

HOT PRODUCTS

Special Advertising Feature



Don't change your HDHP/HSA strategy.

Make it better.

Eliminate the downsides of adopting a high deductible health plan. Turn HSAs back into saving, not spending, accounts. It's all possible with ArmadaCare's BeneBoost, an add-on health insurance solution to replace the employer's HSA contribution. Get the details at [ArmadaCare.com/boost](https://armadacare.com/boost).

1-877-654-2741

solutions@armadacare.com



The BeneBoost insurance policy is underwritten by Sirius America Insurance Company. This plan has exclusions, limitations, and varies by state. For costs and complete details of the coverage, please contact ArmadaCare.

A NEW APPROACH TO ENCOURAGE SUCCESSFUL HDHP ADOPTION HSA contribution alternative



Employers want to manage costs by adding a high deductible health plan (HDHP) option, but risk-adverse employees aren't enrolling.

Those who do aren't seeking needed care or are getting care but struggling with the resulting financial stress, both of which affect productivity and loyalty.

HSAs fall short because:

- There typically aren't enough funds to offset the deductible.
- Care may be needed before funds accumulate.
- Employees take HSAs with them to another job.

What if there was a way to eliminate the downsides of an HDHP while still allowing employees to fund their HSA for the future? Now there is with BeneBoost by ArmadaCare, a fully insured health plan that complements HDHPs to:

- Provide tax-efficient* coverage from day 1.
- Alleviate the strain of routine or unexpected out-of-pocket medical expenses.
- Offer coverage that addresses employees' life and health stage.

**This is not local, state or federal tax advice. It is recommended that you seek the independent counsel of a professional tax adviser.*

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BeneBoost Highlights

- Coverage for routine and unexpected medical expenses (doctor visits, hospital visits, diagnostic tests, Rx and more)
- Per diem (scheduled) benefits available from day 1
- Extra protection of insurance
- Guaranteed issue (no pre-existing limitations or waiting periods)
- Way for employer to help drive productivity and retention
- Employer decides eligibility
 - All or select employees
 - Any enrollment tier (no need to match primary plan)

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