

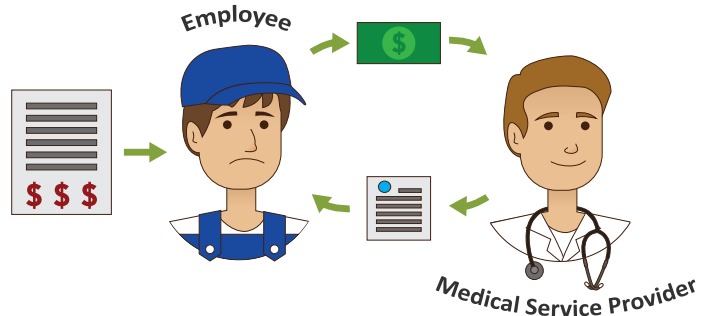
# Claim Process

At Smartin Benefits, we value your time. That is why we have designed this simple and efficient claim process.

## ① Pay

Employee (Plan Member) receives medical service and/or product:

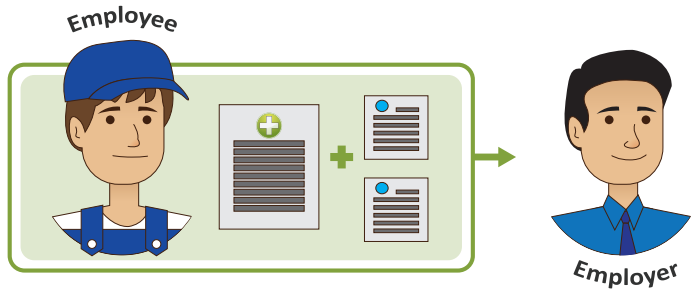
- Pays for medical expenses out of pocket
- Obtains original receipt(s) from medical service provider



## ② Claim

Employee (Plan Member) does the following:

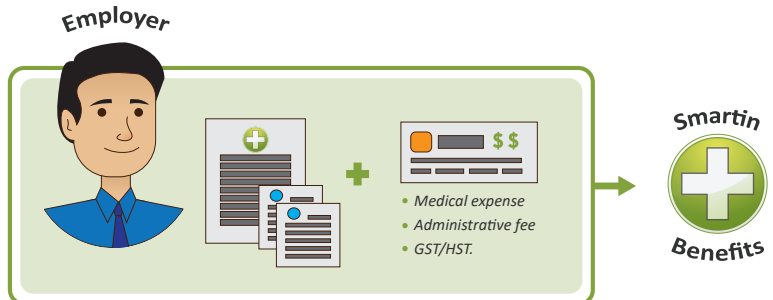
- Completes the Smartin Benefits PHSP claim form
- Attaches the original receipt(s)
- Submits paperwork to Employer



## ③ Submit

Employer (Plan Owner) sends the following to Smartin Benefits:

- Smartin Benefits PHSP claim form
- Copies of medical expense receipts
- Company cheque or bank transfer to cover cost



## ④ Reimburse

Smartin Benefits does the following:

- Fully reviews each and every claim item for eligibility and compliance under CRA tax rules
- Provides the employee with a tax-free reimbursement of the medical expense incurred
- Sends the Employer a tax receipt for the full expense and the administration fee to claim as a business expense

