

Executive Physicals

Good for Health, Even Better for Business



A personalized roadmap to optimize leaders' health & wellness

Leaders are in a position of great pressure under normal circumstances. The responsibility and demands of their positions expose them to high levels of stress. Unfortunately, high demands and expectations can lead leaders to work nonstop, forgetting the importance of focusing on their own health.



90% of executives struggle with work/life balance



73% of CEOs live a sedentary lifestyle



40% of CEOs may suffer from depression

Source: Mayo Clinic, 2020

Given the stakes—for leaders themselves, and for the business in general—it becomes easier to see why executive physicals are a core component to executive benefits. With greater awareness of the connection between the workplace and employee well-being, companies are looking to incorporate benefits that prevent or identify illness before it becomes a serious threat to well-being and to the business.

But an effective executive physical program extends far beyond the day of the elective exam itself. According to our 18+ years of experience of creating and executing these types of programs, a 360° approach is critical.



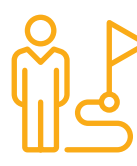
Effective & Efficient: Pre-Exam Guidance

ArmadaCare's Ultimate Health®, an employer-sponsored supplemental health insurance plan, includes an Executive Physical Program (EP). It was designed to **save time, achieve more convenience** and **reduce the burden** in finding top-quality care.

A core component to our Ultimate Health plan, our EP services include:

- ✓ Finding a geographically convenient location
- ✓ Offering coverage toward comprehensive (head-to-toe) EP-level screenings and lab testing
- ✓ Providing an overview of each EP provider we screen, including available exams and package pricing

PROVEN EXPERTISE:



In 2022, ArmadaCare members were guided to over **1,600 EPs** in more than **200 locations**.

Executive Physical coordination services are facilitated by ArmadaHealth.



Ongoing Support: Post-Exam

Executive physicals focus on current health—but the support and coverage shouldn't end there. It's important to have coverage and objective support services available post-exam that prioritize the long-term health of leaders. In cases where issues were uncovered in the examination, there is meaningful support in place to follow-up care so leaders can improve their health year over year.



53% of EP patients had new and clinically important diagnoses discovered



51% of the diagnoses would not have been identified by traditional screening

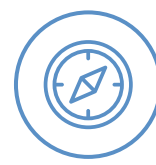
Source: Mayo Clinic, 2020

Ultimate Health® offers the following ongoing support for executive health and productivity:



TOPDOC CONNECT®

Matches members to top specialists with the exact expertise to treat their condition. This objective service relies on independent specialist credentialing. *Does not include behavioral health or addiction.*



CONNECT & THRIVE

Offers built-in care navigation to coaching or counseling services, providing a single point of entry to a range of expert resources for better mental health and well-being. *Only offered with Ultimate Health open plan designs; please inquire for details.*



Enhanced Coverage for Long-Term Impact

Ultimate Health offers coverage toward elective EPs for the member and enrolled spouse—recognizing the potential productivity impact of a family health issue. Not only is there coverage toward the EP, but there is extended coverage that goes beyond what a primary healthcare plan may offer, such as prescribed massage therapy, dental, Rx, vision and more.

Leaders who become aware of their health risks and the lifestyle changes they need to make to reduce these risks start taking better care of themselves post-exam. In the 1-3 years following an EP, executive members enrolled in Ultimate Health demonstrate the following:



Increased focus on wellness (37%) and preventive care (58%)



Better adherence to medication protocols (30% increase in prescriptions)



35% increased willingness to seek mental health care

Source: ArmadaCare utilization analysis

The result? Healthier leaders who spend more time operating at peak performance, spend less time dealing with nagging health issues brought on by strenuous lifestyles.



Executives with EP exams had **40% fewer lost workdays**

Source: Institute for Health and Productivity Studies at Johns Hopkins Bloomberg School of Public Health



The Roadmap to Better Health

ArmadaCare's Executive Physical Program is a core component of our **Ultimate Health supplemental health insurance plan**. Offered since 2004, this executive-level benefit can be layered over existing primary health insurance plans to expand or enhance coverage and meet specific benefit expectations high-level employees have.

Learn more about Ultimate Health and how it combines robust supplemental coverage with strategic health and wellness benefits to keep senior leaders and top performers healthy, productive and focused on the bottom line.



ArmadaCare®

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Executive Physicals (EPs) are non-mandated, elective, pre-packaged, exams performed in addition to the annual physical that is covered by the primary health plan. ArmadaCare offers coverage toward EPs for the member and enrolled spouse, if applicable. Coverage varies by plan.

If a member has a primary care service that includes this type of physical in association with their fee, the ArmadaCare Elective Diagnostic benefit can be used toward that cost as long as the concierge practice provides a detailed, itemized invoice that includes the services performed. Please be advised that ArmadaCare cannot pay for concierge fees alone, nor can we pay this fee if you did not have the executive physical done.

Executive Physical services, TopDoc Connect and Connect & Thrive are coordinated with ArmadaCare's designated service providers and subject to specific terms, conditions, limitations and exclusions as defined in the policy and corresponding Certificate of Insurance.

ArmadaCare's supplemental health insurance policies are underwritten by SiriusPoint America Insurance Company and Transamerica Life Insurance Company. Insurance plans and coverages vary by state. Please contact us to confirm state availability.