



PREPARED FOR

PREPARED BY



What Is A Health Spending Account?

A 100% tax-free benefit for both corporations and employees. It is like having a bank that employees can use for all of their medical, dental, and vision expenses.

HSA, What's Covered?

Professional Services

Acupuncturist (qualified medical practitioner)
Chiroprapist
Chiropractor
Christian Science Practitioner
Dental Mechanic
Dentist
Dermatologist
Gynecologist
Massage (Provincially Registered Therapist)
Naturopaths
Neurologist Obstetrician
Optician Optometrist
Orthopedist Osteopath

Dental

Cleaning, polishing, oral hygiene instruction
Dental Checkups
Dental X-rays
Dentures
Restorative Procedures such as Crown, Implants (no purely cosmetic procedures)

Hospital

Anesthetist Hospital Bills
Outpatient Services

Premiums

Premium paid to a non-government medical or hospital care plan (Ex. Blue Cross, Manulife Flexcare, Sun Life Affinity)

Pediatrician
Physician
Physiotherapist
Plastic Surgeon
Podiatrist
Practical Nurse (medical services only)
Psychiatrist
Psychoanalyst
Psychologist Registered
Midwife Registered
Nurse
Speech Therapist (pathological or audiological impediments only)
Surgeon

Orthodontics (including braces, no purely cosmetic procedures)
Extracting Teeth
Filling Teeth including root canal

Fluoride treatments
Gum Treatment
Oxygen Masks / Tent
Vaccines
X-ray Technician
Laser Eye surgery
Optician / Optometrist

Oxygen Tapes or tablets for sugar content tests by diabetics, if the procedure has been required by a physician

Vision

Artificial Eye
Eye glasses or Contact Lens (prescribed)

Medicines

Any medicine or drug purchased (prescribed by a medical practitioner or dentist and recorded by a licensed pharmacist)
Vitamin B12 - for pernicious anemia

Who Should Have An HSA?



Employers who want to provide their employees the versatility to spend their funds where they want.



Employers who want cost certainty with their employees benefit plan.



Employers who are tired of paying for benefits whether their employees use them or not.

WSA, What Is It And What's Covered?

A Wellness Spending Account (WSA) is a taxable account that you and your dependents can use for anything your employer decides for your wellness.

Alternative and Complementary Therapies

Acupuncture
Ayurvedics
Cryotherapy
Holistic Healing
Homeopathy
Reiki Therapy
Respiratory Therapy
Sensory Deprivation
Sexology
Sleep Therapy
Speech-Language
Therapy
Traditional Chinese
Medicine

Assistive Devices, Supplies, & Equipment

Acoustic Coupler
Artificial Eye or Limb
Artificial Kidney Machine
Assistance Animal
Assisted Breathing Device
Assisted Communication
Devices
Audible Signal Device

Bathtub, Shower, Toilet
Assistance Device
Blood Coagulation
Monitor
Bone Conduction
Receiver
Bone Marrow Transplant
Brace For A Limb
Braille Note-Taker Device
Braille Printer
Breast Prosthesis
Custom Made Wig
Electronic Bone Healing
Device
Electronic Or
Computerized Environ-
mental
Control System
Extremity Pump Or Elastic
Support Hose
Hearing Aid
Hospital Bed
Incontinence Products
Inductive Coupling Osteo-
genesis Stimulator
Infusion Pump
Large Print-On-Screen
Device

Mobility Devices
Needles & Syringes
Optical Scanner
Oxygen Tent
Pacemaker
Page-Turner Device
Phototherapy Equipment
Pressure Pulse Therapy
Device
Rocking Bed
Special Television Signals
Decoder
Spinal Brace/ Support
Sudden Infant Death
Syndrome Prevention
Device
Truss For A Hernia
Visual Or Vibratory
Signaling Device

