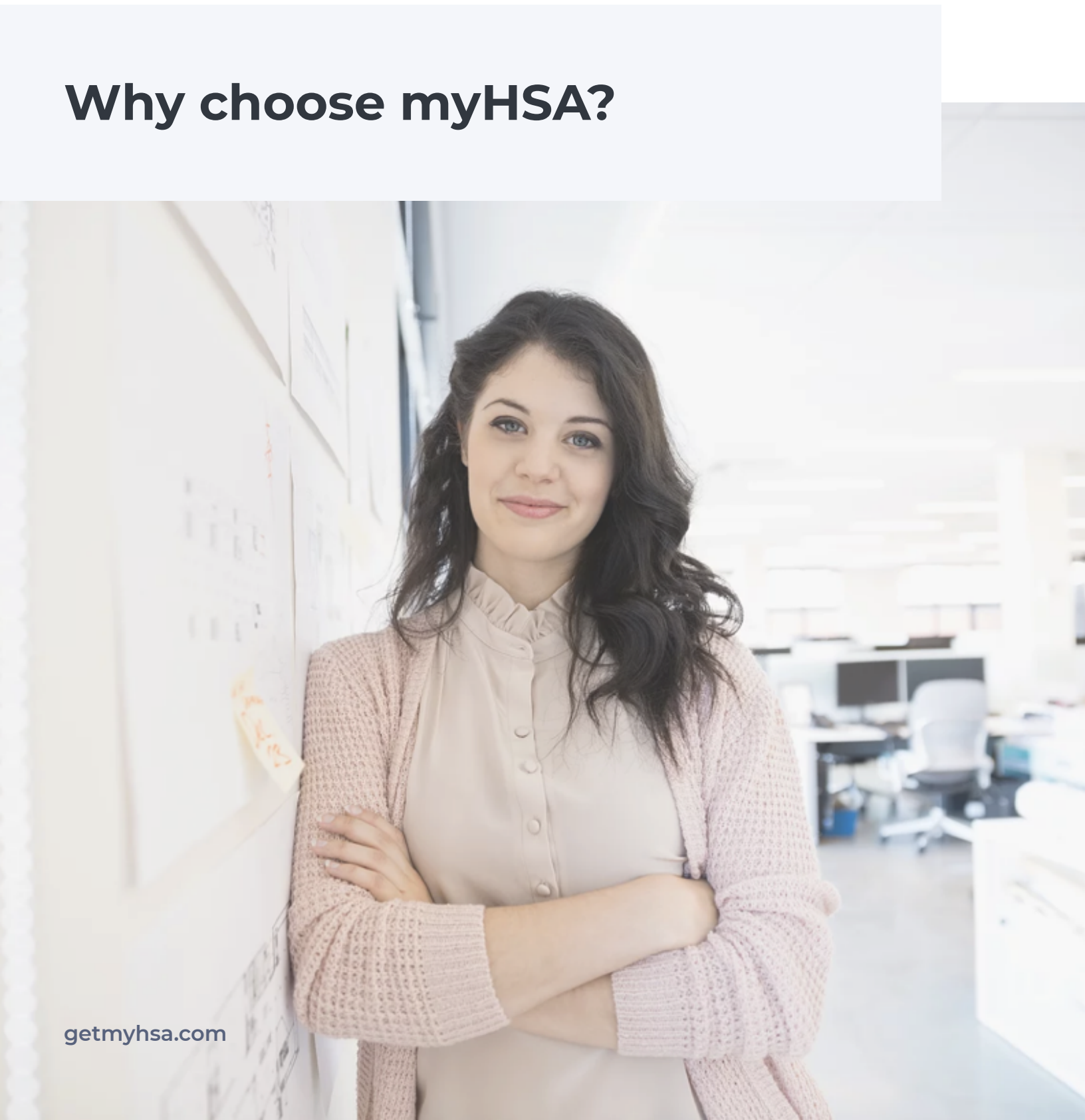


# Why choose myHSA?

[getmyhsa.com](https://getmyhsa.com)





