

GUIDE FOR BROKERS



INTRODUCING ARMADACARE



A leading health insurance program manager

Part of SiriusPoint, a multi-billion-dollar global re-insurance and insurance organization

Bringing uncommon complementary* health insurance products to the employer group market

OUR CORNERSTONES

CARVE-OUT COVERAGE:

Insured complementary excepted benefits solutions that **can be offered to select employee classes** to enhance benefits selectively.

TAX EFFICIENCY:

Our solutions are **non-taxable to employees**, which provides employers with a financially efficient way to compensate and reward.[†]

FLEXIBILITY:

Our products come in many shapes and sizes and with various pricing options.

AWARD-WINNING SERVICE:

Armada's core belief is to always deliver exceptional people-first service as recognized by clients and the industry alike.

*The above referenced supplemental health insurance policies 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. It is recommended that you seek the independent counsel of a professional tax adviser.

UNCOMMON HEALTH INSURANCE SOLUTIONS



EXPENSE REIMBURSED

PLAN OPTIONS

ULTIMATE HEALTH

PLENA HEALTH

COMPLAMED

HEALTHPRO

INDEMNITY

PLAN OPTIONS

ULTIMATE HEALTH for HSAs

PLENA HEALTH for HSAs

BENEBOOST

WELLPAK

The above referenced products are underwritten by Sirius America Insurance Company. This information is intended for brokers and producers only and is not to be distributed to the general public.

UNIQUE COMPLEMENTARY HEALTH INSURANCE FOR ALL



Senior Leadership

Goal: Meet the unique healthcare needs of strategic leaders and get them back to “100%” coverage levels they love

Solutions: *Ultimate Health, HealthPro Ultimate, Ultimate Health for HSAs*



Key Employees

Goal: Enhance coverage for the people you need to retain and reward

Solutions: *Plena Health, HealthPro Advanced, Plena Health for HSAs*



High Turnover Positions

Goal: Tenure based enrollment to drive retention. Alternative strategy to backfill coverage gaps.

Solutions: *HealthPro Advanced, HealthPro Launch, CompliMed*



Targeted Coverage Plans

Goal: Increase employee well-being, decrease burnout, address absenteeism and presenteeism

Solutions: *WellPak, BeneBoost*



Core Benefits

Goal: Right-size your primary healthcare plans to free up funding for complementary gap coverage

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SERVICE AND CONVENIENCES

We passionately believe in providing benefits that employees can use and love and always treat you, your clients and their employees with utmost care and the highest degree of responsiveness.



People-First Service

- Our top-notch customer service teams provide the highest level of courteous, efficient service
- This level of customer support translates into less distraction for HR teams and more satisfaction for enrolled employees



Convenient and User-Friendly

- Online resources, information sheets and videos
- Onboarding webinars
- A Digital Information Card for mobile devices allow for anytime-anywhere access to member specific ArmadaCare plan contact and resource information



Rapid Payments

- Streamlined process directly with members
- Average turnaround time is 5 to 7 business days from claim receipt
- Daily issuance of direct deposits to members' bank accounts



Easy Claims Submissions

- Member Portal and mobile app for online claim submission and management
- Prescription Visa® Card for instant swipe-and-go payment of eligible prescription expenses right at the pharmacy (*standardly available on expense reimbursed insurance plans; see proposal*)

HEALTH & WELLNESS SUPPORT

ArmadaCare's health insurance plans offer protection in many forms. In addition to the financial protection that comes with filling voids in coverage for routine and unexpected healthcare expenses, we also offer meaningful well-being and productivity support services.

These services are offered in select products as noted below.



TopDoc Connect

When faced with a diagnosis, TopDoc Connect provides guidance and access to top physicians individually screened using quality indicators developed by our world-renowned medical leaders. When you call us, we take time to understand your medical situation, review your diagnosis and help determine the specialty care you need. Then, we match you with a selection of specialists who have that exact expertise. ***Standardly available in all products except DentaPak NY and the HealthPro Suite.***



Get Me Home Emergency Travel Program

This program includes fully paid air evacuation services to a member's chosen hospital. Valued at up to hundreds of thousands of dollars, this program is not subject to Ultimate Health's medical expense benefit maximums or per-occurrence limits. The emergency travel services are also included in this program. ***Standardly available in HealthPro Ultimate and all Ultimate Health Products except Gold in California.***



Elective Executive Physical Program

Executive Physicals are designed for the early detection of a range of conditions through a comprehensive set of tests. In addition to offering coverage toward Executive Physicals, we help members choose the most appropriate location to have the physical. ***Standardly available in HealthPro Ultimate, WellPak High, WellPak Plus CT and Ultimate Health products.***



Emergency Travel Services

The emergency travel services include emergency referrals, facilitation of hospital payments, replacement services for lost or stolen prescriptions or passports and much more. ***Standardly available in Plena Health products.***

These ancillary 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. Get Me Home and the emergency travel services are available 100+ miles from home. Members are responsible for expenses incurred through the TimeSaver(Plus) services.

HEALTH & WELLNESS SUPPORT cont.



TimeSaver Plus* and Time Saver†

An online concierge and errand running service to handle the personal needs of members so they can stay focused on the job. Some of the services available to members and their enrolled spouse include event planning, errand running, preparing for a trip, finding products and service providers and vehicle assistance.

