



## SUMMARY OF UNIQUE FEATURES

- The **Menuflex Benefits Program™** offers flexibility of choice and comprehensive protection, responding to the varying needs of employer groups of any size, incorporated self-employed entrepreneurs, contract, or even part-time staff.
- The new **MDSA Program**, incorporating a **Medical & Dental Spending Account (MDSA)** and **Supplementary Optional Benefits**, enables employers to “freeze” benefit costs under a “defined contribution” approach and thereby **avoid the compound premium rate increases** under a traditional group insurance program.
- **Pay-Direct card now utilized for both MDSA drug and dental claims and Supplementary EHC, or EHC + Dental.**
- The **MDSA allows participants to claim items that qualify as a Medical Expense** deduction under the *Income Tax Act*, Section 118.2 (2) and IT-519R2, without the normal constraints of a group plan design. Participants must manage the limited dollars available in their MDSA, and can purchase **low cost Optional Extended Health Care (EHC) or EHC + Dental**, incorporating a \$250, deductible per participant of per family. Many expenses claimed under the MDSA will go towards satisfying the deductible under the EHC or Dental coverage. **Premiums for the Supplementary EHC or EHC + Dental can be deducted from the MDSA by the Program Administrator, as they are premiums for a Private Health Services Plan (PHSP).**
- **Positive MDSA balances at the end of a calendar year are carried forward to the next year**, and if not used in that year, are forfeited back to the employer. Medical expenses unpaid at the end of a year cannot be carried forward.
- **No Provincial Sales Tax in Ontario or Quebec!** As the Programs are offered via an individual contract, the usual PST applicable to group programs does not apply – in Ontario a savings of 8%!
- **Easy & Instant Access:** Prospective participants can quickly access information regarding all aspects of the Program from the **Menuflex™** web site, [www.menuflex.com](http://www.menuflex.com), including Brochures, Overviews, Application Forms, Personal Health Declarations & Health Statements (required for certain benefits), Claim Forms & Procedures and much more!
- **Available to a greater range of people:** Individual applicants with pre-existing health conditions or high drug expenses, who have been declined by other insurers, may qualify to participate in the Medical Dental Spending Account without any health evidence, and thereby secure protection with pre-tax dollars.

**MENUFLEX™ - THE SOLUTION FOR COMPREHENSIVE, COST CONTROLLED  
BENEFITS PROTECTION AT AN AFFORDABLE PRICE!**

**CALL 1-866-636-8359 TODAY, OR VISIT [www.menuflex.com](http://www.menuflex.com)**