## Welcome to myHSA

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myHSA Ltd. is a Canadian company delivering benefits to Canadian employees since 2013. Starting as a cloud-based HSA solution to a paper-based industry, myHSA envisioned simple, personal, and consumer-focused health benefits – from the employer to the employees.

myHSA has become a trusted platform, distributed by over 3,500 partners across Canada. With a leadership team both passionate and dedicated to modern health benefits, we serve 65,000 employees on the

system today, with 11,000 SME customers from technology, retail, consulting, and manufacturing sectors.

myHSA offers more than just HSA's (health spending accounts) with completely customizable spending accounts for small, mid-size, and large companies.

**We strive to support employee health.**

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# System highlights

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**The myHSA platform grants employers and HR professionals a one-stop platform, facilitating employee's benefits and healthier lifestyles**

## Real Time Access

Company Administrators and Employees have real time access to track activity. Claim approval is live, so balances and reports always accurately reflect the activity going on behind the scenes.

## Electronic Funds Transfer

No cheques! myHSA works on EFTs .

## Go Digital

All claims can be submitted online by employees through their own personalized dashboard, or employees can use the app for quick claim submission.

## Download our App

The app makes claim submission, checking claim status, and viewing messages simple – available for both iOS (iPhone/iPad) and Android devices

## Quick & Easy

Claim reimbursement is only a two business day turnaround!

## Live Chat

Live Chat offers technical support for employees and is run in-house by our experienced team



## Online customer support

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### Offering 24/7 customer service

myHSA offers a Live Chat feature, run in-house by our experienced team.

We offer technical support to our users and answer any questions you may have about using the site or your account. We are in contact with advisors and can help connect you to the right people to get matters resolved faster.

Simply click the 'Help' button on our site at [getmyhsa.com](https://getmyhsa.com) or contact us by email at [support@getmyhsa.com](mailto:support@getmyhsa.com).



# Is this a fit for my company?

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## Your concerns are valuable

If any of these questions or comments have crossed your mind when buying an employee benefits plan, then a Spending Account may be suitable for you.

### Cost vs Size

The cost of having an insured plan does not make sense due to the number of employees our company has to provide it for.

### Cost Control

We want to budget for and control the cost of our employee benefits plan.

### One Size Fits All

With the demographics of our employees being older or younger, the plan seems to be designed for one or the other, not both (i.e. orthodontics for employees with kids). Employees in both demographics desire flexibility.

### Pooled Plans

Our costs of insurance premiums are increasing each year, as we're pooled in a plan that does not consider our claims.

### Pre-funding Benefits

We are tired of having to pre-fund our benefits whether our employees use them or not.

### Inflexible Plans

We want to provide flexibility in our benefits plan, we do not want to govern what employees spend their coverage on. We want to provide flexibility for them to decide.



## Solutions for any size

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### Offering customizable benefit plan options to support a range of group sizes

Whether you're looking for a sole benefit plan or a unique top-up to existing coverage, myHSA provides options to meet all company sizes.



Individual incorporated  
business owners



Small to mid-size Businesses  
(2 - 50 employees)



Large employers  
(50+ employees)

Our solutions can be utilized  
to create a completely custom  
benefits program for any size of  
company

”

-Steve McEwan, COO myHSA

# Plan options

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## Deliver flexible products & add-ons to meet employee lifestyles

Catering to employees' needs is easy, with the available plan options and levels of customization. Whether you want to mimic traditional insurance plans, support and incentivize wellness, offer a top-up solution, or simply offer an HSA.

### myHSA™

Health Spending Account – a non-taxable alternative, or supplementation to a traditional benefits plan.

Carve out coverage such as orthodontics or vision care!

### myWSA™

Wellness Spending Account – a taxable account to promote healthier lifestyles and employee satisfaction.

