



A Contemporary Program for Executive Physicals

Keep top talent healthy and productive.

Why Are Executive Physicals Important?

- Leaders face unique health risks
- Primary health insurance plans and common corporate wellness initiatives don't offer the right level of support

Benefits That Go Beyond Financial

Facilitating payment for these comprehensive exams isn't the only aspect to consider. To be truly effective, the program needs to:

- Save time researching where to have the exam
- Fully vet facilities to ensure quality
- Support a holistic health approach post-exam
- Help reduce executive lifestyle risks

A 360° Approach

ArmadaCare's executive physical program is a core component of our Ultimate Health supplemental health insurance plan. Offered since 2004, this executive-level benefit includes:

- Coverage toward EPs and much more
- Guidance to quality providers nationwide



Executives with physical exams had

40%

fewer lost workdays

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



ArmadaCare Experience

In 2021, we navigated members to **1,000 executive physicals** in more than **200 locations**.



Pre-Exam Navigation

Our navigation services include:

- Finding a geographically convenient location
- Checking that the facility offers appropriate screenings for the member's particular needs
- Providing an overview of each executive physical provider recommended, including available exams and package pricing

Post-Exam Support *Services vary by plan.*

Executive physicals focus on current as well as long-term health. For many leaders, it's the wake-up call needed to prioritize their health and well-being, which in turn, supports sustained wellness. Ultimate Health offers the following ongoing support for executive health and productivity:



TopDoc Connect®

A member-to-physician specialist matching service to help navigate the member to follow-up care with independent, objective referrals to the most appropriate specialists for their needs. Even if the executive physical is performed at a Center of Excellence that is not local, we can assist with finding the right providers closer to the member's home.



Coverage

As a supplemental health insurance plan, Ultimate Health offers financial support for various out-of-pocket healthcare expenses, such as primary plan deductibles, Rx, wellness treatments and more. Note: Executive physical recommendations tend to be focused on wellness, which is typically not covered by the primary medical plan.



Connect & Thrive

Personalized and confidential mental health and well-being support services to help care for needs across the spectrum of concerns, both chronic and in-the-moment. Connect & Thrive offers built-in care navigation, on-demand accessibility, and clinically validated care assessments. The Specialty Care Consultants can help navigate the covered member to the right care. *Only offered with Ultimate Health open plan designs; please inquire for details.*



Our Standards of Quality

To be included in our referral services, the facility must offer comprehensive (head-to-toe) executive physical-level screenings and lab testing. While executive physicals often include fitness evaluations and nutrition counseling, the focus must be on medical assessments and recommendations for follow-up preventive and other care.

Executive Physical Programs At-a-Glance

See how ArmadaCare's fully insured program offers significant value over direct contract arrangements:

The ArmadaCare Difference		Direct Contract Arrangements
As a fully insured plan, nondiscrimination rules don't apply and benefits to employees are NOT taxable*	 Tax Treatment	 Reimbursing healthcare expenses outside of an insurance contract may be taxable for the employee and subject to nondiscrimination rules
Program is turn-key with facility relationships and in-depth facility information managed by our vendor	 Program Management	 HR is burdened with responsibility to review and manage facility relationships
We have nationwide options that employees can choose from, making our program highly flexible and convenient	 Flexibility	 It may not be practical to offer a variety of locations, leading to less flexibility for employees to choose a convenient location
Coverage and objective support services are available, making it easier to act on physician recommendations (i.e., trainers, nutritionists, specialists)	 Ongoing Support	 Executive physical facilities typically limit specialist referrals to their own health system; no coverage for wellness treatments

*This is not local, state or federal tax advice as each person and company is unique. It is recommended that you seek the independent counsel of a professional tax adviser.

The Impact of a Well-Designed EP Program

Ultimate Health members take better care of themselves after an executive physical exam.*



58%
increase in
preventive services



38%
increase in
wellness services



30%
increase in
prescription usage



35%
increase in
mental health care

Call: 1-800-481-3380 **Email: solutions@armadacare.com**

*Source: ArmadaCare utilization analysis

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 concierge 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.

Support services 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. Premiums, insurance plans and coverage may vary by state. Detailed coverage information is listed in the 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.