



Combining Standalone® & Health Assist™ for a Perfect Pairing

Get the best of both worlds. A flexible, cost-contained Health Care Spending Account (HCSA) with Benefits by Design (BBD) Inc.'s Standalone and fully-insured individual health and dental coverage with Green Shield Canada (GSC)'s Health Assist programs.

Standalone Spending Accounts

Standalone offers the ability to create a unique benefit plan that works for everyone. Employees can submit claims for all eligible medical expenses without category limitations, up to their plan's allocation. This allows them to prioritize where and when they spend their allocation dollars, with such eligible claims including paramedical practitioners, health and dental expenses, and more.

Allocation amounts spent by an employer on HCSAs like Standalone can be written off as a tax incentive.

Health Assist

Health Assist provides individual employees with traditional Extended Health Care (EHC) and Dental Insurance, including Travel coverage. Employees are provided a policy card and can claim up to the amounts indicated in one of the 12 different plan designs. Rates are set by age, province of residence, and family status.

Combine the Two for Cost Containment and Traditional

A combination of Standalone and Health Assist products compliment each other well, offering employers cost-certainty through Standalone, and employees an individual health and dental plan that suits their needs.

The employees' monthly Health Assist premiums can be claimed under their Standalone HCSA, providing even greater flexibility for employees. Employees could also use the HCSA to cover co-pays or top-up eligible expenses not covered under their chosen Health Assist plan.

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, using \$625.00 of their allocation on those appointments. Afterwards, they use the rest of their allocation to cover their Health Assist premiums for five months.

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