



Discover the Power OF ULTIMATE HEALTH®

Ultimate Health is an executive medical reimbursement insurance plan brought to you by ArmadaCare. Complementing virtually any type of primary health insurance plan, Ultimate Health is for companies looking to protect, reward, retain and recruit key leadership talent. Unlike your primary health plan, you can choose who to enroll and still maintain the financial-efficiency* of covering out-of-pocket healthcare expenses with insurance.

Uncommon by Design


This fully insured plan has the flexibility you're looking for:

- ➔ Range of coverage levels depending on plan selection
- ➔ Award-winning service and member conveniences
- ➔ Valuable support services to drive health and productivity
- ➔ Start dates the first of any month


More Than Just Medical

The average executive family incurs \$10,000 in out-of-pocket healthcare expenses and more than half of those claims fall outside the primary health plan coverages.


Based on our book of business.



4x
increase in retention among those enrolled in an ArmadaCare plan vs. the national average



98.4%
of members rank ArmadaCare's benefits as "important" or "most important"



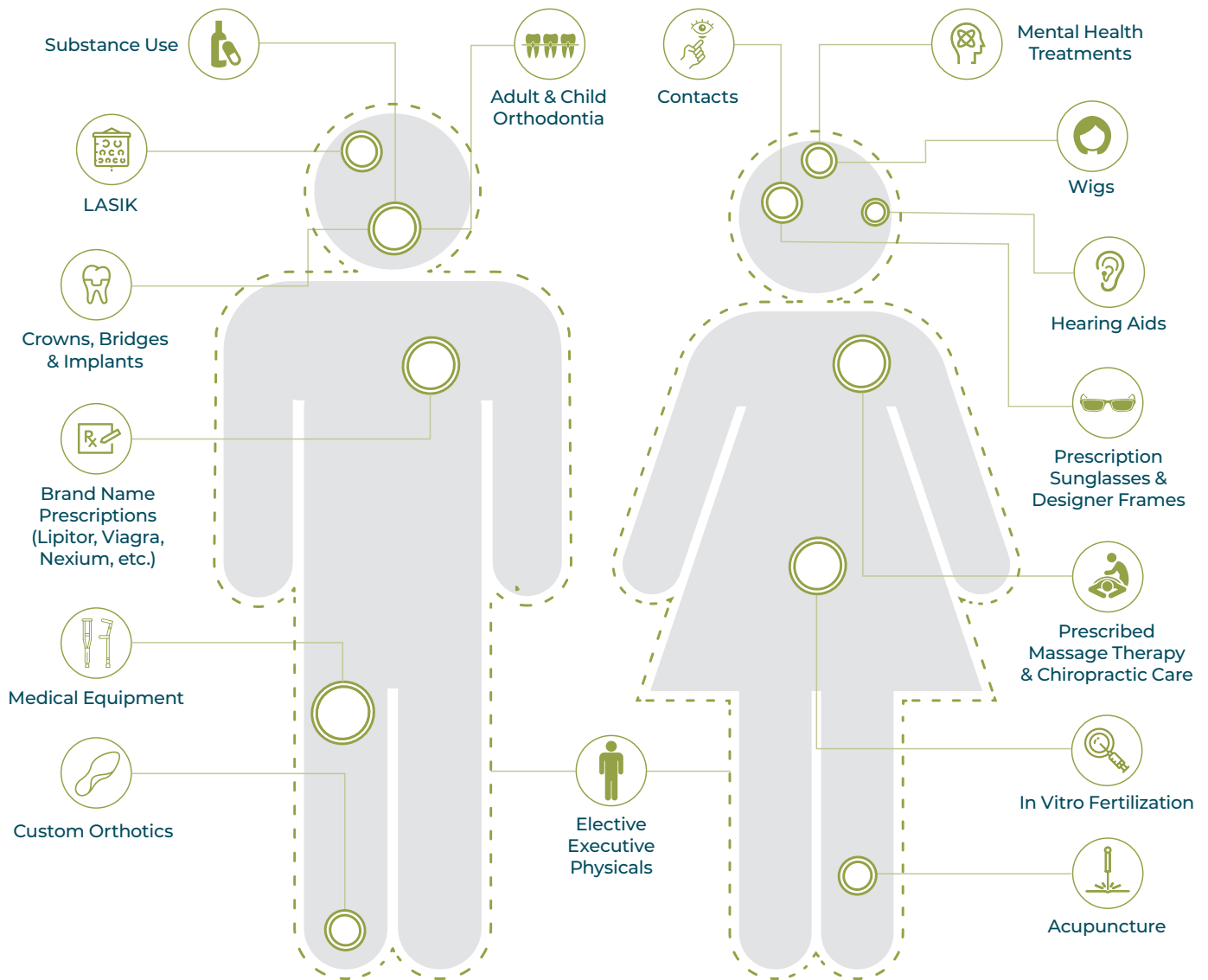
75
Average number of times ArmadaCare members engage with their plan annually

