



# **Employees' Guide**

**Higher Coverage**

**Fast Processing**

**More Flexible**



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## Cost Efficient Benefit Plan



Based in Calgary, Cost Efficient Benefit Plan serves clients all across Canada, from sole proprietors to companies with numerous employees.

Cost Efficient Benefit Plan offers third party administration for Cost Plus, a Private Health Services Plan (PHSP).

The plan was introduced as a cost efficient and tax effective means of providing health and dental benefits for small and medium sized businesses, providing up to 100% coverage on all health, dental and vision care related expenses.

The PHSP can also supplement existing health care plans that do not offer full coverage. Alternative benefit plans normally do not provide the coverage desired or are simply not cost efficient. Cost Efficient Benefit Plan began in August 2000 as a one-man extended service of R.P. Olney Insurance Services and has grown over the years to a staff of fourteen.

In the words of company founder Roy Olney, "We save our clients money through competitive enrollment fees and low processing fees. Claims processing begins the same day we receive your claim."

## Easy Online Submission

### Step 1

- + Collect receipts.\*
- + Scan or take a high quality photo with your mobile phone.



### Step 2

- + Fill in the online remittance form ([costplus.ca/client-forms](http://costplus.ca/client-forms)) and attach receipts in PDF or JPG format.



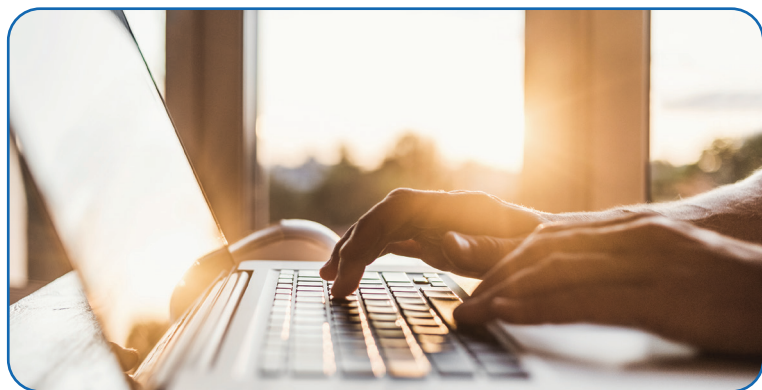
### Step 3

- + You receive your money within two business days, once we have received payment from your company.

\* For quick and easy processing of claims, each receipt should show the patient name, service date, details of the service or products purchased, proof of payment, and practitioner name and credentials.

\* Debit / Credit card slips are NOT valid receipts.  
\* Prepayment of services cannot be claimed until the treatment has been provided.

# Claim Procedure



- + Your insurance provider is your first payor on all claims.
- + Cost Efficient Benefit Plan covers all that your first provider does not cover, providing they are eligible under Canada Revenue Agency definitions.
- + List your expenses on our website Remittance Form ([costplus.ca/client-forms](http://costplus.ca/client-forms)).
- + Scan your receipts and upload them using the online remittance form. Include your e-mail address on the form, and submit to Cost Efficient Benefit Plan.
- + If you have not already done so, e-mail or upload a copy of a void cheque or direct deposit form of your personal account for direct deposit of your reimbursement.
- + Cost Efficient staff will review your receipts and let you know by return email if any expenses are not eligible or if any changes are required.
- + Cost Efficient will deposit your reimbursement into your personal bank account. (Two business days from approval).
- + If you cannot scan and email your receipts, list your expenses on our online Remittance Form as above and print the form. Mail your receipts and the Remittance Form to Cost Efficient Benefit Plan.

# Frequently Asked Questions

## Do you need my original receipts?

No, you can submit scans or photos of your receipts. You can attach the copies online using our remittance form, or send them by mail or by fax.

## How long do you keep the receipts?

As required by CRA, we keep your claims and receipts on file for seven years, after which they are securely shredded.

