



How Much is Health Care Really Costing You!

If you pay for your health care with after tax dollars it is costing you far more than you think. What you may not realize is that you not only pay for the service, but also unnecessary income tax. **Look at the chart below and see what your really paying.***

EXPENSE	ACTUAL COST	TAXES
\$200.00 worth of prescriptions	Actually costs you \$312.50	Because you pay \$112.50 taxes
\$350.00 for eyeglasses	Actually costs you \$546.88	Because you pay \$196.50 taxes
\$500.00 in holistic care	Actually costs you \$781.25	Because you pay \$281.25 taxes
\$1,000.00 spent on dental care	Actually costs you \$1,562.50	Because you pay \$562.50 taxes
\$2,000 for laser eye surgery	Actually costs you \$3,125.00	Because you pay \$1,125.00 taxes
\$4,400.00 for sleep apnea aid	Actually costs you \$6,875.00	Because you pay \$2,475.00 taxes

STOP PAYING REVENUE CANADA EVERY TIME YOU PURCHASE HEALTH, MEDICAL OR DENTAL SERVICES!

You know how it feels when you have to pay 7% G.S.T. on top of a purchase price.

When you pay for medical expenses with after tax dollars, it's like paying a 33% to 85% tax on top of your purchase!

WHY PAY UNNECESSARY TAXES?

A Canadian Spectrum Health Plan can save you BIG MONEY!

* Based on a 36% tax rate.



WHAT IS THE LARGEST BENEFIT TO HAVE YOUR COMPANY PAY FOR YOUR HEALTH PLAN?

TAX FREE BENEFITS!

You may already understand the difference between before and after tax spending. Did you know that a Canadian Spectrum Health Plan allows you to legitimately deduct your health care expenses from the first dollar on?

When you pay for medical expenses with after tax dollars, this is how much **extra you have to pay**.

Yearly Income and 2000 Marginal Tax Rate*

Dollars Spent on Health Care	Up to \$30,004	\$30,005 - \$37,600	\$37,601 - \$39,000	\$39,001 - \$60,009	\$60,010 - \$74,250	\$74,251 and over
	24.30%	35%	35.90%	36.50%	42.30%	46.10%
\$1,000	\$321	\$538	\$560	\$575	\$733	\$855
\$2,000	\$642	\$1,077	\$1,120	\$1,150	\$1,466	\$1,711
\$3,000	\$963	\$1,615	\$1,680	\$1,724	\$2,199	\$2,566
\$4,000	\$1,284	\$2,154	\$2,240	\$2,299	\$2,932	\$3,421
\$5,000	\$1,605	\$2,692	\$2,800	\$2,875	\$3,665	\$4,276

Effectively, you are paying a tax of between 32.1% and 85.5% on your medical, dental and health care expenses! With Canadian Spectrum you don't pay that tax!

You could save thousands of dollars per year!
What would you want to spend that money on?

- An education fund
- Renovations
- A new house
- Increase your investment portfolio
- A new car
- Take a vacation

Your Canadian Spectrum Health Plan lets you keep more of your hard earned dollars!

• Based on a 36% tax rate.



WHAT ARE THE BENEFITS TO A CANADIAN SPECTRUM HEALTH PLAN?

- No monthly payments.
- Is unlike typical insurance.
- No exclusions for pre-existing conditions.
- Can supplement existing insurance, covering procedures they don't.
- Recommended and used by accountants.
- Very easy to set-up and use with huge benefits.
- Only put money into the program when you want to deduct the medical expense.
- Over 100 different medical, dental and eye care expenditures not covered by traditional insurance.
- No waiting period.
- Shows savings ranging from 22% to 75% on health expenses you are currently paying for.
- Quick claim processing – usually in a few days.
- Customized to fit your company's needs.
- Cost effective way to manage health expenses.
- Tax-free benefits to employees.
- Tax deduction for employers.

Want to have Canadian Spectrum save you money on your health expenses?

Call Terry Huston (403) 380-2446

<http://www.cspectrum.ca/>