

BALANCE YOUR BENEFITS WITH TARGETED SOLUTIONS

Achieving the balance between the benefits your company needs to remain competitive and the benefits your company can afford is a challenge with today's one-size-fits-all primary plans. This is especially difficult because that perfect balance will be specific to your company and each employee class within it.

Your company wants to tailor benefit packages to meet its broader talent management objectives, but current 'gap-filling' solutions, like most worksite voluntary plans and health accounts, aren't always efficiently meeting this need. These tools are too limiting in who they can be offered to, how much coverage is available and what triggers that coverage. Now, there is a better way.

By layering coverage with ArmadaCare's supplemental insured plans, you can create the unique benefits structure that's ideal for your company and your employees.

ARMADACARE EXPENSE REIMBURSED INSURANCE PRODUCTS

Uncommon employer-paid supplemental insurance benefits for today's workforce.



These expense reimbursed insured products make it simpler for you to create streamlined health benefits packages with more options.



Each insured product provides the value of insurance with reimbursement for routine out-of-pocket expenses and beyond.



ArmadaCare's insured products can be offered to select employee classes, giving you the power to decide what product will work best for each constituent group.



Each insured product and their associated plan levels are available on a standalone basis* or in combination—giving you the ability to pick and choose what works best for your company's needs and budgetary goals.

*Minimum enrollment applies. Please ask about state availability.

ULTIMATE HEALTH

A STRATEGIC WORKFORCE SOLUTION

PLENA HEALTH

A TARGETED WORKFORCE RETENTION SOLUTION

COMPLAMED

A TARGETED WORKFORCE COVERAGE SOLUTION

FULL SPECTRUM OF SUPPLEMENTAL COVERAGE

← ULTIMATE HEALTH → ← PLENA HEALTH → ← COMPLAMED →

		Diamond Plus	Diamond	Platinum	Emerald 213(d) Coverage	Sapphire Follow Base Plan	Gold Follow Base Plan	Silver Follow Base Plan
Supplemental Medical Benefits		Per Covered Person Per Year						
General Medical		\$20,000	\$15,000	\$7,500	\$5,000	\$3,500	\$2,500	\$1,500
Mental Health		\$10,000	\$3,000	\$2,000	\$1,500	\$1,500	\$500	\$500
Medical Equipment		\$10,000	\$5,000	\$2,000	\$2,000	\$2,000	\$500	\$500
Wellness Treatments ¹		\$10,000	\$1,500	\$1,000	\$1,000	\$1,000	\$500	No benefit
Elective Executive Physicals ² / Preventive Care		\$10,000 each	\$2,500 each	\$2,000 each	No benefit	No benefit	No benefit	No benefit
		Per Enrollment Tier Per Year						
Rx	Employee Only	\$10,000	\$3,000	\$2,500	\$1,500	\$1,500	\$1,500	\$1,000
	Employee +1	\$15,000	\$4,500	\$3,750	\$2,250	\$2,250	\$2,250	\$1,500
	Family	\$25,000	\$7,500	\$6,250	\$3,750	\$3,750	\$3,750	\$2,500
Limited-Scope Benefits		Per Covered Person Per Year						
Dental Treatments		\$10,000	\$5,000	\$4,000	\$1,500	\$1,500	\$0	\$0
Vision Treatments		\$10,000	\$1,500	\$1,000	\$500	\$500	\$0	\$0
Cost Sharing		Deductible Offerings						
Deductible³		\$500-3,000 by \$500 units						
Value-Added Services		TDC/GMH	TDC/GMH	TDC/GMH	TDC/Travel	TDC/Travel	TDC	TDC
Annual Family Maximum		\$100,000	\$100,000	\$50,000	\$25,000	\$25,000	\$10,000	\$5,000
General Annual Composite Premium⁴		\$9,000-12,000			\$4,000-6,000		\$1,000-3,000	

¹ For plans with 213(d) coverage, chiropractic care falls under the category of "Wellness Treatments" unless they are partially covered by the primary plan. In those cases, they fall under the category of medical benefits.

² Coverage for members and enrolled spouse

³ The deductible is per family and must be met before receiving reimbursements or accessing the funds on the Prescription Visa® Card.

⁴ These values represent general annual composite per primary insured numbers only. Actual premiums will be determined based on standard underwriting guidelines and characteristics of the group.

