



What Is CostPlus?

CostPlus is a way for business owners* and/or selected employees, to pay for their own and their family's Health and Dental expenses while paying absolutely **no premiums**. It's a 100% reimbursement.



How Does CostPlus Work?

In essence, the business is paying the expense with pre-tax business dollars. Because it's done through a third party, CostPlus, it's a non-taxable benefit to the employee. (If done through payroll it would become taxable income.) The entire expense (the claim amount plus our processing fee) then becomes a tax deduction for the business. WIN WIN!!



How Can CostPlus Save So Much?

You only pay for what you use. There are no monthly premiums. If there are no claims there are no expenses. Insurance companies charge monthly premiums. If there are no claims, they keep your premiums. If there are claims, premiums usually increase annually. **CostPlus** Programs can provide 20% to 40% reductions versus insured premiums, or versus out-of-pocket-expense. (If you've paid out-of-pocket you've already paid income tax.)



How Can I Learn More?

Visit our website: www.costplus-benefits.com
Or send questions to: mailroom@costplus-benefits.com
Call us directly by phone: (519) 204-2132



Making Life Less Taxing Since 1994

* Except Unincorporated Business Owners. Employees of unincorporated business owners do qualify.

** See our website or CRA Bulletin S1 F1 C1

*** Plus applicable taxes (currently 8% PST and 2% premium Tax)