## How do I get reimbursed?

Reimbursements are made either by direct deposit (if you have submitted

a void personal cheque or direct deposit form), or by mailed cheque.

## How do I submit my personal void cheque or direct deposit form?

We have a secure site to attach and submit your personal void cheque or direct deposit form.

## How do I know what is covered?

Eligible expenses are set by the CRA with each jurisdiction regulating eligible practitioners for each type of expense.

A summary of eligible expenses is available in the second half of this booklet and on [costplus.ca](http://costplus.ca)



# What is a Receipt?



## Proper Receipts

A proper receipt includes all of the following:

- + Purpose of the payment  
- i.e., the service provided
- + Date of the payment
- + The patient's name
- + The name of the medical practitioner (dentist, pharmacist, nurse, optometrist, therapist, etc.) who prescribed or performed the purchase or service, together with their certification and/or qualification.

## Statements

A statement from your insurance provider is a proper receipt.

It must show the procedure and payment.

## Debit or Credit Card Slips

Debit card or credit card slips are **not** proper receipts in support of medical or dental expenses, nor are credit card statements.

## Cancelled Cheques

A cancelled cheque is not acceptable as a substitute for a proper receipt.

ABC Company Ltd.  
123 Main Street  
Mytown, Canada

Date January 1/2021

Received from John Doe

----- Sixty ----- 00  
100 Dollars

One hour massage

\$ ----- 60.00 ----- No. RMT # 0000

TaxReg.No. 957 # 0000000

*A.A.T.M Member*

*BlueLine*

Sample receipt showing credentials and payment

Sample Dentistry  
1234 Main Street  
Mytown, Canada  
Phone (555)123-4567

Jane Doe - 789 Maple Street - Mytown A1B 2C3 Account: 9876

| Date    | Patient  | Description       | Tooth | Performed By | Reference      | Amount     |
|---------|----------|-------------------|-------|--------------|----------------|------------|
| 7-17-21 | John Doe | Panoramic film    |       | Dr. Johnson  | John           | \$80.00    |
| 7-17-21 | John Doe | Extraction        | A     | Dr. Johnson  | John           | \$72.00    |
| 7-17-21 | John Doe | Extraction        | K     | Dr. Johnson  | John           | \$72.00    |
| 7-22-21 |          | Insurance Payment |       |              | John (7-17-21) | (\$58.00)  |
| 7-27-21 |          | Visa Payment      |       |              | John (7-17-21) | (\$168.00) |

Scheduled Appointments

|          |          |         |
|----------|----------|---------|
| Jane Doe | 11-15-21 | 3:30 PM |
| John Doe | 11-15-21 | 3:30 PM |

