
- Employee and Family Assistance Program (Shepell.fgi)
- Benecaid Health Spending Account™

Let us show you how a Benecaid solution can help your business, contact your advisor or call us at 1-877-797-7448.