

## it's easy!

- Vero brings together specialty partners to give you and your employees the best insurance protection with the convenience of one stop shopping
- No medical questionnaire required for employees, guaranteed issue insurance contracts regardless of industry classification
- Complete membership kit for employees with comprehensive benefits booklets, claim forms, wallet travel assist cards
- Monthly billing, with pre-authorized debit or credit card payment available for plan sponsors

## added flexibility with health care spending accounts

- Choice on every level
  - For the plan sponsor, when setting up the plan – you decide how much to spend
  - For the employees, when submitting claims – they decide where to spend their benefit dollars
- Eligible expenses according to Income Tax Act guidelines – very broad definitions – wider range of eligible items than any conventional benefits plan
- Employees need open and flexible options – Vero enables employees to choose which benefits they require so they are not limited to choices dictated by conventional plans
- Coordination of benefits between spousal plans and the Vero plan – employees can claim items not covered under spousal plans, deductibles, and amounts that exceed other plan maximums

## simple to start the plan

- Decide on the Health Care Spending Account amounts for your employees
- Complete the premium calculation worksheet
- Complete the simple client application form
- Sign the participation agreement
- Have employees complete the plan enrollment forms

you are good to go!

partners:



The Benefits Trust  
3800 Steeles Ave. West Suite 102W  
Toronto, Ontario L4L 4G9

CALL 416-498-7723  
TOLL FREE 1-800-487-2993

[www.verohealthcare.com](http://www.verohealthcare.com)

the **vero**  
health care plan

feel great about your choice.  
[www.verohealthcare.com](http://www.verohealthcare.com)



## plan highlights

Life Insurance.....	\$25,000
Accidental Death & Dismemberment.....	\$100,000
Critical Illness.....	\$25,000
Excess Medical Stop Loss.....	\$5,000 per covered person
Out of Country Emergency Medical Care.....	60 days per trip
Semi-private Hospital Room.....	\$175 per day maximum 30 days per year no maternity coverage
Health Care Spending Accounts.....	Amount as determined by plan sponsor

For insurance policy details, click [www.verohealthcare.com](http://www.verohealthcare.com)

**\$53.35** for single employees and **\$72.70** for family employees for insurance coverage per month, plus your Health Care Spending Account contributions

(prices valid from June 1, 2014 to May 31, 2015)



## participation guidelines

- Minimum 3 employees and minimum \$4,500 in total annual HCSA funding
- Eligible Employees must work a minimum of 24 hours per week
- Waiting period for Full Time Employees is three (3) months unless waived by the Employer upon enrollment. Waiting period does not apply to Eligible Employees currently on payroll as of effective date of benefits plan
- Health Care Spending Account contributions must be fully employer funded in accordance with Revenue Canada guidelines
- Complete applications received at The Benefits Trust on or before the 15<sup>th</sup> of the month will take effect the first of the following month



## costs... under your control

- Insurance prices are set once per year, June 1<sup>st</sup>
- No more renewals with surprise increases in health and dental costs
- You set annual HCSA amounts for you and your employees
- HCSA plan costs will only increase if you choose to increase the funding level for you or your employees
- Unused HCSA balances will be carried forward for one benefit year – after that, unused account balances will be returned to you, the plan sponsor
- Administration fee of 20% including commissions is shown on your monthly bill, with no plan set-up fee, no per-claim fees, no additional costs