

SOLVING COVERAGE ISSUES JUST GOT EASIER

What is the ArmadaCare Supplemental Product Suite?

-  3 expense reimbursed insured products to layer on virtually any primary medical plan
-  Coverage for everyday as well as unexpected healthcare expenses
-  Unparalleled member conveniences and support
-  Various coverage and pricing options

Why Choose the ArmadaCare Supplemental Product Suite?

-  **FINANCIAL ADVANTAGES** Because they are not subject to payroll taxes, ArmadaCare's plans offer more value than other taxable incentives.*
-  **CARVE-OUT COVERAGE** Coverage can be carved out by employee class, so companies can find the right balance between controlling benefit costs and offering attractive benefit packages.
-  **RETAIN AND RECRUIT** ArmadaCare's plans can be offered as an incentive or reward to select employees or potential new hires.
-  **FLEXIBILITY TO ADAPT** Coverage has the flexibility to be there when needed, without disease or event limitations.

THE RIGHT BENEFITS BALANCE

By layering your clients' coverage with ArmadaCare's suite of supplemental plans, you can help them create the unique benefits structure that's ideal for them and their employees.

The ArmadaCare Supplemental Product Suite makes it simpler for you to introduce a streamlined health benefits package with more options.

The products and their associated plan levels are available on a standalone basis** or in combination—giving clients the ability to pick and choose what works best for their needs and budgetary goals.

Each product provides the value of insurance with reimbursement for routine out-of-pocket expenses and beyond.

* 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 adviser.

**Minimum enrollment applies. Please ask about state availability.

Insurance plans and coverage may vary by state. Detailed coverage and exclusions and limitations are listed in the Certificate of Insurance.