

REQUIREMENTS FOR PRICING PROPOSAL

The following is required to request a pricing proposal:

Company Information

Available for groups only

- Company Name
- Complete Company Address
- Company Website Address
- Industry
- Number of Company Full-Time Employees
- Primary Plan Renewal Date
- ArmadaCare Effective Coverage Date (1st of the month only)

Census

Provide the following for each participant to be included in this quote.

- Name
- Title
- Date of Hire (optional)
- Salary and/or Pay Grade (optional)
- Date of Birth
- Gender
- Zip Code
- Coverage Tier as Enrolled in Primary Medical*
- SBC of Primary Coverage (including Rx, dental and vision if applicable)

* The coverage tier for ArmadaCare plans **must match** the primary medical plan coverage tier.

Eligibility

- ArmadaCare's expense reimbursed products are available in select states; [click here to confirm availability](#).
- Available states refer to location of Master Application, not participant residence, worksite or corporate situs.
- General eligible employee classes are defined by the group and may include but are not limited to:
 - » C-Suite
 - » Owners
 - » Officers
 - » Partners
 - » Shareholders
 - » Board Members*
 - » Retirees*
 - » Full-Time Employees & Their Dependents

* In the states of CO, ND, OH, and TN, retirees and board members are not an eligible class with Sirius.

Primary Coverage

Employees (and dependents) covered on employer-sponsored plan:

State Exceptions

- Creditable primary coverage must include hospital, medical and Rx coverage. Minimal Essential Coverage plans are not considered creditable primary coverage. A primary dental and/or vision plan is not required.
- ArmadaCare’s expense reimbursed products can be written on top of any primary medical plan as long as it meets the requirements of creditable primary coverage as noted above. This includes, but is not limited to: fully insured plans, self-funded plans, PEO plans, Qualified High Deductible Health Plans (QHDHP), TRICARE and Medicare (see Medicare requirements below).
- ArmadaCare’s expense reimbursed products are able to be written on a QHDHP as noted in creditable primary coverage section above. However, the HSA associated with this plan may not be funded while enrolled.
- ArmadaCare’s expense reimbursed products can be written with an EPO or HMO unless policy is being written in one of the states listed in the chart to the right. Please note that for ArmadaCare’s expense reimbursed products that offer 213(d) coverage, ArmadaCare’s expense reimbursed products will not cover balance bills or other out-of-network charges for which there is no primary health insurance coverage.

MD
OH
TN

Employees (and dependents) NOT covered on employer-sponsored plan:

State Exceptions

Employer-sponsored medical plan coverage is not required (except where noted), but creditable primary group coverage elsewhere (as noted above) is required. For employees waiving the policyholder’s primary medical plan(s), the following is required:

- The number of participants waiving the policyholder’s primary medical plan should not exceed 33% of the total employees enrolled in ArmadaCare’s plans.
- Summary of Benefits and Coverage (SBC) of primary plan (unless on Medicare)
- If only on Medicare, evidence of enrollment in Medicare parts A, B and a Medicare Supplemental plan with Rx coverage (Part D) (see state exceptions on the right).

No Medicare
ND
TN

Minimum Enrollment Requirements

ArmadaCare’s expense reimbursed products are group and non-contributory and must be 100% employer paid. Different product and plan options may be offered within the same group.

ArmadaCare Product	Minimum Lives Required	
	Single Product	2+ Products
Ultimate Health – Diamond Plus	15	10
Ultimate Health – Diamond & Platinum	3	3
Plena Health – Emerald & Sapphire	10	*No minimum
ComplaMed	25	*No minimum

*The minimum lives requirement is waived if the group has at least 3 lives enrolled in Ultimate Health. Any modified ArmadaCare plans could have a different minimum lives requirement. Please inquire.



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.

Minimum Enrollment Requirements

ArmadaCare’s expense reimbursed products are group and non-contributory and must be 100% employer paid. Different plan options may be offered within the same group.

ArmadaCare Product	Minimum Lives Required
Ultimate Health – Diamond Plus	15
Ultimate Health – Diamond, Platinum & Gold	3

Primary Coverage

Employees (and dependents) covered on employer-sponsored plan:

- Creditable primary coverage must include hospital, medical and Rx coverage. Minimal Essential Coverage plans are not considered creditable primary coverage. A primary dental and/or vision plan is not required.
- ArmadaCare’s supplemental insurance plans can be written on top of any primary medical plan as long as it meets the requirements of creditable primary coverage as noted above. This includes, but is not limited to: fully insured plans, self-funded plans, PEO plans, Qualified High Deductible Health Plans (QHDHP), TRICARE and Medicare (see Medicare requirements below).
- Ultimate Health is available to be written on a QHDHP as noted in creditable primary coverage section above. However, the HSA associated with this plan may not be funded while enrolled in Ultimate Health.
- Ultimate Health plans cannot be written with an EPO or HMO.

Employees (and dependents) NOT covered on employer-sponsored plan:

Employer-sponsored medical plan coverage is not required, but creditable primary group coverage elsewhere (as noted above) is required. For employees waiving the policyholder’s primary medical plan(s), the following is required:

- Summary of Benefits and Coverage (SBC) of primary plan (unless on Medicare)
- If only on Medicare, evidence of enrollment in Medicare parts A, B and a Medicare Supplemental plan with Rx coverage (Part D)
- The number of participants waiving the policyholder’s primary medical plan should not exceed 33% of the total employees enrolled in ArmadaCare’s plans.

Only available in CA, MD, ME, ND, OH and UT.



Underwritten by Transamerica Life Insurance Company (TPLIC), Cedar Rapids, IA.