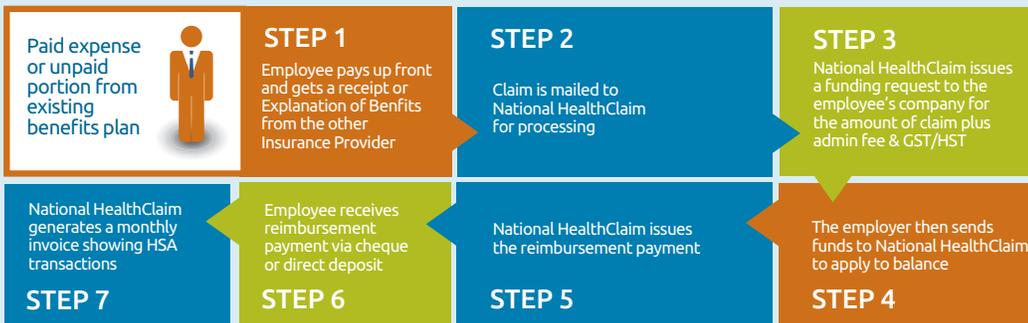


Each year, FBC Members will spend a total of \$76,000,000 in health care expenses. Are yours tax free? Sign up today for your FBC Health Spending Account.

A Health Spending Account is a tax-efficient way to pay for health and dental expenses. It can fit into your existing insurance plan to pay for things not covered (or partially covered), or it can be a stand-alone solution by providing you (and your employees) a reimbursement plan for most health and dental expenses. Either way, the tax advantages of using a Health Spending Account are unparalleled and should be part of your health and dental budgeting strategy.

How it works:

Using a Health Spending Account begins when the employee makes a purchase or has a partially paid expense by another insurance plan. National HealthClaim then coordinates the process from receipt of the employee's claim to funding the reimbursement (up to the appropriate limit). Once the claim has been processed, the company receives an invoice for the service as a business expense and the employee receives the reimbursement tax free.



Partial List of Items Covered:

- Dental (Basic & Major)
- Orthodontics
- Prescription Drugs
- Paramedical Services
- Vision Care
- Physiotherapy
- Chiropractor

Compliance and Enrollment Guidelines:

Incorporated Company:

Incorporated companies can utilize a stand-alone HSA and have the option of adding the FBC InsurPak as described below. All people using an HSA must receive a T4 income to comply with the CRA.

Sole Proprietor / Partnerships:

CRA requires an HSA program to form a contract of insurance between two separate legal entities. Since a Sole Proprietor is also the "employee" (one legal entity), relevant insurance components from another legal entity are required to complete the contract of insurance. The FBC InsurPak plan adds this mandatory element of insurance to the HSA.

FBC InsurPak

This premium-based insurance plan is paid monthly and includes the following coverages

Note: A representative from the administration company, National HealthClaim, will contact you to finalize and explain the details. **When enabled, all employees working over 15 hours per week are required to be on the FBC InsurPak plan.**

Some pre-existing condition limitations do apply. Policy details are available online.

All InsurPak benefits are effective up to and including age 64. Coverage under the HSA has no age limit as long as T4 income continues.

COVERAGE

Life Insurance

Accidental Death & Dismemberment

Critical Illness

Travel Emergency Medical (up to 60 days of travel)

Excess Medical Costs (Over \$2,500) (Stop Loss Coverage)

Monthly Premium

SINGLE

\$15,000

\$60,000

\$10,000

\$1,000,000

\$250,000 (Lifetime max.)

\$29.99
PER MONTH

FAMILY

\$15,000 (Employee)
\$10,000 (Spouse)
\$5,000 (Per Child)

\$60,000 (Employee)

\$10,000 (Employee)

\$1,000,000 (Each family member)

\$250,000 (Lifetime Max.)

\$39.99
PER MONTH

What happens next?

FBC Health Spending Account and FBC InsurPak

Enrollment

- 1** Your FBC HSA enrollment form, along with an attached VOID Cheque (only required if signing up for the additional FBC InsurPak), is sent to National HealthClaim for review and entry into their administration system.
- 2** A representative from National HealthClaim will call you to confirm your enrollment and assist you in adding employees (if applicable).
- 3** An email will be sent to the Company Administrator with instructions for logging onto the HSA website. Accessing the account to retrieve invoices, provide funding and adding Employees can be done directly by the Administrator online.
- 4** If the FBC InsurPak option has been selected, a pre-authorized debit for premiums from the company bank account will begin on the 15th day of the month following the effective-enrollment date.

Your 2013 HSA Claim

- 1** If you made an HSA claim for your 2013-dated receipts, your special 2013 claim envelope can be mailed directly to National HealthClaim for processing. Attach a funding cheque as directed on the claim form.
- 2** Once your company enrollment is complete, National HealthClaim will process your claim and deposit the funding cheque.
- 3** A reimbursement cheque will be mailed to the Company Administrator and an invoice will be generated and placed in the (your) online account. Since the actual claim processing occurred in 2014, the invoice will have a 2014 date. Companies with accrual-based accounting practices can reflect the expense back to 2013, while cash-based operations will book the expense in 2014.

Accessing your account

Your FBC HSA account provides excellent online administration services allowing you to:

- Make future claims and review all past claims
- Add or remove employees / dependents from the plan
- Assign or change annual limits
- View and print account invoices and usage reports
- Print FBC InsurPak “wallet card” travel document (if purchased)

Your FBC Health Spending Account and FBC InsurPak plan is administered by National HealthClaim. To learn about additional HSA features (eg. waiting period / pro-rating for new employees) or for questions about your plan, please visit us online or call / email:

National HealthClaim Corp. | 335 - 58th Ave SE, Calgary, AB T2H 0P3 | Phone: 1 866 342 5908 | Email: support@fcbenefits.ca

www.fcbenefits.ca

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