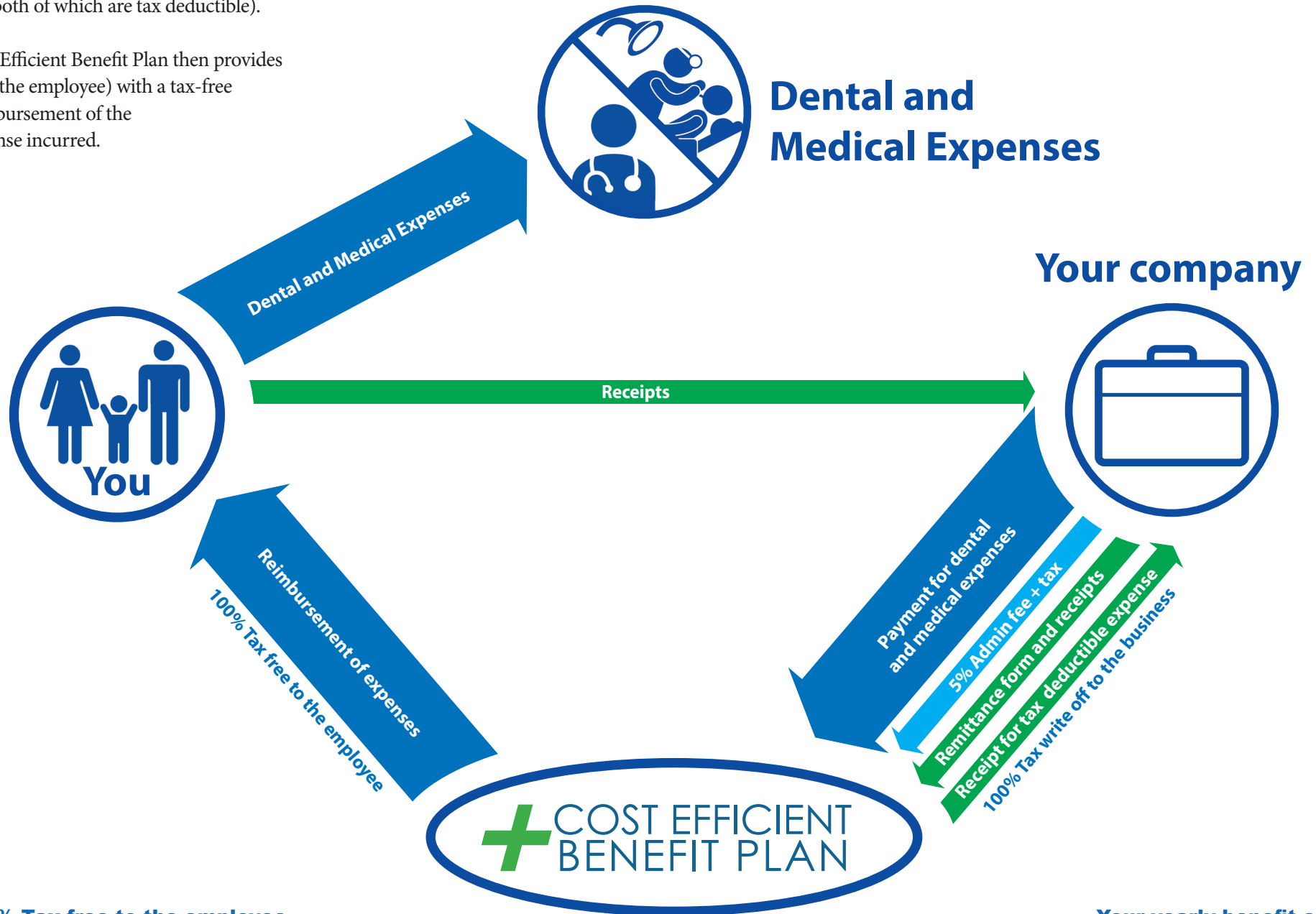
New Balance \$0.00

Sample receipt showing procedure and payment



Pay your health or dental expenses as you normally would. Your business then pays Cost Efficient Benefit Plan (the plan administrator) a payment to cover the expense plus an 5% administration fee (both of which are tax deductible).

Cost Efficient Benefit Plan then provides you (the employee) with a tax-free reimbursement of the expense incurred.



**100% Tax free to the employee**  
**100% Tax write off to the business**

**Your yearly benefit cap is set by your employer.**

# Eligible Expenses

## Which Qualify for the Cost Plus Plan

In general, any service by a qualified practitioner is an eligible expenditure. To be a qualified medical practitioner, the person must be authorized to practice in accordance with the laws of the province/state in which he/she resides, and certified according to that practitioner's governing body.

### Premiums for health care plans

Premiums Paid to any non-government medical or hospital care plan, e.g. Blue Cross, Manulife, etc.

