

Maximize Your Benefits

COST PLUS Claim Form

Insured's Name: _____

Insured's Address: _____

Street

City

Province

Postal Code

Claimant's Name: _____

Relationship to Insured: _____

1. Total Amount Claimed: _____

2. Administration Fee: _____

10% of Line 1, min: \$25, max: \$250

3. Add Lines 1 and 2: _____

4. Provincial Sales Tax: _____

8% of Line 1 for employees working in Ontario

5. GST / HST: _____

The GST/HST rate is based on the province where the cheque is being issued from.

13% of Line 2 for Ontario, New Brunswick, Newfoundland

12% of Line 2 for BC

15% of Line 2 for Nova Scotia

5% of Line 2 for all other provinces

6. Premium Tax (**Ontario Residence ONLY**): _____

2% of Line 3

7. Add Lines 3, 4, 5 and 6 for Total Due: _____

Employee Signature: _____

Date: _____

Approved by: _____

Authorized Signing Official

Title: _____ Date: _____

Please send original paid receipts and documentation together with a cheque payable to Western Financial Group Insurance Solutions for the amount shown on line 7 to:

**Western Financial Group Insurance Solutions
Employee Benefits Service Centre
201-600 Empress Street
Winnipeg, MB R3G 0R5**

Reimbursement cheques will be made payable to the Insured and mailed directly to the Insured's address shown above. By signing this claim form and/or submitting actual receipts, I agree that the information provided is complete and accurate, to the best of my knowledge. I authorize Western Financial Group Insurance Solutions to exchange information with other parties as required and only when the information is needed to administer the claim and/or to confirm the accuracy of this information.

With **COST PLUS**, everyone wins with the possible tax benefits and advantages.

We know that confidentiality of personal information is important. Any information you provide to us will be kept in an employee benefits file.

Western Financial Group Insurance Solutions is committed to meeting and satisfying all your needs. For more information, please contact any one of our Customer Service Representatives at 1-800-665-8990.

Before implementing a **COST PLUS** program, we strongly encourage you to consult with your professional tax advisor. You want to be sure that you are eligible to implement a **COST PLUS** program; and, before any expenses are submitted for reimbursement, you need to be sure that these expenses are eligible. For a complete list of eligible medical expenses (form IT-519) you can visit Revenue Canada's web site at www.cra-arc.gc.ca or by calling 1-800-959-2221.



Group Insurance Solutions

1-800-665-8990

www.westguard.ca

WestGUARD



**Maximize Your Benefits
the COST PLUS Way**

Western Financial Group Insurance Solutions does not assume any responsibility or liability for the tax implications or processing your company's Cost Plus claim.

Maximize Your Benefits



Western Financial Group Insurance Solutions provides prompt, accurate and friendly customer service while administering flexible and cost-effective Employee Benefits Programs.

As part of a traditional or flexible benefits plan, a **COST PLUS** program is an easy, tax-effective way to offer health and dental benefit choices to owners and key employees.

What Is **COST PLUS**?

COST PLUS is a tax-effective means of reimbursing for health, dental and vision care items not covered by the employee benefits program, due to amounts over any limit or benefit plan limitations. Examples include:

- Coverage amounts limited by coinsurance, maximums, or deductibles
- Vision care
- Laser eye surgery
- Adult orthodontic
- Orthodontic treatment for a dependent
- Cosmetic dental

Expenses eligible for **COST PLUS** are those that can be deducted as medical expenses according to the Canadian Income Tax law and that are not covered by another public or private health insurance plan.

How Does **COST PLUS** Work?

After the medical and/or dental service has been provided, a completed claim form must be submitted directly to Western Financial Group Insurance Solutions. Along with the billed amount, you will be charged an administration fee and applicable taxes will apply.

The following must accompany the signed and completed claim form and be mailed to Western Financial Group Insurance Solutions (see reverse):

- Original receipts for all services provided; and
- A cheque equal to line 7 on the **COST PLUS** claim form, and payable to Western Financial Group Insurance Solutions.

It's important that you keep a copy of this claim for your records as you will not be receiving a statement from Western Financial Group Insurance Solutions for income tax purposes.

Who Can Be Covered By **COST PLUS**?

COST PLUS provides coverage to owners and/or key employees, such as executives and managers, currently insured with health and dental benefits.

COST PLUS is also available to your spouse and dependent children, who are covered under your current program.

What Are The Possible Tax Benefits And Advantages Of **COST PLUS**?

- **COST PLUS** coverage is paid with pre-tax business funds, not personal disposable income. The full benefit amount, including the administration fee and associated taxes, is tax deductible as a business expense. The benefit is non-taxable to the employee.
- **COST PLUS** recognizes the contributions of key employees.
- **COST PLUS** provides health and dental coverage over and above your standard benefits.
- **COST PLUS** coverage is already available to you, as part of your WestGUARD Employee Benefits program, with no additional monthly premium or contractual agreements to complete.