

Enhanced Health & Dental Benefits Inc. (E.H.B.)
Private Health and Dental Program

For **BUSINESS OWNERS**
Their employees and dependants

SAVE THOUSANDS
ON YOUR
HEALTH & DENTAL EXPENSES

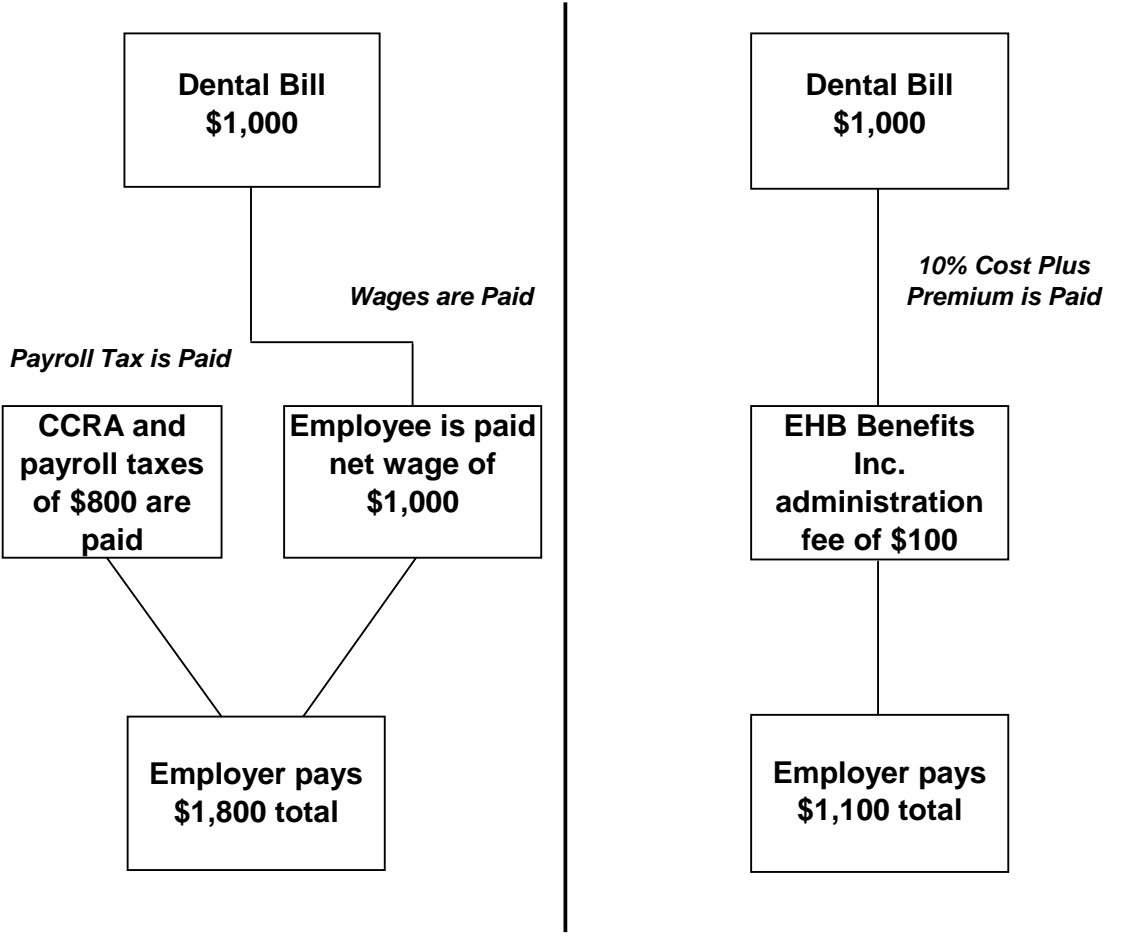
CONVERT YOUR PERSONAL HEALTH AND DENTAL EXPENSES
INTO 100% TAX DEDUCTIBLE CORPORATE EXPENSES AND TAX-FREE
PERSONAL BENEFITS

BY UTILIZING THE E.H.B. HEALTH AND DENTAL PLAN

www.EnhancedHealthandDental.com

HOW DOES THE EHB PLAN SAVE MONEY?

Without EHB Plan	With EHB Plan
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EHB Plan Saves \$700 Net

Assumes Marginal Tax Rate of 44%

Enhanced Health & Dental Benefits Inc. (E.H.B.)

Suite 516 - 5525 West Boulevard Vancouver B.C. V6M 3W6

Telephone: 604 264-7973 Facsimile: 604-264-7974

Comparison with the medical expense deduction available on your personal income tax return.

Consider the following example:

Annual net income: \$55,000

Medical expenses: \$ 1,800

Without EHB

Medical expenses \$1,800
(3% of net income) \$1,650
\$ 150

Utilizing the EHB program

\$1,800 Medical Expenses (Extended Health & Dental)
\$ 180 Adjudication fee (10%)
\$1,980

Tax Credit¹ \$ 35 vs. **\$1,980 Tax Deduction.**

¹ Based on a combined
Provincial and Federal
rate of 23.22%

Since medical expenses are reduced by 3% of your net income, the medical expense tax credit deduction is of little use to many taxpayers.

¹ Medical Expense Tax Credit equals 16% of qualifying medical expenses in excess of the lesser of \$1,755 or 3 per cent of net income.

HOW DOES THE ENHANCED HEALTH & DENTAL BENEFITS INC. HEALTH & DENTAL PLAN WORK?

