

# Health and Dental for ATCMA members!

Enhance Your Wellness Practice with Comprehensive Coverage! Safeguard your health and financial future with tailored health and dental plans designed exclusively for small businesses. Whether you're seeking peace of mind for yourself or your family, our plans offer exceptional benefits to suit your needs. ATCMA has unlocked access to affordable, reliable coverage so you can focus on what matters most—helping your clients thrive. Empower your practice with the protection you deserve!



## Connect with us!

We take the pain and frustration out of benefits

Check out our website



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



Or contact us at



250-300-3541



[rgardner@sterlingbenefits.ca](mailto:rgardner@sterlingbenefits.ca)



**Health  
matters!**

Sterling Benefits

**Partnered  
with ATCMA**





**Self care  
matters!**

## Maximize Your Tax Savings with a Benefits Plan!

Paying for health expenses out of pocket can add up quickly, but using a benefits plan offers significant tax advantages. By covering your health and dental costs through a benefits plan, you can reduce your taxable income, lowering the amount of taxes you owe. This means more money in your pocket to invest in your health, your family, and your future. Take advantage of these tax-saving opportunities today and keep more of your hard-earned money!.

### Prescription Drugs

Choose from generic only, or include name brand as well. select a cap, or choose unlimited.

### Extended health

100% coverages to extend your provincial health coverage. Travel plan is 5M for 90 days per trip.

### Practitioners Vision

Coverage for chiropractor, massage, physio, and others.

In addition to coverage for eye exams, select up to \$300 every 2 years.

### Dental

Generous basic and major dental benefits. Child ortho available.



## What advantages do we offer?

### Advantage 1

Having a large fully pooled association gives stability, no matter your size.

### Advantage 2

Generous health, dental, and orthodontic coverages without waiting periods.

### Advantage 3

All plans and options available to sole-proprietors.

### Advantage 4

Offer your staff several plans to choose from, depending on their needs.

### Advantage 5

Insured, unlimited drug coverage available.