Insurance plans, coverage and availability may vary by state.

SIDE-BY-SIDE PRODUCT COMPARISON

	Medical Reimbursement	213(d) Reimbursement	Limited Dental and Vision	Cost Sharing	TopDoc Connect (TDC)	Emergency Travel Services	Air Evac/Get Me Home (GMH)	Elective Executive Physical
ULTIMATE HEALTH A strategic workforce solution	✓	✓	✓	✓	✓	✓	✓	✓
PLENA HEALTH A targeted workforce retention solution	✓	✓ <i>(Emerald plan only)</i>	✓	✓	✓	✓	✗	✗
COMPLAMED A targeted workforce coverage solution	✓	✗	✗	✓	✓	✗	✗	✗

REIMBURSEMENT

These insurance plans offer insured medical reimbursement, either following the base primary plan eligible expense guidelines or the broader 213(d) flex-type expenses. Guidelines for 213(d) expand beyond what primary plans typically define as medically necessary, as outlined in the Certificate of Insurance. (See chart on previous page for plan specifics.)

TopDoc Connect

TopDoc Connect matches members to the specialist with the exact expertise for their condition* and helps with access. We factor in member preferences (such as insurance network, location, language and more). With TopDoc Connect, you can achieve better health outcomes, lower cost of care and maximize focus and productivity.

**Not including behavioral health or addiction*

Travel Support

The emergency travel services include emergency referrals, facilitation of hospital payments, replacement services for lost or stolen prescriptions and passports, and much more. These services help mitigate company risk for business travel and protect employees from health and travel risks.

Can be used during domestic or international travel, for business or pleasure, when members are 100+ miles from home.

Air Evacuation

The Get Me Home air evacuation program encompasses all that's offered with the emergency travel services, but also includes fully paid medical air evacuation. If hospitalized 100+ miles from home, members will be transported to a hospital of their choice closer to home.

Executive Physical Program

Ultimate Health offers elective Executive Physical coverage for the primary member and enrolled spouse from \$2,000 to \$10,000 each, based on plan level. These exams are performed in addition to the annual physical that is covered by the primary health plan. These non-mandated, pre-packaged exams are designed for early detection, which can have a huge impact on health outcomes.

The emergency travel services and TopDoc Connect are provided by ArmadaCare's designated providers and subject to specific terms, conditions, limitations and exclusions. Insurance plans and coverage may vary by state. For detailed coverage information and insurance plan exclusions and limitations, refer to your specific Certificate of Insurance.

A CLOSER LOOK



EXCEPTED BENEFITS

All ArmadaCare insurance plans are designed as Excepted Benefits. Excepted Benefits are not subject to ACA nondiscrimination and other rules. This is why they can be offered to select employee classes.



CONVENIENCES

Our insured products are designed with conveniences to make using them as easy as possible for members. Each plan includes a Prescription Visa® Card for immediate reimbursement at the pharmacy with no need to file claims. For other types of claims, members can file and manage them easily using the Member Portal and mobile app, though paper claims forms are available as well. And direct deposit allows members to get their money fast, typically within 5-7 business days.

These conveniences work to:

- » Maximize time and minimize distractions with a solution that is hassle-free to use
- » Support productivity with responsive and reliable service designed for busy professionals

ABOUT ARMADACARE



A pioneer in the supplemental insurance industry, ArmadaCare creates and delivers specialty employee benefits backed by premier insurance carrier partners. Strategic benefit consultants recommend ArmadaCare's innovative insured products to help employers meet the health and benefit needs of various employee constituent groups. Specifically designed to address limitations of primary coverage, ArmadaCare's solutions provide tax-efficiency[†] and the ability to offer coverage tailored to the needs of select employee classes. In addition to offering coverage for various types of out-of-pocket healthcare expenses, many of ArmadaCare's products include additional health support services and convenience features, all of which are delivered with ArmadaCare's hallmark world-class service. Learn more at www.ArmadaCare.com.

[†]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.

READY TO TAILOR YOUR BENEFITS?

 **CALL:**
1-800-481-3380

 **EMAIL:**
solutions@armadacare.com



Underwritten by Sirius America Insurance Company ("Sirius America"). Sirius America has an A.M. Best Financial Strength Rating of "A-" (Excellent) as of March 4, 2020.

ArmadaCare's plans are available in select states; contact us to confirm availability.