



Health Care Spending Account

Providing employee benefits to any size business, in a flexible, cost-effective way

A Health Care Spending Account (HCSA) is one of the ways a business owner can give employees coverage for health and dental expenses, including those that qualify for the Medical Expense Tax Credit under the Income Tax Act, such as prescription drugs, dental services, physiotherapy, massage therapy, vision and much more.

HCSAs are a flexible solution as stand-alone coverage, in combination with a Wellness Spending Account or an added value to a traditional employee benefits plan.

Contact our Employee Solutions team to see how a Health Care Spending Account can help increase the financial fitness of your business and employees at employeesolutions@servus.ca

Benefits of a Health Care Spending Account

Benefits to the employer	Benefits to employees
<ul style="list-style-type: none">• Cost certainty, with an annual allocation to each employee.• Claims reimbursements that are a 100% deductible business expense.• Increase total employee compensation in a tax-effective way.• Flexibility in coverage options.• No monthly invoice for a stand-alone HCSA, with payments only made when eligible claims are processed.• Minimal administration fees	<ul style="list-style-type: none">• Flexibility to choose the coverage that matters to them.• Secure and paperless process from claim to reimbursement.• Claim reimbursements that are tax-free.