

bene**GUARD**[™]

You are never too small for a benefits plan.

*Introducing a health benefits plan built exclusively
for associations and their members.*



Benecaid's beneGUARD[™] was designed specifically for individual contractors, offering you and your family coverage and protection not previously available for individual business owners.

beneGUARD[™] is built for the entrepreneur so it's easy to understand and manage. Allowing you to focus on doing what you love to do, while knowing you and your family are protected.

We are entrepreneurs and understand that you're busy running your business. We will provide you with superior service, a clear understanding of the benefits and a no-hassle claims process.

Why choose beneGUARD[™]

- Designed for self-employed individuals
- Available through Associations
- Product options that vary based on your lifestyle
- Available for sole proprietors and incorporated businesses
- Coverage for expected and unexpected medical expenses

benecaid[®] [Health Benefits. Simplified.]

www.benecaid.com

Sample Plan:

Prescription Drugs*	100% \$25,000 per year
Accidental Dental*	100% \$5,000 per year
Semi-Private Hospital*	100% \$5,000 per year
Private Duty Nurse*	100% \$5,000 per year

Dental, Orthodontics
Vision
Registered Massage Therapist,
Chiropractor,
Nutritionist,
Physiotherapist
Hearing Aids
Assistive Devices
Orthotics

\$600 per year
in flexible funds

Travel Protection
(when travelling out
of province or country)

\$5 million
(trips up to 30 days)

\$125.00/month

This product is not available to residents of Quebec. Insurance provided through SSQ Insurance and RSA Insurance. *Does not cover pre-existing conditions. ** Additional product options are available based on family compositions not outlined above, please contact Benecaid for pricing.

Why beneGUARD works

It's Portable

It provides coverage for you and your family, regardless of which company you are presently providing your services. So the coverage is portable – it stays with you as you move around and/or your needs change.

It Protects

beneGUARD™ allows you to insure against the unexpected - you'll be covered for those unpredictable and sometimes scary life events. This includes prescription drugs for non pre-existing conditions. beneGUARD™ also provides great coverage for other unforeseen problems including accidental dental work, semi-private hospital stay, private duty nursing and protection for out of town travel.

It's Flexible

beneGUARD™ also includes flexible funds deposited each year that can be used for a wide variety of eligible medical expenses. This includes coverage for things like massage, chiropractic and orthodontics. YOU choose how you spend your money.

It's a Tax Reduction

Your annual contribution to beneGUARD™ can reduce the taxes you pay. The contribution you make to beneGUARD™ is a direct reduction to your income. This means you are calculating your taxes on a lower number, and therefore paying less! The reduction is usually greater than the medical tax credit.

Coverage Details:

- Prescription Drugs
- Dental
- Vision
- Semi-Private Hospital
- Travel Insurance (RSA Insurance)
- Flexible Funds* (see below)

● **Flexible Funds can be used for a variety of eligible medical expenses including*:**

- | | | |
|-------------------------------------|--|----------------------------------|
| Acupuncture | Dermatology Services | Optician Services |
| Assistive Mobility Device | Drugs | Optometrist Services |
| Audiologist Services & Hearing Aids | Elderly Parent & Dependent Care | Orthodontic Services |
| Autism Treatments | Fertility Drugs and Treatment Services | Physiotherapist Services |
| Cataract Surgery | Laser Eye Surgery | Prescription Glasses |
| Chiropodist Services | Massage Therapists (RMT) | Prescription Sunglasses |
| Chiropractic Services | Medical Laboratory Services | Private Nursing Services |
| Contact Lenses | Medical Radiation Treatments | Psychologist Services |
| Dental Hygienist Services | Midwife Services | Respiratory Therapists |
| Dental Surgeons Services | Naturopath Services | Special Needs Tuition & Services |
| Dental Technologist Services | Occupational Therapist Services | Speech Language Pathologists |
| Denturist Services | | |

* this list is in accordance with the rules governing the Medical Tax Benefit and is subject to change. Please note that authorized medical practitioners differ based on province or territory. Please visit the CRA website for more information: <http://www.cra-arc.gc.ca/tx/ndvdl/tpcs/ncm-bx/trn/cmptng/ddctns/Ins300-350/330/ampp-eng.html>

Let us show you how a Benecaid solution can help you. Contact your advisor, call us at 1-877-797-7448 or go online to www.beneguard.ca