

# Enjoy Health and Dental Benefits

with the APAS Private Health Services Plan (PHSP)

- Deduct eligible personal medical expenses and receive a non-taxable benefit\*
- PHSP can benefit all business structures: Sole Proprietor, Partnership, Incorporated businesses
- Use as a standalone benefit or to complement an existing health insurance program
- Benefits can be set up for owners only or to include any employees, to the maximum limits specified by the business for each class (e.g. owners, managers, full time, part time or seasonal, etc.) and as determined by CRA\*\*
- No medical questions or age restrictions within the application
- If a health insurance plan is in place, the PHSP can be used to reimburse:
  - Premiums paid by the plan member
  - The co-pay amount that insurance does not cover
  - Eligible expenses that are over and above the plan maximums or not covered at all

\*Eligible expenses determined by CRA. The business receives 100% tax deduction for eligible medical expenses and participants receive 100% non-taxable reimbursement.

\*\*CRA guidelines determine limits for sole-proprietors and partnerships. Please call for details.

Check out your full suite of Member Benefits:  
[apas.benefithub.com](http://apas.benefithub.com)

## Questions/Contact

To request an information package, e-mail  
[phsp@hubinternational.com](mailto:phsp@hubinternational.com)  
or call 1-866-996-7477

**APAS Members  
receive \$50 off the  
one-time setup fee  
of \$300!**

Conditions apply. Please ask for full information package.  
Always read policy information.