

benecaid®

# hsacomplete™ — The smart way to protect against the unexpected



You opened a Benecaid Health Spending Account® (HSA) because it's the smart way to plan for expected health spending: like having your teeth cleaned, getting a massage, and buying new glasses. But what's the best prescription for the unexpected?

## Introducing hsacomplete™

Benecaid's drug and catastrophic health insurance plan protects you and your family against the unexpected and catastrophic: like medication for a life-threatening illness or a lengthy stay in a hospital.

## hsacomplete™ = peace of mind

Add the protection of hsacomplete™ to the flexibility of your Benecaid Health Spending Account®.

- Use the funds in your HSA to choose the health and dental services you want.
- Get hsacomplete™ for the insurance coverage you need for the unexpected and catastrophic.
- You can even pay the premiums and deductibles for hsacomplete™ out of your HSA.
- The combination of a Benecaid Health Spending Account® and hsacomplete™ gives you complete peace of mind.

Accidents and illness  
can happen to anyone  
at anytime

Make sure you have the right coverage, so all you need to care about is getting better.

**Single** \$50/month **Couple** \$60/month **Family** \$75/month

- \$25,000/person in drug coverage (\$100,000/family)
- \$5,000/person in semi-private hospital coverage
- \$10,000/person in private duty nursing
- \$5,000/person in accidental dental coverage
- \$5,000/person in ambulance coverage (\$20,000/family)

\*This plan excludes pre-existing conditions

	Competitor A	Competitor B	Benecaid <i>hsacomplete</i> <sup>TM</sup>	
Monthly premium (per family of four)	\$455.88 per month*	\$404.40 per month*	\$75/month**	80% less than leading competitors
Medical questionnaire	Required	Required	Required	
Age requirement	< 60	< 65	< 60	
Prescription drugs	<ul style="list-style-type: none"> <li>· 90%</li> <li>· \$10,000 pp/year</li> </ul>	<ul style="list-style-type: none"> <li>· 90% of first \$2,220</li> <li>· 100% of next \$6,000</li> <li>· \$8,000 pp/year</li> </ul>	<ul style="list-style-type: none"> <li>· 100%</li> <li>· \$25,000 pp/year</li> <li>· \$500 deductible per family</li> </ul>	2½ times more prescription drugs
Semi-private hospital	<ul style="list-style-type: none"> <li>· \$175/day (up to 30 days)</li> <li>· \$5,250 pp/year</li> </ul>	<ul style="list-style-type: none"> <li>· \$150/day (up to 30 days)</li> <li>· \$4,500 pp/year</li> </ul>	<ul style="list-style-type: none"> <li>· No per day max</li> <li>· \$5,000 pp/year</li> </ul>	
Accidental dental	100% of eligible expenses	\$2,000 pp/year	\$5,000 pp/year	Choice & Flexibility
Private duty nurse	\$5,000 pp/year	\$3,000 pp/year	10,000 pp/year	
Paramedical	<ul style="list-style-type: none"> <li>· 90%</li> <li>· \$500 pp/year (combined services)</li> </ul>	<ul style="list-style-type: none"> <li>· \$20/visit</li> <li>· 20 visits/practitioner</li> </ul>	hsa	
Vision	\$200 pp every 2 years	\$100 pp every 2 years	hsa	
Hearing aids	\$500 pp every 5 years	\$400 pp every 4 years	hsa	
Dental	<ul style="list-style-type: none"> <li>· 80% basic total (60% preventative)</li> <li>· 50% restorative (\$500 pp/year)</li> </ul>	<ul style="list-style-type: none"> <li>· 60% of the first \$1,200</li> <li>· \$750 pp/year</li> </ul>	hsa	
Out-of-country	\$1 million (trips up to 9 days)	\$5 million (trips up to 9 days)	<ul style="list-style-type: none"> <li>· \$5 million (trips up to 30 days)</li> <li>· Single: \$4.05/month</li> <li>· Family: \$8.11/month</li> </ul>	

\* monthly premium based on female applicant aged 45, male co-applicant aged 45, two dependents ages 10 & 12, province of Ontario. Information gathered from online competitor sites on 10/20/2009

\*\* *hsacomplete*<sup>TM</sup> premium includes all administration fees, broker commissions and applicable taxes and excludes claims processing fee's of \$3.75 per reimbursement. See [www.benecaid.com](http://www.benecaid.com) for the breakdown of pricing.