Employees can claim “at-home” health and wellness items like ergonomic office setups and home gym equipment with a WSA.

### myFlexplan™

Combining an HSA with the options of a wellness account (WSA) and/or RRSP—offering personalized employee benefits.

Our most popular plan – let employees decide what matters most, letting them allocate their funds between their 2+ plan options.

### myASO™

Taxable & tax-free account – drill down to the sub-item level, and customize lists with category limits & yearly caps.

For those that want more control and structure – the Administrative Services Only can be used to mimic traditional insurance plans!



# Build the perfect benefits package

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## Customize plans further with unique add-on products

myHSA's partnerships allow a range of add-ons to pair well with plans. Offer products in addition to plans, as standalone products, or let employees choose through our Marketplace!

### Add-on products include:

- Telehealth
- Digital pharmaceuticals
- Critical Illness
- Travel & Catastrophic Insurance
- Employee Family Assistance Program
- Digital wellness
- Online will builder



# Eligible expenses

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Browse the sample expense lists for common taxable & non-taxable items

## Taxable

### Health

- Smoking cessation programs
- Weight Loss Program
- Vitamins and Supplements
- Medic Alert bracelet/neck chain
- Massage units
- Suncare

### Wellness

- Personal training
- Gym membership
- Fitness equipment
- Sporting goods
- Dance Lessons
- Ski passes
- Yoga, Pilates, Barre
- Kids Sports Fees
- Golf (green fees)
- Horseback riding
- Flotation therapy (float tank)
- Self-defense course
- Fitness trackers
- Ergonomic Office Equipment

### Cosmetic

- Cosmetic Procedures
- Cosmetic Dentistry
- Cosmetic Dermatology
- Hair replacement
- Teeth whitening

### Alternative Practitioner

- Holistic (alternative) medicine or practitioner
- Reiki
- Meditation classes
- Aromatherapy
- Reflexology

### Personal

- Personal development course
- Child daycare services
- Cell phone
- Parking
- CPR Training
- Language program
- Professional Membership
- Life Coach
- Legal Fees
- Transportation expenses
- Financial Advisor Fees
- RRSP / RESP Contribution Reimbursement

### Other

- Doula services
- Prenatal Education Classes
- Lactation Consulting
- Accessible Parking Permit
- Cleaning services
- Elder Care
- Pet Fees

\*the myWSA list can be customized for each employer to offer tailored wellness programs

## Non-Taxable

### Professional Services

- Acupuncturist (R.Ac.)
- Audiologist
- Chiropractor (DC)
- Dermatologist
- Dietitian or Nutritionist (Registered)
- Gynecologist (Ob. Gyn)
- Homeopath (Registered Professional)
- Kinesiology
- Massage (Must be provincially registered)
- Mental Health Professional (Registered):
- Midwife (Registered)
- Multiple allowable professional Expenses (Add up total expenses)
- Naturopaths (ND)
- Neurologist
- Nurse - RN, LPN, NP
- Occupational Therapist
- Orthopedist
- Osteopath
- Pharmacist
- Physician (MD), Pediatrician, Podiatrist
- Physiotherapist
- Plastic Surgeon (Must be medically required with doctor certification)
- Prosthetist
- Respiratory Therapist
- Speech Therapist (SLP)
- Traditional chinese medicine practitioner (TCM)
- X Ray Technician

### Vision

- Eye glasses or Contact Lens
- Laser eye surgery - the amount paid to a medical practitioner or a public or licensed private hospital
- Multiple allowable vision
- Optician, Optometrist, Ophthalmologist

### Dental

- Dental Examination, Oral Hygiene, X-Rays, Gum Treatment
- Dental Repair, Fillings, Root Canal, Extracting Teeth
- Dentures, Repair, & Replacement
- Multiple allowable dental expenses (Add up total expenses must be valid service dates)
- Orthodontic work including braces paid to a medical practitioner or a dentist. Expenses for purely cosmetic procedures are not eligible

