



Benefit Changes Are Hard. Complementing Benefits Is Easy.

Benefits made to solve today's business problems

After a year of uncertainty, most employers are reluctant to make changes to their primary health insurance plans. But, what about all the new employee needs that cropped up this past year, related to mental health, retention and compensation?

The good news is that versatile complementary health insurance benefits* can help supplement where the primary health insurance plan falls short.

Don't Change. Just Make It Better.

Keep the primary health insurance plan and focus on complementary health insurance plans to meet changing priorities.

What are complementary health insurance benefits?

These employer-sponsored health insurance plans sit on top of the current primary health insurance plan to:

- ✓ Cover routine and unexpected medical expenses
- ✓ Fill coverage voids
- ✓ Expand or enhance benefits for age-and-stage or specific needs like mental health, well-being and more

What's Missing?

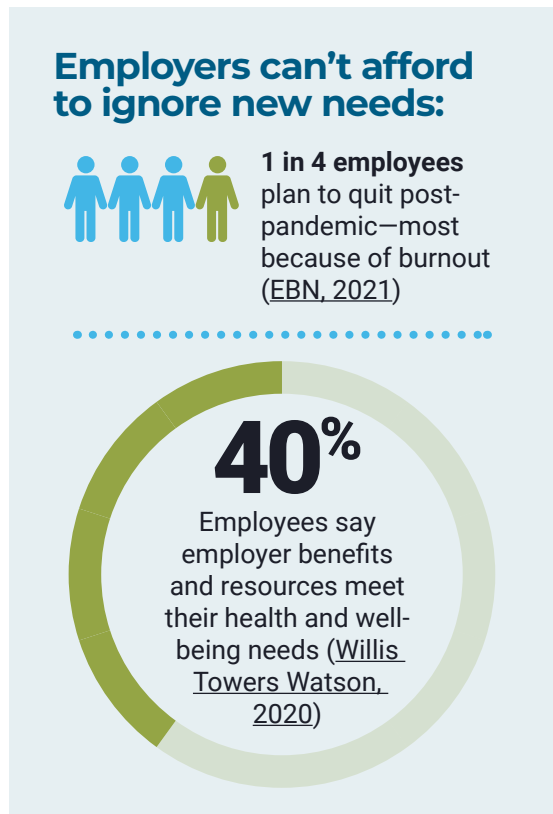
A year of crises created new challenges. Employers need tax-efficient† ways to address:

- Mental health and well-being**
- Coverage voids**
- Employee financial strain**
- Turnover and retention**
- Differentiated compensation**
- High deductible plans**

Complementary Health Insurance Benefits to the Rescue.

Meet new needs and priorities with a flexible benefit strategy built to adapt to a changing world. ArmadaCare's versatile complementary health insurance plans:

- ✓ Layer over various types of primary health insurance plans
- ✓ Offer broad or targeted coverage
- ✓ Can be combined to meet different employee needs
- ✓ Are tax-efficient†
- ✓ Can be put in place any month all year
- ✓ Can be offered to select employee classes (defined by employer)



*The above referenced supplemental health insurance policies are underwritten by Sirius America Insurance Company and have exclusions, limitations, and benefits that vary by plan and state. To obtain a quote or for more details on coverage, contact ArmadaCare.

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