

Allow us to introduce ourselves

# BENEFITS BY DESIGN

Benefits by Design (BBD) Inc. is a Third Party Administrator providing best-in-class benefits for over twenty years. We're on a mission to help working Canadians stay happy, healthy and financially secure through the administration of customized benefits plans tailored to meet their specific needs. Utilizing innovative technology solutions, we streamline processes like benefits administration and employee enrollment.

## **We put people first, and we're not just saying that.**

When you call us with a question, you speak with a real person. We pride ourselves on our customer service and our ability to answer questions in-house with knowledgeable staff. All of our Advisors and their clients are assigned a BBD team who advocate for the health, stability and smooth operation of their benefits plan.

Helping  
Working  
Canadians



Let us show you what we do.

[www.bbd.ca](http://www.bbd.ca) | [@bbdcanada](https://twitter.com/bbdcanada) | [#bbdworkplace](https://hashtage.com/bbdworkplace)

# BBD | Standalone®

*An easy-to-use **Spending Account solution** that lets employers choose the coverage that works for them.*



*Standalone<sup>®</sup> is a digital product that administers, submits, and pays for eligible health, dental, vision and wellness claims from one place. At its core are two spending accounts: a Health Care Spending Account (HCSA) and a Wellness Spending Account (WSA).*

### **Some Standalone features include:**

- Secure digital and mobile platform
- A completely paperless system
- No cheques or pre-funding required
- Mobile claims submission
- In-house adjudication and support
- Two-to four-day turnaround for claims reimbursement

### **HEALTH CARE SPENDING ACCOUNT**



A Health Care Spending Account (HCSA) provides a non-taxable alternative or supplement to a traditional benefits plan. Employers select a dollar amount for their employees to spend on eligible expenses and the employee decides how to spend the money.

HCSAs are regulated by the Canada Revenue Agency (CRA), and only expenses listed as eligible by the CRA can be covered by a HCSA.

### **WELLNESS SPENDING ACCOUNT**



A Wellness Spending Account (WSA), sometimes known as Personal Spending Account (PSA), is a taxable benefit that provides additional health and wellbeing options beyond what is covered under a traditional benefits plan. Employers decide what will and will not be covered under a WSA. As a result, the options for coverage are almost limitless.

### **SPECIALTY SPENDING ACCOUNTS**



#### **Combination Spending Account**

Combination Spending Accounts bring together the coverage of a HCSA and a WSA. Employers determine the allocation for each of the spending accounts, or allow employees to decide how to allocate their funds to best suit their needs.

#### **Build Your Own**

These accounts provide the ultimate level of flexibility and choice for employers, allowing the plan to precisely accommodate specific needs. Employers will be able to define almost every aspect of their plan to create something totally unique.

### **ADD AWAYCARE GROUP TRAVEL**



You can add AwayCare Group Travel to any Standalone plan for additional coverage.

AwayCare is a premier travel insurance Managing General Agent (MGA) specializing in out-of-country and out-of-province medical coverage for Canadians.

AwayCare provides a group travel option with no minimum number of lives, making this a travel solution for groups of any size or level of coverage.

Through AwayCare, eligible plan members\* can access:

- 15 Day Individual or Family coverage
- 30 Day Individual or Family coverage

*\*Eligible plan members are those under 70 years of age.*

*Speak to your Advisor about how Standalone<sup>®</sup> can work for your business!*