



OPTIMAL MEDICAL BENEFIT ADMINISTRATIVE SERVICES

## HEALTH CARE SPENDING ACCOUNT

**OMBAS** offers choice,  
control & flexibility  
HSCA plans since 2002.



### Who we are?

We are experts in medical claims adjudication and create the most flexible plans of anyone in the business.

### Why would an employer use OMBAS?

We specialize in health care spending accounts and medical cannabis. **OMBAS** is not bound by traditional health insurance plan.

### What's the fine print!

Employee classification have to be treated equally.  
There has to be a set limit for the health care spending account.  
The limit has to be good for 12 months.  
Ombas eligible businesses are a corporation or partnership with one or more full time employees.

### What's a qualifying medical expense?

Anything that is allowed in the tax act. For a more detailed listing, check our website at [www.ombas.ca](http://www.ombas.ca)

### What's the cost of the employer to use OMBAS?

The employer only pays if a qualifying medical expense is submitted for reimbursement.

We charge 12% of claims plus applicable taxes and an annual administration charge.

### Coverage begins immediately after enrollment into the program

As fast as it takes to sign the contract have employee enrolment forms filled out! Coverage can begin immediately.

**Please check the FAQ section on our website for additional information.**

[www.ombas.ca](http://www.ombas.ca)

## Our five simple steps for reimbursement.

#### STEP ONE

Employee pays for a qualifying medical expense.



#### STEP TWO

Employee submits Claim to OMBAS.



#### STEP THREE

OMBAS invoices Employer.



#### STEP FOUR

Employer pays OMBAS invoice.



#### STEP FIVE

OMBAS reimburses Employee.



Our Partner for insured products



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