



# ULTIMATE HEALTH

Let's look at the power of a **Fully Insured Supplemental Healthcare Reimbursement Plan:**

## CURRENT SPENDING

It covers more than just medical. In fact, a family of 4 typically spends **\$10,000 OUT-OF-POCKET (OOP)** on healthcare each year with the following breakdown:



Based on Ultimate Health average claim utilization using historical claims data.

## SWITCH TO A BUSINESS EXPENSE

Ultimate Health allows you to take the money you are already spending and switch that over to a **business expense**.



Every dollar spent on **premium** costs less.

Generally tax deductible as a business expense.

Every dollar reimbursed **is worth more.**

Benefits not reportable income.

This is not local, state or federal tax advice. This material has been prepared for informational purposes only, and is not intended to provide, nor should it be relied on for, tax advice. Each person and company is unique with their own facts and circumstances. It is recommended that you seek the independent counsel of a professional tax advisor.

## MORE POWERFUL THAN COMPENSATION

Do more than give taxable direct compensation.

**Recruit, retain and reward** with annual coverage levels of **\$50,000 OR \$100,000.**

WITH COMPENSATION	VALUE
<b>\$10,000</b> → <b>SPEND \$11,400</b> → <small>Based on cost of typical payroll taxes and fees</small>	<b>\$5,000</b>

WITH ULTIMATE HEALTH	VALUE
<b>\$10,000*</b> → <b>SPEND \$10,000</b> →	<b>\$100,000</b> <small>IN COVERAGE</small>

Including payroll expenses

\*Average composite per primary insured annual premium. Actual premiums will be determined based on standard underwriting guidelines and characteristics of the group.

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Insurance plans, coverage and availability may vary by state. Detailed coverage and exclusions and limitations are listed in the Certificate of Insurance, which is provided at implementation.

## ADDITIONAL FEATURES

The bundled-in services provide added value **beyond compensation.**



### EXECUTIVE PHYSICALS (EP)

WITHOUT ULTIMATE HEALTH	WITH ULTIMATE HEALTH
<b>\$2,000 to \$10,000 each</b> (plus cost of gross-up as it is taxable compensation).	<b>Included in the cost of the plan</b> along with support for EP coordination.

Reimbursements outside of insurance are taxable income per section 105(h) of the tax code.

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### AIR EVACUATION

WITHOUT ULTIMATE HEALTH	WITH ULTIMATE HEALTH
Ranges from <b>\$10,000 to \$100,000+</b> per evacuation. <small>Source: UnitedHealthcare Global</small>	<b>Fully-paid</b> as part of the plan.



### MATCHING AND ACCESS TO TOP SPECIALISTS

WITHOUT ULTIMATE HEALTH	WITH ULTIMATE HEALTH
Potential for <b>lost time and productivity, medical errors</b> and poor outcomes as well as <b>higher claims cost</b> for your primary medical plan. (Preventable medical errors alone cost \$17 billion to \$29 billion a year.)* <small>*"Who Pays for Medical Errors?" The Commonwealth Fund.</small>	Support that can yield healthy and productive leaders, as well as help minimize the distraction of family-related health issues. Avoiding one unnecessary surgery could save \$100 thousand or more. Knowing you have a place to turn: <b>priceless.</b>

Discover the power of Ultimate Health for your company.

✉ [solutions@armadacare.com](mailto:solutions@armadacare.com) 📞 1-877-654-2741



ArmadaCare's insurance policies are underwritten by Sirlus America Insurance Company, Transamerica Financial Life Insurance Company and Transamerica Premier Life Insurance Company. Insurance plans and coverages vary by state. Please contact us to confirm state availability.

In the state of New York (where New York is only policy situs option), this solution is available for groups that are defined as large group (101 or more employees) and who have a primary plan that is self-insured.

Travel emergency services, TopDoc Connect and Executive Physical coordination services are provided by ArmadaCare's designated providers and subject to specific terms, conditions, limitations and exclusions.