

Benecaid Health Spending Accounts...

A unique solution for your unique healthcare needs

	HSA	Traditional Insurance
Acupuncture (In Some Jurisdictions)	✓	
Assistive Mobility Devices	✓	
Audiologist Services & Hearing Aids	✓	
Autism Treatments	✓	
Chiropracist Services	✓	
Chiropractic Services	✓	✓
Contact Lenses	✓	✓
Cosmetic Dentistry & Whitening	✓	
Cosmetic Surgery	✓	
Dental Hygienist Services	✓	
Dental Surgeons Services	✓	✓
Dental Technologist Services	✓	
Denturist Services	✓	
Dermatology Services	✓	✓
Drugs	✓	✓
Elderly Parent & Dependent Care Services	✓	
Fertility Drugs & Treatment Services	✓	
Hair Removal Treatments	✓	
Hair Replacement Surgery	✓	
Laser Eye Surgery	✓	
Massage Therapists (RMT)	✓	✓
Medical Laboratory Services	✓	
Medical Radiation Treatments	✓	
Midwife Services	✓	
Naturopath Services	✓	
Occupational Therapist Services	✓	
Optician Services	✓	✓
Optometrist Services	✓	
Orthodontic Services	✓	
Pharmacist Consultation & Services	✓	
Physicians And Surgeons	✓	✓
Physiotherapist Services	✓	✓
Prescription Glasses	✓	✓
Prescription Sunglasses	✓	
Private Nursing Services	✓	
Psychologist Services	✓	✓
Respiratory Therapists	✓	
Special Needs Tuition & Services	✓	
Speech-language Pathologists	✓	
Vitamins & Supplements and more....	✓	

Stop letting the tax man take up to one half of your income before you've had a chance to pay for your family's health and dental expenses!



To Learn how much you could save or to open an account...

visit our website www.benecaid.com

or contact our licensed advisor

Mimi Lee
 TruFinancial
 35 West Pearce Street, Suite 22
 Richmond Hill, Ontario L4B 3A9
 Office: 905-940-8852
 Fax: 905-940-7852
 Cell: 416-993-3442
mimi.lee@trufinancial.ca
www.trufinancial.ca
 Twitter: trufinancial



Did you know...
 The Government will pay up to 35% of your family's healthcare costs?



...Open a Benecaid Health Spending Account™

HSA CONTACT benecaid®
 HSA benecaid®
 HSA benecaid®

Health Spending Accounts, or HSA's are **tax-free savings accounts** for your family's healthcare.

First introduced by Canada Revenue Agency in 1986, HSA's were limited to executives of large corporations due to the complexity and cost of setup.

Then a decade ago, Benecaid began pioneering HSA's to small and medium sized business owners on a very cost effective basis.



Today, Benecaid manages over 40,000 lives and processes over 250,000 HSA claims per year.

There are no setup costs and any funds not used in one year carry forward for use in future years.

You simply can't lose!

Here is an example of how this small business owner and her company used a Benecaid HSA to save \$3,400!



Mary owns a small business and is about to pay \$5,000 for laser eye surgery.

Prior to Benecaid, Mary needed to earn \$9,000 so that after income taxes and source deductions, she would be left with \$5,000 for her surgery.

Mary instead opened a Benecaid HSA and had her company deposit \$5,600. After applicable fees and taxes, Mary is once again left with \$5,000 for her surgery.

By opening a Benecaid Health Spending Account, Mary and her company saved \$3,400.

\$ 9,000	earnings
\$ - 4,000	source deductions (EI, CPP, Income Tax)
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\$ 5,000	net income to pay for surgery
\$ 5,600	Deposit into Benecaid HSA
\$ - 600	Administration fee + applicable taxes
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\$ 5,000	for surgery

"It was so simple, I thought it was too good to be true. I checked with my accountant and found out he's had a Benecaid HSA for years."

A. Majchrowicz
Mississauga ON