**IMPORTANT:** Provincial Health Care Premiums **are not** eligible expenditures.

### Professional services

Any medical service performed by a qualified medical practitioner including, but not limited to the following:

|  |                        |                                       |  |
|--|------------------------|---------------------------------------|--|
| Acupuncturist                            | Gynecologist           | Orthodontist                          | Psychiatrist   |
| Chiropodist                              | Massage Therapist      | Osteopath                             | Psychoanalyst  |
| Chiropractor                             | Naturopath             | Orthopedist                           | Psychologist (if licenced)                                     |
| Dental Hygienist                         | Neurologist            | Pediatrician                          | Registered Nurse   |
| Dental Mechanic                          | Obstetrician           | Pharmacist                            | Speech-Language Pathologist or                                 |
| Dentist                                  | Occupational Therapist | Physician                             | Speech-Language Audiologist                                    |
| Dermatologist                            | Oculist                | Physiotherapist                       | (if treatment is for pathological or audiological impediments) |
| Dietician, Registered                    | Ophthalmologist        | Plastic Surgeon                       | Surgeon  |
| (Registered Nutritionist in AB, BC & QC) | Optician               | Podiatrist                            | Therapist or Therapeutist                                      |
|  | Optometrist            | Practical Nurse (for medical service) |  |

### Laboratory examination and tests

|                  |                    |                    |
|------------------|--------------------|--------------------|
| Blood Tests      | Spinal Fluid Tests | Urine Analysis     |
| Cardiographs     | Stool Examination  | X-Ray Examinations |
| Metabolism Tests |                    |                    |

### Hospital services

|                |                       |                  |
|----------------|-----------------------|------------------|
| Anesthetist    | Oxygen Masks Tent     | Vaccines         |
| Hospital Bills | Use of Operating Room | X-Ray Technician |

### Medicines

|                                     |                        |
|-------------------------------------|------------------------|
| All prescription Drugs              | Insulin or Substitutes |
| Vitamin B12 – for pernicious anemia | Oxygen                 |

Any non-prescription medicines (over the counter) prescribed by a qualified medical practitioner and recorded by a licensed pharmacist.

Liver Extract – injectable for pernicious anemia.

Tapes or Tablets for sugar content test by diabetics, if prescribed.

### Prescribed medical treatments

|                   |                                  |                               |
|-------------------|----------------------------------|-------------------------------|
| Blood Transfusion | Diathermy                        | Speech Pathology or Audiology |
| X-Ray Treatment   | Psychotherapy                    | Nursing (by Registered Nurse) |
| Injection         | Insulin Treatments               | Ultraviolet Ray               |
| Whirlpool Baths   | Electric Shock Treatments        | Treatments                    |
| Healing Services  | Pre-Natal, Post Natal Treatments |                               |
| Hydrotherapy      | Bone Marrow or Organ Transplants |                               |
| Radium Therapy    |                                  |                               |

## Materials and apparatus (including repairs and replacement batteries), prescribed by a recognized medical practitioner

|  |  |
|--|--|
| An external breast prosthesis  | Heart monitors or pace makers  |
| Any device designed to assist in walking where the individual has a mobility impairment  | Hospital beds, if required in home   |
| Contact lenses   | Inductive coupling osteogenesis stimulator   |
| Devices designed to assist a person to use bathtubs, showers, or toilets   | Infusion pumps for diabetics, including peripherals  |
| Devices designed to enable individuals with a mobility impairment to operate a vehicle   | Monitors attached to babies identified as being prone to sudden infant death syndrome  |
| Devices used by individuals suffering chronic respiratory ailment or a severe chronic immune system dysregulation  | Optical scanners or similar devices for a blind individual to enable him/her to read print   |
| Electronic or computerized environmental control systems for individuals with severe or prolonged mobility restrictions  | Orthopedic shoes or boots  |
| Electronic speech synthesizers for mute individuals  | Oxygen tent  |
| Equipment that enables deaf or mute persons to make and receive phone calls including visual ringing indicators, acoustic coupler, teletyping, which makes telephone communication possible with other persons | Power operated guided chair installation for stairways   |
| Extremity pumps or elastic support hose to reduce lymph edema swelling   | Power operated guided lifts and transportation equipment designed to allow access to buildings, vehicle or to allow wheelchair access to a vehicle |
| Eye glasses  | Synthetic speech systems, braille printers, and large print-on-screen devices that enable blind persons to utilize computers                       |
| Hearing aids   | Swelling syringes  |
|  | Television closed captioning decoders  |
|  | Wigs, if required as a result of disease, accident, or medical treatment   |

