

FEEL
Exceptional

Modern indemnity benefits
built for performance



Ultimate Health Indemnity: A Modern Health Solution

At ArmadaCare, we're known for our uniquely designed employer-sponsored supplemental health insurance plans. After we launched our flagship executive medical reimbursement product in 2004, we continued to introduce uncommon healthcare solutions, including modern versions of fixed indemnity benefits.

Like traditional indemnity plans, ArmadaCare's Ultimate Health Indemnity solution pays medical claims on a fixed schedule. That's where the similarities end. Ultimate Health Indemnity offers robust coverage, surpassing typical indemnity plans. With coverage for routine and unexpected healthcare expenses, ArmadaCare's supplemental health insurance solution is ideal for employers who understand the importance of keeping their talent happy, healthy and productive.

Coverage That Works

Ultimate Health Indemnity delivers advantages for both the employees and the company:

For Employees:

- ➔ Indemnity-based medical, mental health and wellness benefits combined with dental and vision coverage
- ➔ Alternative way to pay for out-of-pocket healthcare expenses so not depleting HSA
- ➔ Constant reminders with every use that they are valued by the company

For the Company:

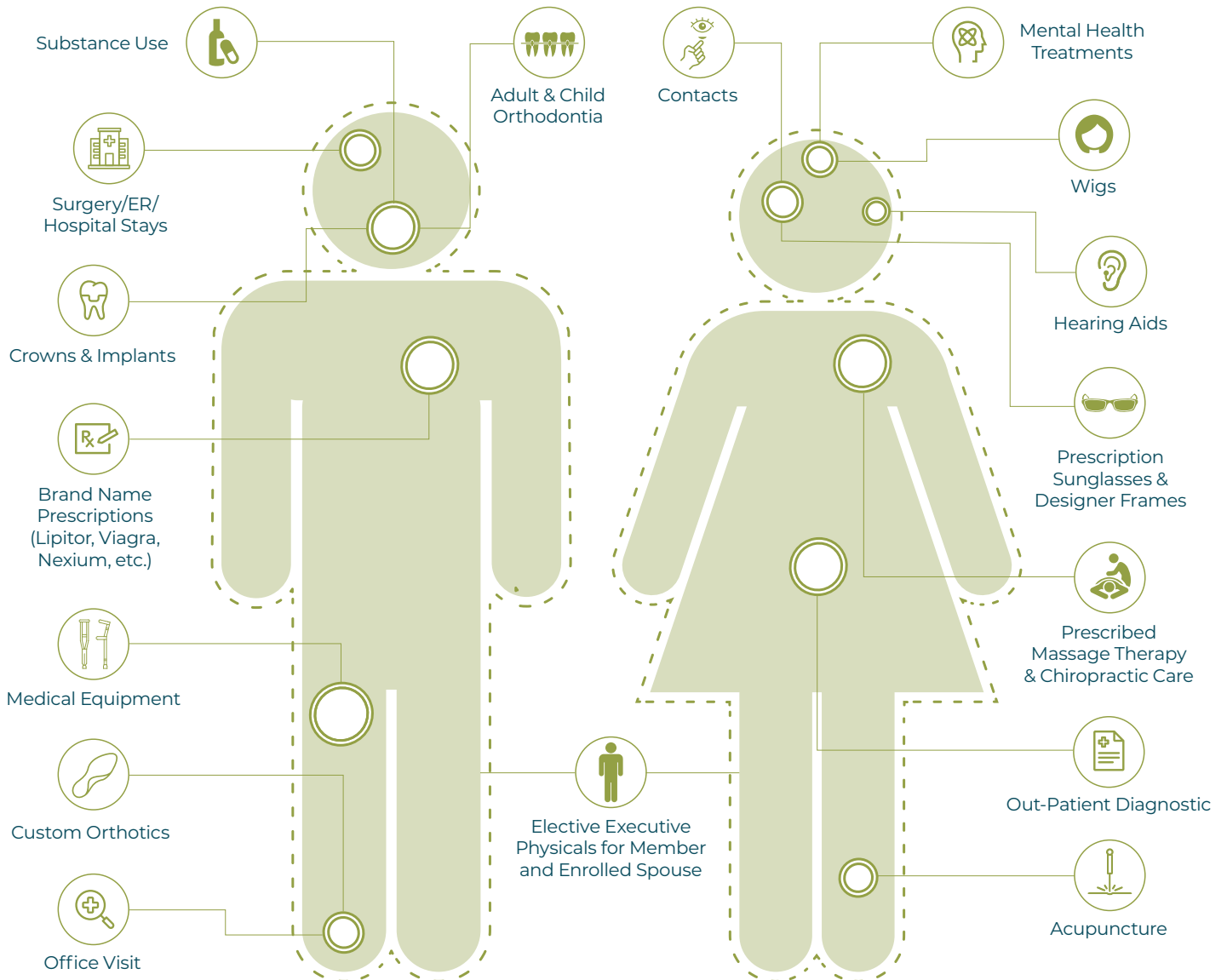
- ➔ Tax-efficiency to offer more group health insurance coverage to key employees while investing less than a comparable pay increase or bonus¹
- ➔ A way to strategically drive loyalty and retention with a type of benefit that 98% of enrolled employees say is the most important or an important benefit²
- ➔ An additional recruitment tool to set the company apart from the competition

