

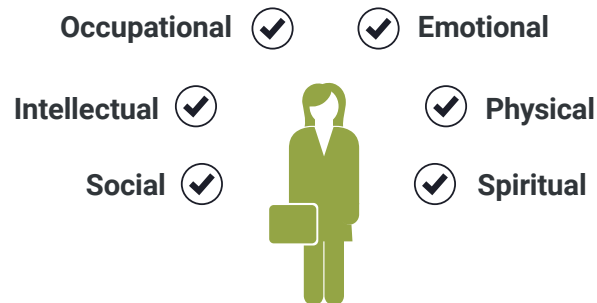
# COMPLEMENTARY HEALTH INSURANCE PLANS FOR LEGAL PROFESSIONALS

## Ultimate Health by ArmadaCare

Your firm faces the usual challenges: business development, revenue, recruiting and retention. Now you're also facing emerging employee needs in an uncertain world. Meanwhile your attorneys deal with the unique risks of a high-pressure legal career: long hours, excess stress, mental health issues and substance abuse. Implementing a robust complementary health insurance benefits plan like ArmadaCare's Ultimate Health can help address all these issues with a single, focused, tax-efficient\* solution.

## INVESTING IN ATTORNEY WELL-BEING

In 2017, the American Bar Association (ABA) launched a wellness initiative with the release of *The Path to Lawyer Well-Being*, the result of a 2016 study.<sup>1</sup> The ABA defined a well-being pledge for firms to support their attorneys in all life dimensions, including:



Ultimate Health simplifies access to the care and support attorneys need to thrive in these areas, and it can help you fulfill the promise of the ABA Well-Being Pledge.

<sup>1</sup> [American Bar Association](#).

\*Section 105(h) of the code allows premiums to be tax deductible as a business expense and benefits to be non-taxable for enrollees. 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 advisor.

## REWARD & RETAIN TOP TALENT

Hiring and retaining the best and brightest requires a compensation package that sets you apart. Ultimate Health provides an attractive benefit that lets you carve out select groups of top performing employees and offer it exclusively to them.



The cost to replace a lost attorney is between **\$400,000-\$800,000.**<sup>2</sup> **Meanwhile, the job market is only getting more competitive, as senior partners near retirement while the lawyer headcount has grown only 1.2% per year since 2009.**



Recruiting top talent, and holding onto the valuable talent you have, requires a **unique compensation package** that includes **highly sought-after benefits** that encourage well-being and work-life balance.

## WELL-BEING PROBLEMS SOLVED

When it comes to top talent, loss comes in many forms. Losing high performing attorneys to the competition is one risk, but loss in productivity due to excess hours, stress and wellness issues can be as costly to your bottom line as an attorney leaving your firm. Ultimate Health protects your key talent from the challenges that put them at risk.



**PROBLEM:** Greater risk for health issues due to stress and long hours.

**ULTIMATE HEALTH SOLUTION:** Preventive services like elective Executive Physicals provide a deeper look at health, including fitness, nutrition and stress levels along with medical tests.



**PROBLEM:** Out-of-pocket expenses limit access to benefits.

**ULTIMATE HEALTH SOLUTION:** Eliminate virtually all types of out-of-pocket expenses, including well-being treatments, so your lawyers can choose the care based on need, not cost.



**PROBLEM:** Travel presents a unique set of risks and dangers for your attorneys.

**ULTIMATE HEALTH SOLUTION:** Get Me Home\* provides 24/7/365 emergency travel support, including guidance to doctors on the road, lost prescription replacement and fully paid emergency air evacuation.



