

PHSP

Private Health Services Plan

A PHSP is a Canada Revenue Agency (CRA) approved plan that allows medical expenses of employees to become a deductible business expense for the employer. This Nationwide plan provides affordable medical coverage for both the self-employed and small business owner. Large corporations also benefit from this low cost plan, and their employees are provided with an exhaustive list of eligible expenses.

Highlights

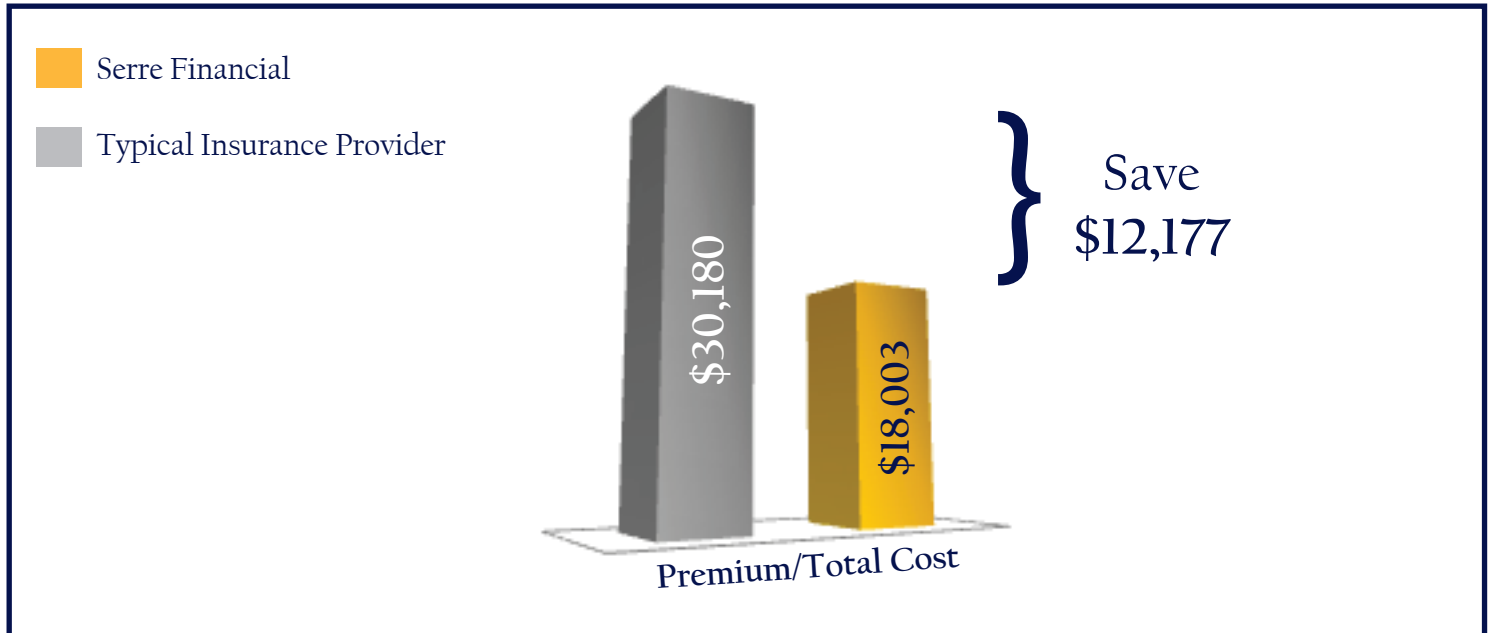
- ☑ **Low Cost Non-Taxable Benefit**
A PHSP is a low cost plan with no deductible, no monthly premiums, and no renewal charges. It allows the company to provide employees with non-taxable medical benefits while allowing the company a fully tax deductible expense.
- ☑ **Deductible Business Expense**
A PHSP is an effective way for a business to convert all health, medical and dental expenses into a fully tax deductible business expense. This can result in very significant savings for both small business owners and large corporations.
- ☑ **Flexible Combination Options With Other Health Plans**
A PHSP can stand on its own, or be used as an add-on to an existing plan. Employers determine coverage limits for each class of employee, and can individualize the plan as needs change. Expenses not covered by traditional insurance plans can become eligible expenses using a PHSP.
- ☑ **Extensive Coverage**
A PHSP offers 45% more coverage than traditional group insurance plans. A full list of allowable expenses are listed at www.serre.ca, and includes braces, Chinese medicine, crowns, insulin treatments, massage therapy, orthopedic shoes, and much more.