¹ 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.

² ArmadaCare Engagement Survey, 2022

Robust Coverage

This product covers a broad range of out-of-pocket healthcare expenses, as shown in this illustration. For eligible medical expenses, the product pays claims on a fixed schedule. For eligible dental and vision expenses, it reimburses based on the participant's out-of-pocket costs according to the plan level limits.



Medical benefits are paid as scheduled indemnity benefits with a daily benefit amount and maximum number of days per covered person. Benefits may not match actual expense incurred. Dental and vision benefits are provided as expense incurred reimbursements.

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

Ultimate Health Indemnity Benefit Limits

All indemnity benefits listed are a “per day” benefit and state an “annual maximum number of days” benefit. Benefits are per covered person unless otherwise noted.

| Indemnity Benefits | Examples of Covered Services | Platinum | | Diamond | | Diamond Plus | |
|--|--|---|----------------------------|-----------------|----------------------------|------------------|----------------------------|
| | | Per Covered Person | | | | | |
| | | Benefit/Day | Annual Max Days | Benefit/Day | Annual Max Days | Benefit/Day | Annual Max Days |
| Hospital Confinement | Confinement in hospital or ICU (maximum is per confinement) | \$250 | 30 | \$500 | 30 | \$1,000 | 30 |
| In-Patient Surgical | Surgery during confinement | \$500 | 1/person; 3/family | \$750 | 2/person; 5/family | \$1,000 | 2/person; 5/family |
| In-Patient Anesthesia | Anesthesia administered while confined | \$250 | 2 | \$250 | 2 | \$500 | 2 |
| In-Patient Mental Health | Confinement in mental health/chemical dependency facility | \$200 | 25 | \$300 | 30 | \$300 | 45 |
| In-Patient Rehabilitation | Treatments received in a rehabilitation facility | \$150 | 10/confinement; 30 days | \$250 | 10/confinement; 30 days | \$500 | 10/confinement; 30 days |
| Emergency Room | Treatment received in an emergency department | \$150 | 2 | \$200 | 3 | \$250 | 5 |
| Out-Patient Physical Therapy | Physical or occupational therapy or nerve stimulation | \$75 | 15 | \$100 | 15 | \$100 | 15 |
| Out-Patient Speech Therapy | Therapy to improve or restore speech function | \$50 | 15 | \$75 | 15 | \$100 | 15 |
| Out-Patient Dialysis | Hemodialysis, peritoneal dialysis | \$150 | 10 | \$200 | 10 | \$300 | 10 |
| Out-Patient Chemotherapy | Chemotherapy in office visit or out-patient hospital setting | \$150 | 5 | \$250 | 5 | \$500 | 5 |
| Out-Patient Surgical | Surgery in office visit or out-patient hospital setting | \$500 | 1/person; 3/family | \$750 | 2/person; 5/family | \$1,000 | 2/person; 5/family |
| Out-Patient Anesthesia | Anesthesia administered while an out-patient | \$250 | 2 | \$250 | 2 | \$500 | 2 |
| Out-Patient Diagnostic Lab | Pathology tests, echocardiogram, cardiac stress test | \$75 | 4 | \$100 | 4 | \$100 | 4 |
| Out-Patient Radiology | X-ray, ultrasound, MRI, CT scan, PET scan | \$150 | 3 | \$200 | 3 | \$200 | 4 |
| Office Visits | Visits with a physician, therapist or behavioral health provider (in-patient or out-patient) | \$75 | 25 | \$100 | 25 | \$150 | 30 |
| Prescription – Generic | Generic version of a prescription drug | \$25 | 50 | \$50 | 75 | \$50 | 75 |
| Prescription – Brand Name | Brand name version of a prescription drug | \$75 | 15 | \$100 | 25 | \$100 | 25 |
| DME – Minor | Durable medical equipment (DME) with purchase price < \$250 | \$100 | 2 | \$150 | 3 | \$250 | 4 |
| DME – Major | Other durable medical equipment (DME) | \$2,000 | 1 | \$4,000 | 1 | \$5,000 | 1 |
| Wellness | Prescribed massage therapy, acupuncture, chiropractic treatment | \$75 | 20 | \$100 | 25 | \$150 | 30 |
| Elective Diagnostic | Executive physicals for member and enrolled spouse | \$2,500 | 1 | \$3,500 | 1 | \$6,000 | 1 |
| Annual Indemnity Benefit Maximum – Family | | \$25,000 | | \$50,000 | | \$75,000 | |
| Expense Reimbursed Benefits | | Benefit Limits Per Covered Person Per Year | | | | | |
| Dental | Preventive, fillings, crowns, orthodontia | \$4,000 | | \$5,000 | | \$10,000 | |
| Vision | Eye exams, glasses, contacts, LASIK | \$1,000 | | \$1,500 | | \$10,000 | |
| Annual Policy Maximum – Family | | \$50,000 | | \$75,000 | | \$100,000 | |