**PROBLEM:** A hectic schedule makes it difficult for attorneys to find the right treatment for their unique needs.

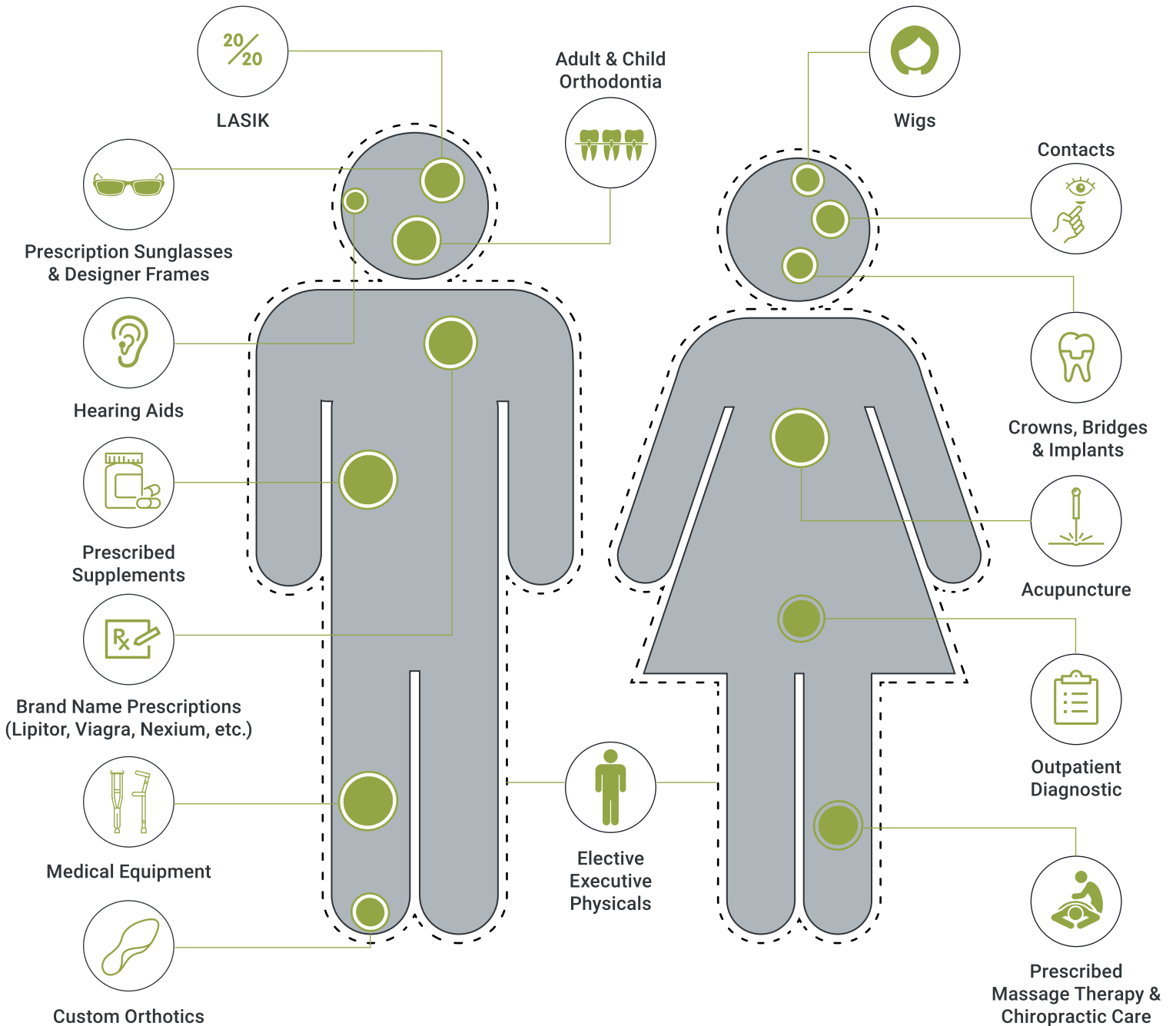
**ULTIMATE HEALTH SOLUTION:** TopDoc Connect takes the guesswork out of choosing a doctor with objective recommendations based on provider qualifications and patient need.

<sup>2</sup> Retensa

\*Get Me Home is available 100+ miles from home and is subject to the terms, conditions, limitations and exclusions provided by ArmadaCare's designated provider and as defined in the policy and corresponding Certificate of Insurance.

## WHAT'S COVERED

Ultimate Health covers all types of healthcare expenses, filling the coverage gaps in most primary plans by reimbursing members for deductibles, copays, co-insurance and more.



Insurance plans and coverage may vary by state. Detailed coverage and exclusions and limitations are listed in the Certificate of Insurance, which will be provided to members at implementation.

“ Keeping executives happy (and healthy) is not an easy feat, and it wouldn't be possible without Armada's team in my corner. Armada's plans provide the coverage my firm's partners need, from reimbursements for basic medical expenses like deductibles and coinsurance, to reimbursements for vision, dental and mental health expenses, which are not typically covered by most medical insurance plans.

Although I initially turned to Armada for its financial benefits to the partners, it is me who reaps the biggest benefit in terms of Armada's excellent customer service. Whether I have questions concerning reimbursement of claims, need help analyzing participants' usage, or require assistance with some random, unique task demanded of me, I know I can drop an email to my representative, and I will get a quick response.”

**Georgia A. Stasinis Laudani**  
Healthcare Benefits Administrator  
Smith, Buss & Jacobs, LLP

## ABOUT ARMADACARE

A visionary 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 any level.

**CALL: 1-877-534-6357**

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**VISIT: [www.armadacare.com](http://www.armadacare.com)**

ArmadaCare's insurance plans are underwritten by SiriusPoint America Insurance Company ("SiriusPoint America"). ArmadaCare's insurance plans are available in select states; contact us to confirm availability.

