

COST PLUS BENEFIT PLANS

Neil and Associates believes that everyone should have access to the finest medical coverage at the lowest possible price. We have an alternative that may be right for you.

Cost Plus Benefit Plans cover you, as an owner, your immediate family members and employees at your discretion. If you are currently covered through another group plan, you can submit eligible expenses not covered by the plan or those in excess to your plan maximums to the Cost Plus plan.

Unlike traditional plans, you pay no premiums; your Company pays as you incur expenses. All expenses are fully tax-deductible to your company and a non-taxable benefit to you. There is a one-time set-up fee; an administration fee of 10% on eligible processed claims, enrollment is easy, paperwork is minimal and you can use the healthcare providers of your choice.

Cost Plus claims are limited to \$50,000 per person/family, per calendar year.

We pay your claims locally which means quicker turn-around time. You pay your health and dental expenses as normal and then:

1. You submit a claim and it is processed.
2. You are called with the amount due (expenses plus administration fee) and need to mail or drop off a company cheque for that amount.
3. The claim adjudication is completed and we issue a personal tax-free reimbursement cheque for the total expenses.

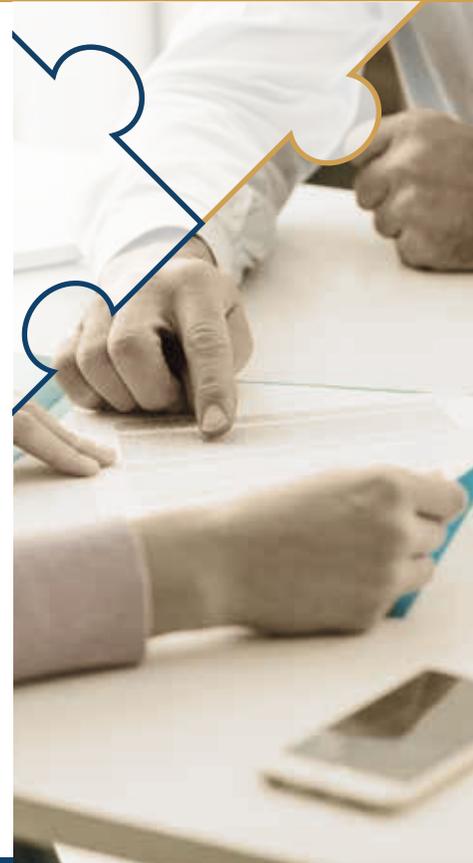
COST PLUS COVERS ALL HEALTH AND DENTAL RELATED EXPENSES ELIGIBLE UNDER THE REVENUE CANADA AGENCY INCOME TAX ACT INCLUDING, BUT NOT LIMITED TO:

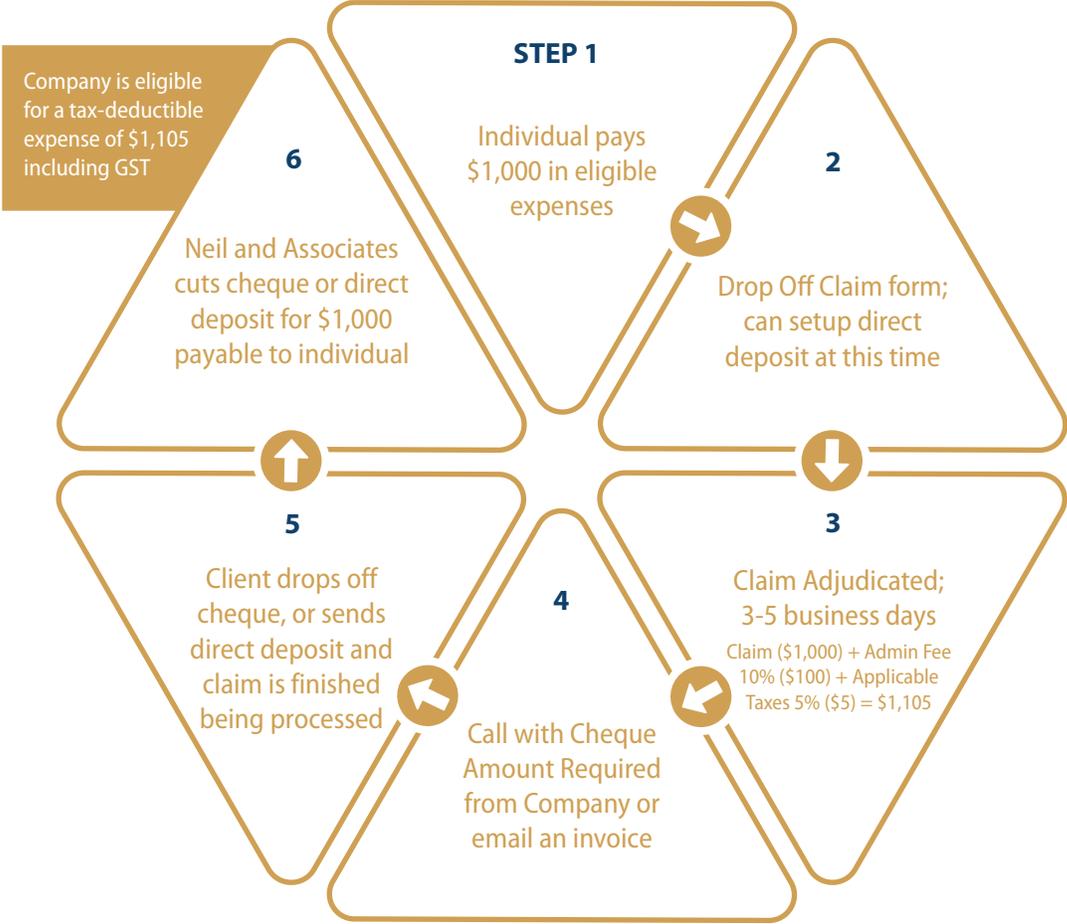
Prescription Drugs
Dental Programs
Massage Therapy
Laser Eye Surgery

Vision Care
Physiotherapy
Ambulance
Naturopaths

Please visit www.cra-arc.gc.ca/medical for a detailed list of allowable expenses.

It is important for you to contact an independent tax advisor to ensure that a Cost Plus is right for your business.





COST PLUS FLOW OF FUNDS

