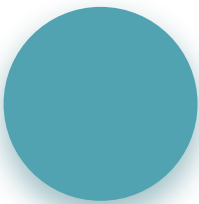


Plan comparison

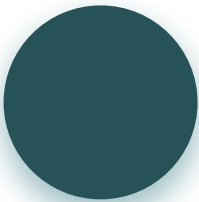


Building from the two spending account options – the non-taxable HSA and taxable WSA provides a starting point for plan design and possible customization, depending on the client's needs.



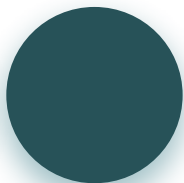
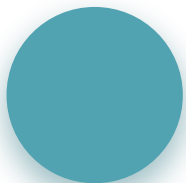
myHSA

A Health Spending Account offers a non-taxable alternative or supplementation to a traditional benefits plan. Health-related expenses include vision, dental, chiropractor, prescription medicines, and more — governed by the CRA.



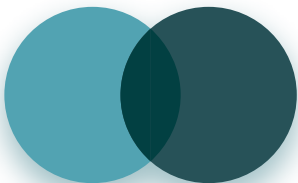
myWSA

A Wellness Spending Account offers a taxable account to promote healthier lifestyles and employee satisfaction — allowing the employer to decide the eligible expenses, from home office equipment, transportation costs, daycare, gym fees and more.



HSA & WSA *(dedicated balances)*

Offering the HSA alongside the WSA provides employees access to health and wellness expenses over the benefit year. As two separate accounts, the employer decides the balance of each to offer employees.



myFlexplan *(HSA & WSA)*

The combination of flexible plan combines the HSA and the WSA but places the decision in the employee's hands. Employers dedicate an overall balance for employees to allocate between the two accounts how they wish at the start of the benefit year.