

# Corporate HealthCare Spending Account

## Overview

A HealthCare Spending Account (HSCA) is a tax efficient way to pay for your employee health and dental expenses. It can compliment your existing insurance plan to pay for things not covered (or partially covered) or can be applied as a stand-alone solution. Either way, the tax advantages of using a Health Spending Account are unparalleled making it a smart addition to your health and dental strategy. Additionally, by keeping your HSCA plan separate from your insurance provider ensures spousal plans are utilized first, keeping your HSCA costs lower.

The Corporate HSCA is designed for incorporated companies of all sizes, whether you have one employee or hundreds. It is available to all employees regardless of medical condition or age.

## Tax Effective

Medical and dental reimbursements are provided as non-taxable benefits to the employee, and the payments are a 100% tax deductible business expense.

## Comprehensive

A wide range of expenses are eligible including: Dental, Laser Eye Surgery, Vision, Prescription Drugs, Hearing Aids, Private Duty Nursing, and Naturopath visits. Review the full list of eligible expenses available on the web site.

## Online Services

Web based online services are available to help you and your employees access their HSCA information quickly and easily.

### For Employees

- \* *Enter claims*
- \* *Check payment status*
- \* *Check HSCA balance*

### For Company Administrators

- \* *Add and remove employees*
- \* *Review and Print usage reports*
- \* *Manage account financials online*

## More Features

The Corporate HSCA plan provides flexible options that include: Credit or Expense Carry Forward, Waiting Period and/or ProRating for new employees, and any Benefit Year Period.

Additionally, all HSCA plans are able to accept employee claims continuously throughout the Benefit Year, even during the Runoff Period in the new year. This feature alone sets this solution apart from other plans.

## Service and Expertise

Experienced and knowledgeable staff are available to answer your questions and provide help. This plan is administered by National HealthClaim Corp., a national health and dental adjudication company headquartered in Alberta.

## For further information, visit or phone

**[www.corporateHCSA.com](http://www.corporateHCSA.com)**

**Toll Free: (866) 342-5908**

## Mail / Fax / Email

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