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

ArmadaCare’s insurance plans are underwritten by SiriusPoint America Insurance Company (“SiriusPoint America”). SiriusPoint America has an A.M. Best Financial Strength Rating of “A-” (Excellent) as of March 4, 2020.



Valuable Support Services *(Choice of 2)*



Connect & Thrive

Connect & Thrive eliminates the barriers commonly found when seeking mental health and well-being care. It provides members with a single point of access to in-the-moment and ongoing support and guidance to personalized care for concerns across the mental health continuum.



TopDoc Connect

This service matches members to the specialist with the expertise needed for their medical condition and preferences (such as insurance network, location, language and more). TopDoc Connect helps members achieve better health outcomes and maximize focus and productivity. *Not including behavioral health or addiction.*



Get Me Home

These emergency travel and medical services are available for business and personal travel within the U.S. or internationally 24/7/365. Get Me Home includes fully paid medical air evacuation to a hospital of choice (once stabilized) as well as for qualifying security, political or natural disaster situations. Plus, there are other services to help mitigate health and travel risks. *This service is available 100+ miles from home.*

Executive Physical (EP) Program

Ultimate Health Indemnity includes a contemporary, 360° approach for elective EPs. With the elective diagnostic benefit, there's coverage toward these non-mandated, pre-packaged exams and so much more:

- Pre-exam navigation services
- Post-exam guidance to specialty care
- Support so executives prioritize their health and well-being

Long-Term Benefits

Members take better care of themselves after an EP, evidenced by increased usage of Ultimate Health Indemnity benefits, including wellness treatments, prescriptions and mental health care.

Extraordinary Member Experience

ArmadaCare's benefits solutions are built to be used and loved, with:



Claims Filing Online
or Via Mobile App



Lightning-Fast
Claims Turnaround



Direct Deposit



Ongoing Member
Engagement

Call: 1-800-481-3380 **Email: solutions@armadacare.com**

Sirius Limited Benefit Fixed Indemnity Insurance Coverage (form number SASI 1000 01); coverage is not available in all states.

ArmadaCare's insurance plans are underwritten by SiriusPoint America Insurance Company ("SiriusPoint America"). SiriusPoint America has an A.M. Best Financial Strength Rating of "A-" (Excellent) as of March 4, 2020.