



blendable

made for you

We're a lot more than your run-of-the-mill HSA provider. We offer solutions of all shapes and sizes.

This guide helps break it down, nice and simple, so you have information about our features, right at your fingertips.

Health Spending Accounts (HSAs)

HSAs are like a bank account. Funds are contributed by Plan Sponsors, then Plan Members use those funds to reimburse their eligible expenses. It's the ultimate in flexibility with no plan limits on any service type.

| | HSA Classic | HSA Rollback | HSA Rollover | HSA Enhanced | HSA Select | Wellness Rollback |
|---|--|---|---|---|--|---|
| Admin Fees | 10% of contributions | 10% of contributions | 10% of contributions | 12% of contributions | 10% of contributions | 10% of contributions |
| How is it paid for | Contributions from Plan Sponsor used to pay member claims. | Contributions from Plan Sponsor used to pay claims. Unused funds returned to sponsor. | Contributions from Plan Sponsor used to pay claims. Unused funds invested into Group RRSP | Notional allowance given to members. Initial reserve collected, claims paid as incurred, Plan Sponsor billed to top up. | Contributions from Plan Sponsor used to pay claims. Unused funds are used to credit the next bill. | Contributions from Plan Sponsor used to pay claims. Unused funds returned to sponsor. |
| Minimum group size & contribution minimum | 5+ Members \$75/member/month | 2+ Members \$75/member/month | 5+ Members \$200/member/month | 5+ Members \$75/member/month | 1 Member \$3,000/year | 5+ Members \$75/member/month |

Enhanced Health Blends (EHBs)

Also known as Administrative Services Only (ASO) our EHB is a self-funded benefit plan. The plan sponsor sets appropriate limits for each service type, then reimburses claims plus an admin fee instead of paying premiums.

| | Admin Fees | Claim Fees | How is it paid for | Minimum group size |
|-----|------------|------------|---|--------------------|
| EHB | 18% | N/A | Initial reserve collected, claims paid as incurred, Plan Sponsor billed to top up | 15 Members |

Enhanced Health Blends (EHBs)

Sample Plan

| | Medical Services | Paramedical Practitioners | Dental Services | Prescription Drugs | Vision Care |
|------------|--|--|---|---|--|
| Coverage | <p>Licensed Ambulance Services</p> <p>Diagnostic Services when prescribed by a physician</p> <p>Rental or Purchase of certain medical supplies</p> | <p>Chiropractor</p> <p>Physiotherapist</p> <p>Podiatrist & Chiropodist</p> <p>Psych & Social Worker</p> <p>Speech Therapist</p> <p>Osteopath</p> <p>Naturopath</p> <p>Massage Therapist</p> <p>Acupuncturist</p> | <p>Basic Services, including:</p> <p>Examinations, extractions and fillings</p> <p>Scaling</p> <p>Prophylaxis</p> <p>Fluoride treatment</p> <p>X-rays</p> <p>Oral surgery</p> <p>Endodontics</p> <p>Periodontics</p> <p>Denture relines, rebates and repairs</p> <p>Pit and fissure sealants</p> <p>Recall examinations</p> | <p>All Health Canada approved drugs</p> | <p>Eye examinations</p> <p>Glasses</p> <p>Contact Lenses</p> |
| Time Frame | Annual Benefit Period | Annual Benefit Period | Annual Benefit Period | Annual Benefit Period | Annual Benefit Period |
| Maximum | \$1,000 per family | \$500 per family | \$1,000 per individual | \$2,500 per family | \$200 per individual |

Peace of Mind Benefits

Sometimes insurance really is the right tool for the job! When you need to protect against low-probability, high-cost events Peace of Mind Benefits are there for support when it matters the most.

| | Life | Dependant Life | AD&D | Critical Illness | Dependant Critical Illness | Short Term Disability | Long Term Disability |
|--------------------|-----------|----------------|-----------|------------------|----------------------------|-----------------------|----------------------|
| Minimum group size | 3 Members | 3 Members | 3 Members | 3 Members | 3 Members | 3 Members | 3 Members |

So, how much does it cost and how is it paid for?

The cost of Peace of Mind benefits depends on a number of factors including how much coverage you want, the demographics of your team, and the industry you're in.

At Blendable we work with insurance partners to get competitive rates. As Plan Sponsor you pay for your Peace of Mind benefits through affordable monthly premiums.

Accessory Benefits

Accessory benefits provide a bonus to plan members with very specific focuses on health or wellness. They offer great value and a perk that members will appreciate.

| | Group Travel | Excess Medical | Employee and Family Assistance Plan | Medical Second Opinion |
|--------------------------|--|--|-------------------------------------|------------------------|
| Per Member Costs | \$8/ Family/ Month \$5/ Individual/ Month | \$20/ Family/ Month \$10/ Individual/ Month | \$5/ Member/ Month | \$5/ Member/ Month |
| How does it get paid for | Monthly Premiums | Monthly Premiums | Monthly Fees | Monthly Fees |
| Minimum group size | 1 Member | 1 Member | 1 Member | 1 Member |



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Get in touch today!



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