Curious what
else is covered?
Scan this code



How it works



Scan QR

experience
Aya for
yourself



Login

All
claims
done within
the app



Use

No more
out-of-pocket

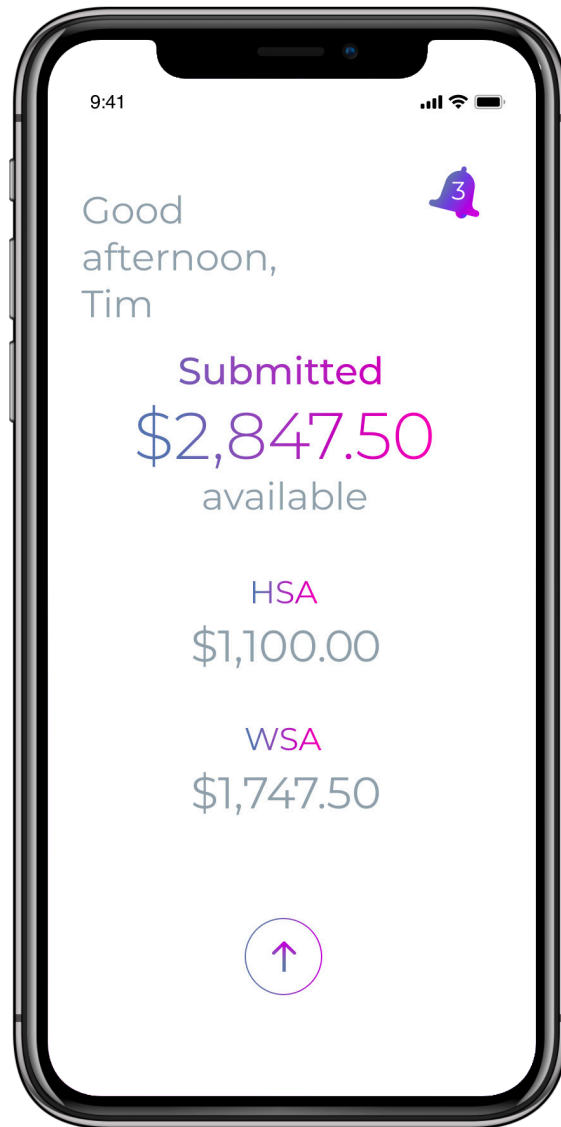


Photograph

Attach receipts
to any payment
using your
phone camera

Fully
customizable
technology

The only
prepaid
Mastercard®
in Canada



Complete
digital
experience

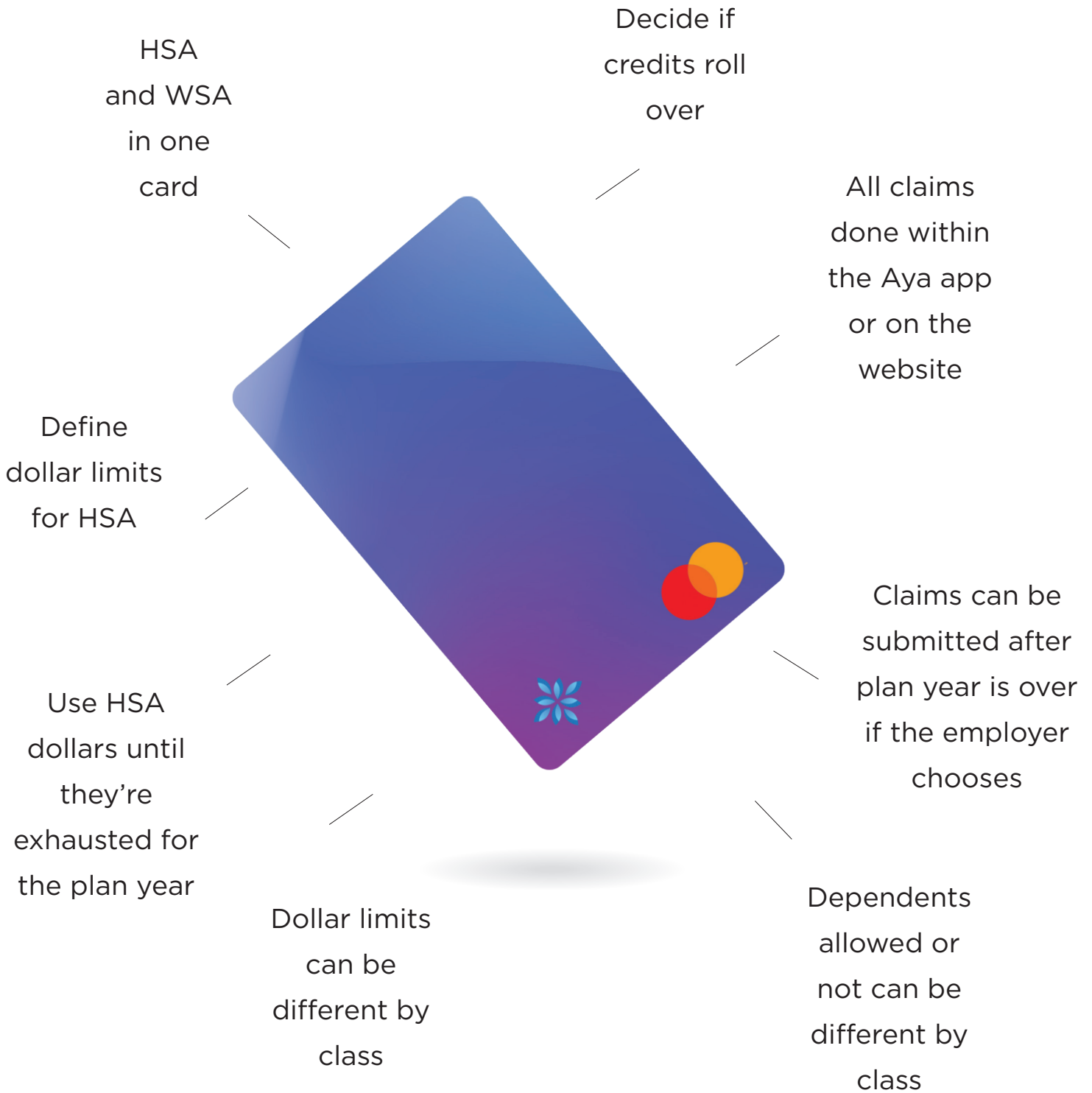
No
paperwork
to onboard

All claims
done within
the Aya app
or on the
website

Finally.

Welcome to Aya





Hello Aya Mastercard[®]

Goodbye out-of-pocket

Fast, intuitive
claim process
all done within
the Aya app
or website

Reimbursement
in as little as
24-48 hours
when employer
puts up a float

Take a
photo of the
receipt to
easily file
a claim

Account
balance,
claim history,
and all
account
details easily
located
within the
app

Use all
the features
available to all
our clients at
no extra cost



Pay as you go.

Postpay from Aya





Our approach

At Aya, our approach to product development and solutioning is based on the fundamental principle of secure by design. We strive to provide a robust, scalable and secure platform that meets the requirements for data protection and privacy. The Aya team cares about the security of the Aya platform and about the security of our Clients' personal information (PII), personal health information (PHI) and payment processing data. We understand how critical establishing and maintaining consumer trust is and how trust is rooted first and foremost in protecting the data we collect. We strive to operate a highly secure platform in AWS while addressing all relevant legal, industry, and regulatory concerns in Canada.

Maintenance of Comprehensive Information Security and Privacy Policies

We also maintain a privacy policy, terms of service, eSign agreement and card member agreement that are publicly accessible from ayacare.com.

Data Collection & Residency

We do not collect any data unless we are authorized to do so by you. All data, whether at rest or in transit, is encrypted with state-of-the-art encryption policies.

We understand the importance of data residency and we will continue to provide Canadian data residency of personal health information of our Canadian clients.