### Hospital

- Ambulance charges - to and from Hospital
- Hospital bills

### Medicine

- Any Prescription Medicine run through a licensed pharmacist. No over the counter medicine is allowed
- Drugs and medical devices bought under Health Canada's Special Access Program - the amounts paid for drugs and medical devices that have not been approved for use in Canada, if they were purchased under this program
- Vaccines

### Expense not covered by insurance

- Dental, extended health & vision

# The employee experience

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**myHSA makes it easy for employees to make claims for the everyday services they need, with no hidden charges or fees.**

## A paperless process

Employees can access their accounts online or through the app – a quicker way to claim, available for both iOS and Android devices.

## Easy setup

Upon logging in, users complete their employee profile – entering personal information, adding dependents, and ensuring their banking information is correct for claim reimbursement.

## Navigating the dashboard

Employees can find their balance, eligible expense items, and complete plan information on the dashboard or through the app. Along with their plan administrators' contact information and quick access to 'make a claim.'

## Simple Reimbursement

Employees pay out-of-pocket for eligible services and are reimbursed once they make a claim. Funds are deposited to employee's bank accounts within one-to-three business days, receiving the full out-of-pocket amount and no hidden fees!

## Making a claim

To make a claim, employees can snap a picture of their receipt or access their mobile gallery on their phone to upload a PDF or other image file. All that's left is to enter in claim details and submit for adjudication.

## Tracking claims & balances

Employees can view their claim status from pending to approved and access their balance details—including carryover and/or reserve—on their dashboard.



Electronic fund transfer



Real time access



Quick reimbursement



Digital platforms



Live chat – 24/7 support



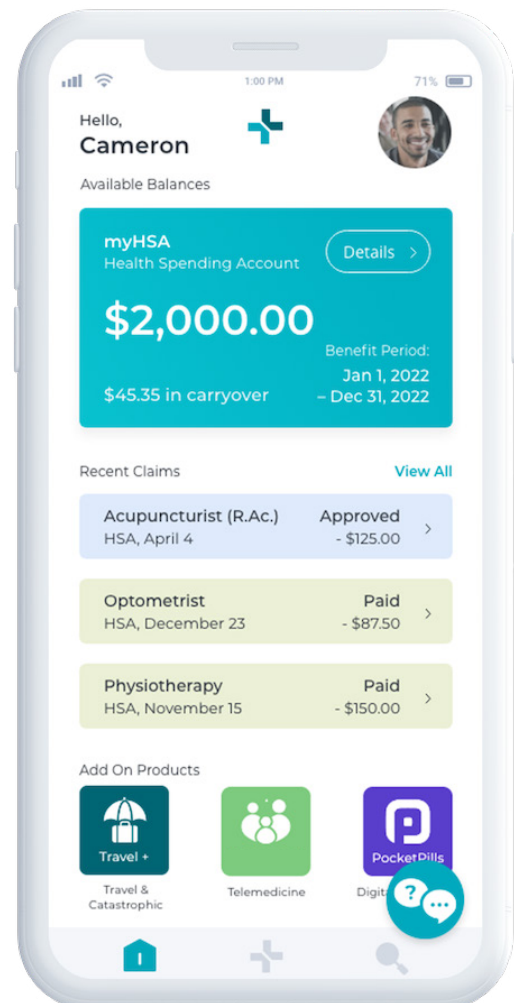
Employee app

# myHSA APP

## Allowing employees control over their health and wellness.

The simple app interface allows employees to make claims on-the-go, and receive reimbursement within only one-to-three business days!

- ✓ Check their balance
- ✓ Make a claim & view previous claims
- ✓ View available add-ons
- ✓ Update their employee profile
- ✓ Check messages
- ✓ Select the menu in the top left to view plan details, browse add-ons, find resources, access support, or log out.



Available on the App Store  
& Google Play