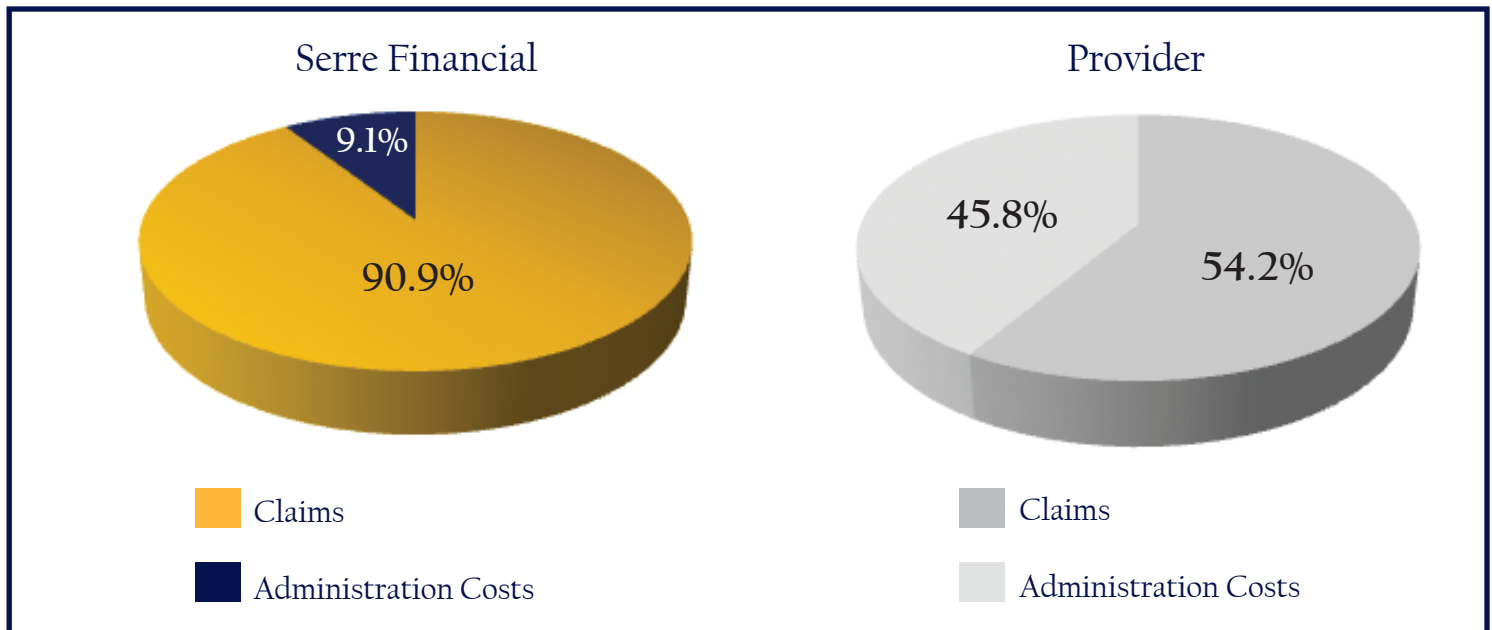
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Serre Financial PHSP vs. Typical Insurance Provider

Comparison is based on an analysis of premium/total costs over 1 year of a small business owner's claim provider and a Serre Financial PHSP:



Breakdown of Total Costs (% of Total Costs)



* Taxes are not included in the above comparisons

Whether you are a business owner, self-employed contractor, or part of a small, medium or large sized corporation, Serre Financial's low cost Private Health Services Plan provides the flexible health coverage that you need, and saves businesses time and money over other plans. It's your coverage- make the right choice for you.