Sources: ArmadaCare Enrollment Data and Engagement Survey, 2022

*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.

Ultimate Health Has You Covered

Ultimate Health covers a broad range of out-of-pocket healthcare expenses that are valued by highly compensated senior leaders. It not only picks up where a primary health insurance plan leaves off but expands and enhances coverage to help eliminate the frustrations and distractions that typically accompany primary health insurance plans. Ultimate Health can ebb and flow with life and health stage needs over time, providing personalized value.



Insurance plans and coverage may vary by state. Detailed coverage and exclusions and limitations are listed in the Certificate of Insurance.

Ultimate Health: Diamond Plan

(Plans with higher and lower benefit limits are available; please inquire.)

Supplemental Medical Benefits		Per Covered Person Per Year ¹
General Medical		\$15,000
Mental Health		\$5,000
Medical Equipment		\$5,000
Wellness / Lifestyle		\$1,500
Elective Executive Physicals (member and enrolled spouse)		\$5,000 each
		Per Enrollment Tier Per Year
Rx	Employee Only	\$3,000
	Employee +1	\$4,500
	Family	\$7,500
Limited Scope Benefits		Per Covered Person Per Year ¹
Dental Treatments		\$5,000
Vision Treatments		\$1,500
Value-Added Services		Get Me Home and TopDoc Connect ²
Annual Family Maximum		\$100,000

Underwritten by SiriusPoint America Insurance Company.

Pay Less to Give More

By leveraging Ultimate Health's tax-efficiency, you can offer more take home value (in the form of non-taxable paid benefits) while investing less than a comparable pay increase or bonus.³

Solution for Employee	Employee Take-Home Value	Cost to Employer
\$10,000 Compensation increase	\$6,000 after tax	\$11,000 payroll cost
Ultimate Health Diamond Plan	\$100,000 tax-efficient max family benefits ³	\$10,000 composite annual est. premium ⁴

Give more 

Pay less 

Compounded income tax rate of 40% is for illustrative purposes only. Employer state and federal payroll taxes and other payroll costs are estimated and may vary depending upon the company and state.

¹ The levels are for each covered person, whether that person is the enrolled employee or his/her enrolled family member.

² Get Me Home and TopDoc Connect 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. TopDoc Connect services do not include behavioral health or addiction.

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⁴ General composite number only; actual premiums will be determined based on standard underwriting guidelines and characteristics of the group.

HSAs and Ultimate Health: A Comparison

Your leaders are vital to your company's success; however, primary coverage, traditional wellness programs and voluntary supplemental options such as critical illness insurance don't meet their needs. HSAs become spending accounts, not savings accounts. Here's how Ultimate Health and HSAs compare:

	HSA	Ultimate Health
Reimburses for medical deductibles, co-pays and coinsurance, dental, vision and most 213(d) expenses	✓	✓
Offers tax savings ¹	✓	✓
Can sit on top of all types of primary health plans, not just HDHPs	✗	✓
Can be offered to specific set of employees	✗	✓
No waiting for funds to accumulate	✗	✓
Not portable; can't take with them if terminate employment	✗	✓
Provides extra protection for the unexpected healthcare expenses	✗	✓
Offers an Executive Physical Program that includes pre- and post-exam support	✗	✓
Max annual	2024 Employee: \$4,150 Family: \$8,300 <i>Maximum contribution limits</i>	\$25K, \$50K or \$100K of annual coverage <i>(depending on plan level)</i>

About ArmadaCare

A leading insurance program manager, ArmadaCare delivers uncommon insurance solutions designed to enhance ordinary health benefits. With the steadfast belief that 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.

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

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ArmadaCare's supplemental health insurance policy is underwritten by SiriusPoint America Insurance. Insurance plans and coverages vary by state. Please contact us to confirm state availability.