****Available with HealthPro Ultimate and includes unlimited online concierge and errand running.***

†Available with HealthPro Advanced and includes online concierge and four errand-running services per month.



Connect & Thrive

Connect & Thrive provides personalized and timely access to well-being and mental health support to best meet the needs of our members. Connect & Thrive helps members identify what is affecting their mental health and puts them on the right care pathway toward healing. With the guidance of a master's level Care Concierge, each member is connected with the level of care they need, ranging from well-being coaching, to mental health counseling, to in-patient treatment resources.

Standardly available in WellPak and HealthPro.

These ancillary 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. Get Me Home and the emergency travel services are available 100+ miles from home. Members are responsible for expenses incurred through the TimeSaver(Plus) services.

PROPOSAL PROCESS

Complementary and fully insured, ArmadaCare's products are dynamically underwritten to the demographics of the covered census. In addition, our expense reimbursed products also consider the gaps in primary coverage, so when quoting those products, the primary plan Summary of Benefits and Coverage (SBC) is required.

Request a Quote



You can request the underwriting guidelines by:

- Calling 1-800-481-3380
- Emailing solutions@armadacare.com
- Contacting your dedicated ArmadaCare consultant

Our typical turnaround time for pricing proposals is 5 to 7 business days.

Once we deliver a proposal to you, we'll schedule a time to review it with you.

GETTING STARTED WITH US



LICENSING AND APPOINTMENTS

We do not require brokers to become appointed in order to receive a pricing proposal. When you sell your first case, we make the appointment process part of our group set-up. At that time, you will complete the following:

- **Request for Appointment Form**
- **Direct Deposit Authorization**
- **Copy of Your Agency's License (provided by you)**
- **W-9 (required annually)**



BROKER OF RECORD (BOR) CHANGES

If you are the new producer for an existing ArmadaCare client and not yet appointed with the appropriate carrier, you'll need to submit the appointment paperwork (listed at the left). All BOR changes require completion of this [Broker of Record Change Form](#), as well as a letter from the client on company letterhead.

We will implement the BOR change for the 1st of the following month that we receive it along with all appropriate paperwork. For example, if we get a BOR change on August 15 with an effective date of August 1, it will go into effect for ArmadaCare on September 1 once all paperwork has been provided and reviewed. Retroactive changes will not be made.

SALES AND MARKETING SUPPORT

ArmadaCare's plans can be a powerful tool to open doors, stand out from the competition and solve clients' top HR challenges related to coverage, retention, recruitment and compensation.

SALES STRATEGIES

With ArmadaCare's products, you can solve a large variety of challenges that employers are facing, such as:

- Minimizing the impact of switching to a HDHP
- Providing financially-efficient* way to reward
- Attracting and retaining hard to fill positions
- Ending decision-maker frustrations with coverage limitations
- Supporting career progression and tenure
- Incentivizing performance objectives

*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.

MARKETING & SALES TOOLS

We've developed a plethora of materials to quickly get you up to speed on our products and to make it easy to introduce them to your existing and potential clients. Contact us to request materials.

WEBINARS

Join us for webinars or get access to previously recorded webinars. We hold webinars on both broker strategy and deeper dives into our complementary products. Register at www.ArmadaCare.com/attendwebinar.

BLOG

Sign up for our blog to stay up-to-date with ArmadaCare at www.ArmadaCare.com/blog.



Ready to Start Selling?

Contact a Product Consultant for materials and guidance. Call 1-800-481-3380 or email solutions@armadacare.com.

CLIENT AND BROKER SERVICES



SUPPORTING YOU AND YOUR CLIENTS

The ArmadaCare Client & Broker Services team is available to assist you Mon – Fri from 9:00 a.m. to 5:30 p.m. Eastern. Reach out to this team if you have questions or need support with:

- New group implementation
- Enrollment
- Renewals
- Commission
- Client-related issues

The Client & Broker Services team will help to resolve any escalated member issues, working directly with our Member Services team.

ArmadaCare’s carriers, like most carriers offering fully insured, pooled products, do not make group experience information available. Therefore, we cannot provide participant-level information to either consultants or groups. For the purposes of understanding program utilization, we can provide other utilization metrics. These metrics provide insight into member program adoption rates as well as an understanding of the volume and nature of the claims submitted and service performance.

ArmadaCare accounts have assigned account managers. You can contact your account manager directly if you know their extension. Or you can always call the main Broker Services line at 1-877-805-1836 or email service@armadacare.com.



About ArmadaCare

A leading insurance program manager, ArmadaCare delivers uncommon health insurance solutions designed to enhance ordinary health benefits. With the steadfast belief that health insurance should be better, ArmadaCare's plans fill voids in coverage for routine and unexpected healthcare expenses, offer valuable health and productivity support services and invite usage with modern conveniences, education touchpoints and people-first service. The result gives our clients the edge they need to retain, recruit and reward talent at all levels.

ArmadaCare's insurance policies are underwritten by Sirius America Insurance Company and by TransAmerica Premier Life Insurance Company (TPLIC), Cedar Rapids, IA. Insurance plans and coverages vary by state. Please contact us to confirm state availability.

Get Me Home, Emergency Travel Services, TopDoc Connect, TimeSaver(Plus), Connect & Thrive and Executive Physical 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. Get Me Home is available 100+ miles from home.