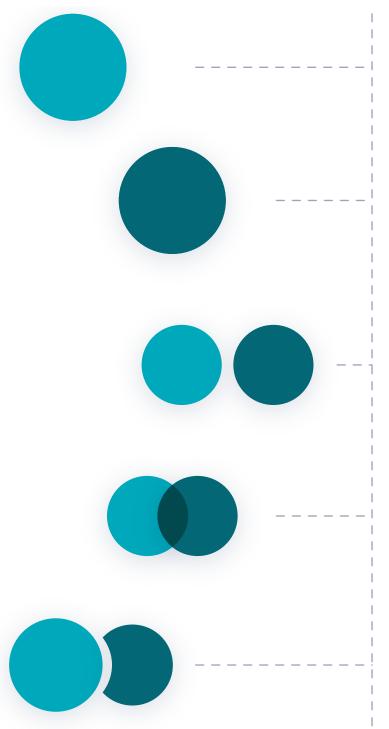
myHSA Plan Comparison



Building from the two spending account options – the non-taxable HSA and taxable WSA provides a starting point for plan design and possible customization, depending on the client's needs.



myHSA

A health spending account offers a non-taxable alternative or supplementation to a traditional benefits plan. Health-related expenses include vision, dental, and more – governed by the CRA.

myWSA

A Wellness Spending Account offers a taxable account to promote healthier lifestyles and employee satisfaction – letting the employer decide the eligible expenses, from home office equipment, transportation costs, daycare, gym memberships, and more.

HSA & WSA (dedicated balances)

Offering the HSA alongside the WSA provides employees access to health and wellness expenses over the benefit year. As two separate accounts, the employer decides the balance of each to offer employees.

myFlexplan (HSA plus WSA)

The combination or flexible plan combines the HSA and the WSA but puts the agency in employees' hands. Employers dedicate a single balance to which employees can allocate between their two accounts at the beginning of the benefit year.

myASO (Defined HSA and/or WSA)

Customize the offerings further and drill down to the sub-item level, customizing eligible expense lists with category limits and yearly caps. Allowing more structure and control over the plan – used to mimic traditional insurance plans.