

Combining Standalone® & Health Assist™ for a Perfect Pairing

Did You Know?

[Canada Revenue Agency \(CRA\)](#) allows premiums paid for individual health and dental plans like [Green Shield Canada \(GSC\) Health Assist](#) as an eligible expense for reimbursement through an HCSA.

94%

of Plan Members agree that their HCSA is an important part of their health benefits plan

87%

of Plan Members without an HCSA would like to have one

93%

of Plan Sponsors agree that their HCSA is an important part of their health benefits plan

**Source: Benefits Canada Healthcare Survey, 2022*

Why Does This Matter?

Coverage Beyond Allotment – An allotment can only go so far. Pairing an HCSA with Health Assist, a plan member can access multiple per person maximums for a variety of benefits, offering adequate coverage for when plan members need it most.

Access to ID card – With GSC Health Assist, plan members receive a GSC ID card to use for direct billing at the pharmacy and other service providers.

Cost Predictability – Employers can provide benefits where they know exactly what their maximum spend will be.

Access to Mental Health Services – All Health Assist plans offer coverage for a variety of mental health related services such as counselling and virtual therapy.

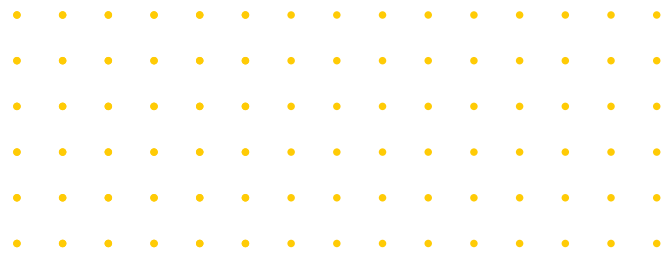
Cover Excess Dollars – Where a plan member would be out of pocket on a Health Assist plan due to a co-insurance or a per visit maximum, they can leverage their HCSA to cover the difference and have the claim fully covered.

Double Your Commission – When both solutions are promoted, the advisor can earn 4% on any HCSA claims and 10% of the monthly premium on the GSC Health Assist plan.

Access to Travel Benefits – With GSC Health Assist, plan members have access to travel benefits that never terminate regardless of age (as long as the plan member continues to pay their premiums).



Let's see the power of this pairing in action:



Employee 1

- \$1,000.00 /year HCSA allocation
- \$60.00 /month in Health Assist premiums

Employee 1 doesn't utilize their HCSA much, and chooses to funnel all of their monthly Health Assist premium through their HCSA, totalling \$720.00, leaving \$280.00 for other eligible expenses through their HCSA.



Employee 2

- \$1,000.00 /year HCSA allocation
- \$75.00 /month in Health Assist premiums

Employee 2 is recovering from a sports injury and is visiting a chiropractor often, spending \$625.00 in total throughout the year. The employee uses up to the \$400 max for chiropractic services in a year under their Health Assist plan. They then submit the rest (\$225) to their HCSA. Now the employee has \$775 left of their allocation to cover other eligible expenses or put towards their Health Assist premiums.



Every HCSA dollar spent by employees can be written off as a tax-deductible expense by the employer.