

SOLVING COVERAGE ISSUES JUST GOT EASIER



WHAT IS ULTIMATE HEALTH?

Ultimate Health is a proven, high-end supplemental health insurance plan developed by ArmadaCare and brought to you by AMA Insurance. Uniquely designed to help healthcare employers protect, reward and retain key talent, Ultimate Health provides robust, tax-efficient* coverage for virtually all out-of-pocket healthcare expenses including medical, dental, prescription, executive physicals, massage therapy and more.

Suitable for healthcare organizations of all sizes, Ultimate Health can be added onto any primary health insurance plan on the first of any month. You can choose which employees to enroll in this excepted benefit plan because it isn't subject to Affordable Care Act nondiscrimination rules.

WHY CHOOSE ULTIMATE HEALTH?

- ✓ Say goodbye to all types of out-of-pocket healthcare expenses
- ✓ Control your company's overall healthcare benefit costs without sacrificing what you deserve personally
- ✓ Leverage tax-efficiency to offer more group health insurance coverage to key employees (in the form of non-taxable paid benefits) while investing less than a comparable pay increase or bonus*
- ✓ Encourage enrollment in HSA qualified plans among the leadership population with traditional health account compatibility

FAR-REACHING VALUE

With Ultimate Health, you'll help protect your top physicians and your bottom line with:



ROBUST COVERAGE

Robust coverage from \$50,000 to \$100,000, depending on plan level, for all types of medical, dental, vision, prescription expenses—as well as boosted mental health and well-being benefits



GET ME HOME TRAVEL

Fully paid medical air evacuation when hospitalized (once stabilized) while traveling as well as evacuations for qualifying security, political or natural disaster situations. Additional support services including urgent medical and dental referrals, lost luggage assistance and more protect your top talent while traveling



FAST CLAIMS TURNAROUND

Conveniences that cater to busy lifestyles with direct deposits of Ultimate Health claims payments securely delivered to ArmadaCare enrolled members' bank accounts, typically within 5-7 days of claims receipt



CONNECT & THRIVE SERVICES

Easy to access, confidential mental health and well-being resources provide support across a continuum of needs, from relief for everyday stressors to care that addresses crisis, addiction and critical chronic illness

Insurance plans and coverages vary by state. Please contact us to confirm state availability. Get Me Home and Connect & Thrive services are coordinated with ArmadaCare's designated service providers and subject to specific terms, conditions, limitations and exclusions as defined in the policy and corresponding Certificate of Insurance. Get Me Home is available 100+ miles from home.

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

Ultimate Health is a fully insured group supplemental health insurance policy underwritten by Sirius America Insurance Company ("Sirius America").

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