Infrastructure

We do not host our own infrastructure. Aya care platform is hosted on Amazon Web Services (AWS). Our AWS tech stack comprises of a combination of serverless functions, containers and managed databases. AWS is a top industry leading cloud service provider running data centres across different regions with multiple availability zones within a region. The AWS data centers have strict controls that undergo third-party independent audits and are certified for compliance controls in its infrastructure. This includes, but is not limited to, ISO 27001/27001, SOC 2, and PCI. Some of the safeguards that AWS implements include:

1. Physical security measures including security guards, fencing, security feeds, intrusion detection technology, among other measures
2. AWS has back-up power equipment, HVAC systems and fire suppression equipment to help protect servers
3. AWS deploys threat detection devices, video surveillance and secure system protocols

Additionally, the physical address of the AWS data centres is not public knowledge

Ongoing Security Testing & Certification Continuous Monitoring

As part of our continual security review, we have the ability to monitor our applications and infrastructure and strive to conduct periodic penetration testing and vulnerability



scanning to ensure that we are keeping your data safe and secure. We also keep extensive audit logs internally to protect against and track internal changes.

Initiatives to Maintain High Application Security Secure Application Development

We have implemented code quality and security scanning capabilities enabling our developers to write cleaner and safer code with the purpose of increasing the reliability, security and maintainability of the codebase.

As part of our software development lifecycle (SDLC), all code changes are committed, tested, and only after successful testing they are released to production. At least one authorized reviewer, reviews and approves all code changes. Deployments to our production environment are gated under condition that all code is reviewed.

Access Control on Management of Customer Data

Aya directly manages its own infrastructure on AWS, and only authorized DevOps Team members at Aya have access to configure infrastructure when needed in order to add new functionality or respond to incidents. The levels of authorization for infrastructure components is mandated by the principle of least privilege and segregation of roles and responsibilities.

Efforts to Maintain Business Continuity and Disaster Recovery

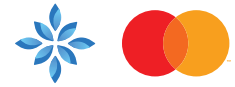
High Availability: We make all attempts to avoid single point of failures in our system. Every component of the Aya Care service uses properly provisioned, highly available and redundant services thus minimizing the impact to the system in the event of a failure. Our target is to implement zero downtime deploys, and implement a gradual rollout and rollback of services in the case of deployment errors.

Business Continuity

Aya keeps continuous backups of our production databases using the AWS RDS Backup Service with backups taken every 24 hours and snapshots taken every 5 minutes allowing us to restore easily to any time in the last 24 hours in the case of data corruption or loss with a recovery point objective of 5 minutes.

Disaster Recovery

In the event of a complete region-wide outage, the Aya's DevOps Team can bring up a duplicate environment if needed. To support this need, Aya stores all infrastructure as code and as such is able to bring up complete copies of production and staging environments quickly.



Aya Prepaid
Mastercard®
Application

Hello

1 Company Name

2 Plan Admin Name**Tel****Email**

Prepaid Mastercard

Pay as you go / Postpay

3 Account Type

mm / dd / yyyy

mm / dd / yyyy

4 Plan Start Date**Plan End Date**

5 Class Name

Owners, Executive, Full time employees	Member count #	HSA Y / N	Allocation	WSA Y / N	Allocation	Carryover Y / N
_____	_____	/	\$ _____	/	\$ _____	/
_____	_____	/	\$ _____	/	\$ _____	/
_____	_____	/	\$ _____	/	\$ _____	/
_____	_____	/	\$ _____	/	\$ _____	/
_____	_____	/	\$ _____	/	\$ _____	/

6 Advisor section

Advisor Name _____ Brokerage _____

Admin Fee (%) _____ Set-up Fee (\$) _____

PEPM _____ Termination Fee _____

Convenient,
paperless and innovative.
Your new benefits plan
is waiting.

BROKER NAME

QUESTIONS? CALL ME



support@ayacare.com 888 427 6682