

## OPCEA Association Health and Dental Plan - Premium deductions could mean huge savings for you!

Self-employed OPCEA Members who need health coverage that extends beyond their government health insurance plan may be able to deduct their supplemental health coverage premiums from their business income.

When you add up the potential tax savings, your plan could virtually pay for itself. For those who are not self-employed, don't forget that a tax credit may be available to you.

Here's how your OPCEA Association Health and Dental Plan could pay for itself \*

Typical individual health insurance annual premium	\$1000
Tax saving at a 40% level	- \$400
Dental expenses per year	- \$200
Prescription drug expenses per year	- \$200
Vision / Hearing expenses per year	- \$100
Chiropractor / Registered Massage Therapist expenses per year	- \$100
<b>Net cost to you</b>	<b>\$ 0</b>

Plus, Best Doctors Solutions Services is included at no additional cost. Which means, upon diagnosis of a serious illness or injury, you can receive an evaluation of your medical records by world-class specialists who review the initial diagnosis and recommend appropriate treatment options.

Whether, you are starting a new plan, changing from an existing plan, or have been declined benefits, the OPCEA Plan is designed for you. Manulife Financial has underwritten this plan and offers you a 30-day satisfaction guarantee.

The OPCEA Plan is arranged by JVK Life & Wealth Insurance Group and they can be reached by phone at 905-642-0654 or 1-800-767-5933 or email [info@jvkgroup.com](mailto:info@jvkgroup.com).

\*The example shown is for illustration purposes only and is not meant to be representative of every situation. The actual savings will depend on the policy selected and the expenses incurred. Please refer to the policy for complete coverage details.