



## Action Required

### Proposed Federal Tax on Employer Sponsored Health and Dental Plans

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BILLING INSERT  
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#### Important news from RWAM regarding group health & dental benefit plans

The federal government is considering taxing your health and dental benefits. This means all your company paid group insurance premium will be added to your taxable income, resulting in you paying more personal tax!

Taxing health and dental care benefits would cost employees hundreds or thousands of dollars each year, and could result in fewer employers willing to offer this benefit.

These plans provide preventative care not covered under provincial health services, including prescription drugs, vision care, mental health services, dental care, nutritional counselling and musculoskeletal care. All this is at risk! Without proper health care benefits, more Canadians will enter the public system with greater health needs, driving up costs.

Taking needed care away from millions of Canadians is not the way to address fairness and equity. Groups representing nine different health-care professions, as well as the Canadian Life and Health Insurance Association (CLHIA) are promoting a campaign to ensure that all Canadians know of this potential tax change. The campaign is called [donttaxmyhealthbenefits.ca](http://donttaxmyhealthbenefits.ca)

The Federal Government needs to hear from Canadians that taxing these essential health benefits is a bad idea, and the negative effect this could have on the middle class and their families.

Go to [www.donttaxmyhealthbenefits.ca](http://www.donttaxmyhealthbenefits.ca) for more information and to add your voice to this campaign by sending a letter to your MP and the Minister of Finance. Please inform your employees of this important message.

*Time is of the essence and the voices to stop this change need to be many.*

*The Federal Budget is due to be released by the end of February, 2017. Your voice is needed now.*