## Materials and apparatus, which do not require a prescription

|   |   |
|---|---|
| Any device to aid in the hearing of a deaf person including bone conduction, telephone receivers, extra loud audible signals and devices to permit volume adjustment of telephone equipment above normal levels | Colostomy pads  |
| Artificial eye  | Crutches  |
| Artificial kidney machine, including installation, operating costs  | Hernia truss  |
| Artificial limb   | Ileostomy pads  |
| Blood sugar level measuring devices for diabetics   | Iron lung   |
| Brace for a limb  | Laryngeal speaking aid  |
|   | Spinal brace  |
|   | Wheelchair  |
|   | Catheters, catheter trays, tubing, diapers, disposable briefs required by incontinent persons |





### Other eligible expenditures

|  |   |
|--|---|
| Ambulance charges  | including the cost of its care and maintenance  |
| Homemaker services and home care for the disabled (attendant must be a non-relative)   | Transportation costs to hospital, clinic, or doctor's office to obtain services not otherwise locally available; distance one way must be at least 40 km (See CRA guide for limitations and details)  |
| Prescription birth control   | Travel, meals, and accommodations costs (for a patient and an accompanying attendant) may be eligible if: <ol style="list-style-type: none"> <li>1. Equivalent medical services are not available locally;</li> <li>2. The route travelled is reasonably direct;</li> <li>3. Medical treatment is reasonable and distance travelled one way is at least 80 km. (See CRA guide for limitations and details)</li> </ol> |
| Reasonable expenses relation to renovations to a dwelling for patients with severe and prolonged mobility impairment (e.g. wheelchair ramp, lifts, bath facilities) (see CRA guide for details). |   |
| Rehabilitative therapy, lip reading, and sign language training  |   |
| Specially trained animals to assist blind, deaf, or severely impaired persons,   |   |

### The following expenditures are not covered under this plan

|  |   |
|--|---|
| Air conditioners*, humidifiers, dehumidifiers, or air cleaners   | Life insurance and accidental death premiums  |
| Antiseptic diaper service  | Maternity clothes   |
| Birth control devices (non prescription)   | Medical expenses which are reimbursed or are entitled to be reimbursed from other plans   |
| Blood Pressure Monitoring Devices  |   |
| <b>Cosmetic Procedures</b><br>Expenses must be for diagnostic, therapeutic or rehabilitative services. Expenses incurred for purely cosmetic procedures are not eligible medical expenses. Some cosmetic procedure qualify if required for medical or reconstructive purposes and must be so stated in writing by your medical practitioner. | Other-the-counter products (vitamins, supplements, aspirin, bandages etc.)  |
|  | Payments to a municipality where the municipality employed a doctor to provide medical services to the residents of the municipality  |
|  | Reiki practitioner  |
|  | Rolf Therapy<br>(unless paid to a physician)  |
| Cost of missed appointments  | Scales for weighing food  |
| Gym memberships  | Special foods or beverages are not an eligible expense. However, if said food or beverages are taken to alleviate or treat an illness and not nutritional, they may be allowed. Such claims must be accompanied by a letter from a medical doctor |
| Health programs offered by resort hotels, health clubs   |   |
| Homeopathic medicaments and herbal supplements   | Toothpaste, toothbrushes  |
| Hospital parking (unless it can be included in long distance travel)   | Umbilical cord blood extraction and storage   |
| Illegal operations, treatment, or drugs  |   |

*\*The first \$1,000 (or 50%, whichever is less) or an air conditioner is eligible if prescribed by a medical practitioner as being necessary to assist an individual in coping with a severe chronic ailment, disease or disorder*



# Cost Efficient Benefit Plan

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