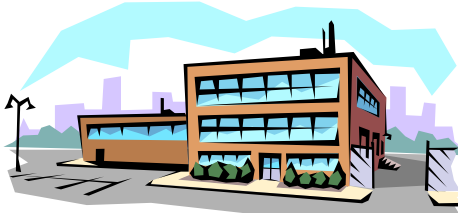
FLOW OF FUNDS



Employee incurs a \$500 Health or Dental Expense



Employee or Dentist
Send Receipt / Bill
to EHB



EHB CORPORATION



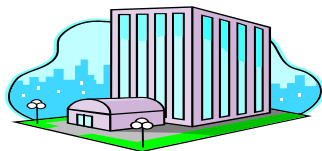
EHB sends \$500
tax-free to Employee

OR

EHB sends \$500
directly to
dentist



Employer sends sufficient funds
to EHB to pay claims plus
a 10% admin. fee



EMPLOYER

EHB sends a
tax deductible receipt to employer

ENHANCED HEALTH & DENTAL BENEFITS INC. (EHB) TELEPHONE: 604-264-7973

ENHANCED HEALTH & DENTAL BENEFITS INC.

List of Main Eligible Expenditures

PROFESSIONAL SERVICES

Services performed by a qualified medical practitioner including but not limited to the following:

Acupuncturist	Neurologist	Plastic Surgeon
Chiropodist	Obstetrician	Podiatrist
Chiropractor	Oculist	Practical Nurse (medical services)
Christian Science Practitioner	Ophthalmologist	Psychiatrist
Dental Mechanic	Optical Services	Psychoanalyst
<u>Dental Practitioners</u>	Optician	Psychologist (licensed)
Dentist	Optometrist	Registered Nurse
Dermatologist	Orthodontist	Speech Therapist (Pathological or audiological treatments)
Dietician	Orthopedist	Surgeon
Gynecologist	Osteopath	<u>Therapists</u>
Massage Therapy	<u>Paramedical Practitioners</u>	
<u>Medical Practitioners</u>	Pediatrician	
Naturopath	Physician	
	Physiotherapist	

Note: A qualified medical practitioner is an individual authorized to practice in accordance to the laws of the province and certified according to the practitioner's governing body.

ALL DENTAL PROCEDURES (Including)

Crowns & Inlays	Fixed bridges & bridge repair	Orthodontic Appliances
Denture repair & replacement	Gum treatment/Periodontics	Root canal therapy
Examinations	Oral surgery & Extractions	Implants, X- rays etc, etc...

EXTENDED HEALTH SERVICES

Laboratory Examinations & Tests
Hospital Services

MEDICINES

Over the counter (non-prescription) medicines, prescribed by a qualified medical practitioner and recorded by a licensed pharmacist

All Prescription Drugs:	Including:	Insulin or Substitutes
		Oxygen
		Prescribed tapes or tablets for sugar content tests by diabetics
		Liver Extract & Vitamin B12 for pernicious anemia

PRESCRIBED MEDICAL TREATMENTS

Blood Transfusion	Injections	Psychotherapy
Bone Marrow Transplant	Insulin Treatments	Radium Therapy
Diathermy	Nursing (Registered Nurse)	Speech Pathology or Audiology
Electric Shock Treatments	Organ Transplant	Ultra-violet Ray Treatments
Healing Services	Post Natal Treatments	Whirlpool Baths
Hydrotherapy	Pre-Natal Treatments	X-ray Treatments

MATERIALS AND APPARATUS PRESCRIBED BY A MEDICAL PRACTITIONER

Adjustable hospital bed

Apparatus designed to assist walking where the individual has mobility impairment

Apparatus that enables blind individuals to read print

Apparatus that enables deaf persons to make and receive telephone calls

Apparatus used by individuals suffering from chronic respiratory ailments

External breast prosthesis

Eye Glasses and Contact Lenses

Heart monitors or pace makers

Monitors attached to babies identified as being prone to sudden infant death syndrome

Orthopedic shoes & Orthotics

Oxygen tent

Lift and transportation equipment designed to allow access to buildings, vehicles or to allow wheelchair access to a vehicle

Pumps for diabetes

Wigs if required as a result of disease or medical treatment

MATERIALS AND APPARATUS THAT DO NOT REQUIRE A PRESCRIPTION

Artificial eye or limb

Artificial kidney machine, including installation & maintenance costs

Brace for a limb or spine

Catheters & diapers required by incontinent persons

Colostomy & Ileostomy pads

Crutches

Rocking bed for victims of polio

Wheelchair

MISCELLANEOUS EXPENDITURES

Ambulance charges

Home Care Attendant (must be a non-relative)

Prescription birth control pills

Reasonable costs for modifying a home to accommodate a disabled person (e.g. wheelchair ramp, lifts, bath facilities.)

Rehabilitative therapy, lip reading and sign language training for hearing impaired

Animals trained to assist blind, deaf, or severely impaired persons, including the cost of care and maintenance of such animal

Transportation costs to hospital or doctor's office

to obtain services not otherwise available

Reasonable expenses for transportation, meals and accommodation for a patient and an accompanying attendant may be deductible if:

1. Equivalent medical services are not available locally;
2. The route traveled is reasonably direct;
3. Medical treatment is reasonable;
4. Distance travel is at least 80 kilometers.

EXPENDITURES NOT COVERED UNDER THIS PLAN

Health programs or health club fees

Maternity clothes

Medical expenses for which you are reimbursed from another plan

Non-prescription birth control devices

Scales for weighing food

Toothpaste

Special foods or beverages are not a deductible expense for tax purposes. (However, if prescribed food or beverage is taken to alleviate or treat an illness and is not nutritional, the expenditure may be allowed. A letter from a physician must accompany such claims.)

Provincial Health care Premiums are not an eligible expenditure

NOTE:

This is a partial List. Please refer to CRA Interpretation Bulletin IT-519r2 for a full list of allowable expenses. All expenses claimed under this program must qualify under the Income Tax Act.