

PLENA HEALTH: AMPLIFY YOUR TALENT RECRUITMENT

WHAT IS PLENA HEALTH?

Plena Health is a fully-insured limited benefits and supplemental healthcare reimbursement plan brought to you by ArmadaCare.

Suitable for any size and type of company, Plena Health can be added onto virtually any company base medical plan at any time. You can choose which employees to enroll into this excepted benefit plan because it isn't subject to Affordable Care Act nondiscrimination rules, making it an ideal addition to the benefits offered to hard-to-recruit and other key employees.

WHY CHOOSE PLENA HEALTH?

- » Designed to expand coverage and achieve flexibility you don't have with primary plans
- » Differentiate benefits from competition
- » Target talent who are hard to recruit and retain with an innovative benefit
- » Provide more value than "gap-filling" tools, like event-driven voluntary plans and limited health accounts
- » Provide coverage for both the routine (medical, dental and vision) and the unexpected

PLENA HEALTH QUICK FACTS:



SUPPLEMENTAL EXCEPTED BENEFITS

Add onto various primary plans for just a select class of employees; primary dental and vision coverage not required



ENROLLMENT

Suitable for any size and type of company that is facing pockets of recruitment and retention problems*



PRICING

Based on the characteristics of primary health plan and census demographics



GUARANTEED ISSUE

No medical underwriting, waiting periods or preexisting condition limitations



TIMING

Implement at the start of any month (no need to wait until the primary plan renews)

FAR REACHING VALUE

- ✓ **Flexibility in Coverage:** Choose between following the base medical plan eligible expenses or 213(d) flex-type expenses for what is covered to meet your company goals and budget needs. *213(d) guidelines are broader than what the primary plan typically defines as medically necessary.*
- ✓ **Fast Reimbursement:** Conveniences that cater to busy lifestyles with a swipe-and-go Prescription Visa® Card, fast reimbursement, direct deposit as well as an online claims portal and mobile app.
- ✓ **Emergency Travel Services:** 24/7/365 urgent medical and dental referrals; replacement of lost or stolen prescriptions, medical equipment and passports; facilitation of hospital payments; an online travel portal for pre-trip planning and much more to keep members safe while away from home.
- ✓ **TopDoc Connect Health Support:** Access to leading physicians matched to the specific specialty care needed to help keep key talent healthy and productive.

**Subject to minimum enrollment*

Insurance plans and coverage may vary by state. For detailed coverage information and plan exclusions and limitations, refer to your specific Certificate of Insurance.

The emergency travel services and TopDoc Connect services are provided by ArmadaCare's designated providers and subject to specific terms, conditions, limitations and exclusions.

Underwritten by Sirius America Insurance Company ("Sirius America"). Sirius America has an A.M. Best Financial Strength Rating of A- (Excellent) as of March 4, 2020.

Plena Health is available in select states; contact us to confirm availability.

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