

Pharmaguard Selectflex Benefits

selectflex benefits

For Groups of 3 or more



For more information, please contact:

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Pharmaguard Selectflex Benefits

Plan Advantages

- Convenience of a drug card for medications that legally require a prescription.
- Electronic dental claims submission (EDI) directly from the dental office.
- Existing LTD rates can be matched if renewed within 6 months (minimum 10 lives).
- Added flexibility with Health Care Spending Accounts for other expenses.
- Eligible expenses according to Income Tax Act guidelines – very broad definitions – wider range of eligible items than any conventional benefits plan.
- Employees may also claim amounts not paid by the Extended Health Care, Prescription Drug and Dental Care Benefits.
- Coordination of benefits for expenses not covered under spousal plans, or amounts that exceed other plan maximums.

Plan Enrollment

- No medical questionnaire required for employees.
- Complete membership kit for employees with benefits booklets, drug/dental card, claim forms, travel assist cards.
- Direct deposit available for plan members.
- Monthly billing for plan sponsors, with pre-authorized payment.
- Applications received by the 10th of the month will take effect on the 1st of the following month.

Participation Guidelines

- Minimum 3 Employees
- Eligible Employees must work a minimum of 24 hours per week.
- Waiting period for Full Time Employees is three (3) months unless waived in full by the Employer upon enrollment. Waiting period does not apply to Eligible Employees currently on payroll as of effective date of benefits plan.
- Coverage ceases at age 70.
- Health Care Spending Account contributions must be fully employer funded in accordance with Revenue Canada guidelines.
- Plan will renew annually on your policy anniversary date.



SelectFlex lets you choose the Benefits you need for your Pharmacy.

Choose only those benefits that you want for your pharmacy!

Life Insurance \$25,000 \$13.25/month

Dependant Life Insurance

\$10,000 / \$5,000 \$3.80/month

Insured by Chubb Insurance, administered by The Benefits Trust.

Accidental Death & Dismemberment

\$25,000 \$1.50/month

Critical Illness \$25,000 \$32.50/month

21 covered conditions. Also partial benefits available for hip or knee replacement.

Extended Health Care

Single \$27.45/month

Family \$58.25/month

Extended Health Care Coverage includes:

Semi-Private Hospital Room

\$150 per day, maximum 30 days per year, for in-Canada hospital care.

Out of Country Medical

Coverage for sudden, unexpected illness or injury. 60 days per trip. Maximum \$5,000,000 per person.

Insured by Green Shield Canada, administered by The Benefits Trust.

Prescription Drug Benefit

Single \$28.00 /month

Family \$74.00 /month

80% Pay-Direct card. \$5.00 dispensing fee maximum. \$5,000 prescription drug maximum. Coverage includes vaccines. No coverage for fertility treatments, sexual dysfunction, smoking cessation, anti-obesity treatment.

Dental Care

Single \$50.50 /month

Family \$136.35 /month

Dental Care Coverage includes: 80% basic dental with no annual deductible. Annual maximum \$750/person \$2,000/family. Current fee guide. 6 month recall.

Long Term Disability

Available to quote, please provide gender, age, occupation & earnings for eligible employees.

Insurer dependant on quoted coverage for each client.

Health Care Spending Account

Amount as determined by plan sponsor. 15% administration fee charged on HCSA contributions.

Note - The costs above do not include applicable taxes



What is a Health Care Spending Account?

A Health Care Spending Account is a pre-determined amount of money provided to employees at the beginning of each benefit year for coverage of their medical and dental expenses.

This amount is held in trust. Claims are submitted and reimbursed in a similar fashion to a traditional benefits plan.

Eligible expenses are reimbursed at 100% up to the total dollar amount available in the HCSA.

A Health Care Spending Account allows employers to cost-effectively offer extra coverage - with more flexibility - for employees.

Differentiate between employees by class and reward key employees with enhanced coverage.

Health Care Spending Account Eligible Expenses Include:

Paramedical Practitioners such as Physiotherapy & Massage Therapy

Vision Care including Laser Eye Surgery, Contact Lenses, Glasses & Examinations

Medical Facilities including Convalescent Homes & Substance Abuse Facilities

Medical Devices such as Orthotics, Hearing Aids & CPAP machines

Nursing Care to help you recuperate in the comfort of your own home

Expenses Related to Disabilities including special programs tuition, tutoring and home or vehicle modifications

Dental Services Orthodontic & Major Services including Dental Implants

Out of Country Expenses for non-emergency expenses while travelling

Prescription Drugs excluding only over-the-counter medication

PHSP Premiums including any employee-paid premiums for health care or dental care benefits.

Health Care Spending Accounts



How It Works

