



ULTIMATE HEALTH

A health insurance plan with far-reaching value

Ultimate Health by ArmadaCare is a supplemental health insurance plan that sits on top of your primary coverage and can be offered to just a select few. This gives you the coverage you want and need in a tax-efficient* way. Take a closer look.

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

REDUCE OUT-OF-POCKET SPENDING

A family of 4 typically spends **\$10,000** OUT-OF-POCKET (OOP) on healthcare each year:



\$10,000

Typical OOP spend for family of 4**

\$3,500

Medical

\$2,000

Dental

\$2,500

Prescriptions

\$1,000

Vision

**Based on Ultimate Health average claim utilization using historical claims data.

Advantage: Enhance coverage

Executives and key leaders have unique benefit needs and wants, and primary healthcare coverage and wellness programs often fail to fully meet them. With Ultimate Health, there is robust coverage with an open plan design format, giving leaders more flexibility than ever before. That way, they can use the plans for what they personally need to be healthy and happy.

LEVELS OF PROTECTION

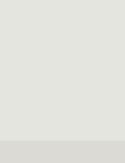
Protect the health of your key people with multiple support services that address stress and mental health and that minimize health and travel risks.

SPECIALIST MATCHING SERVICES: TOPDOC CONNECT



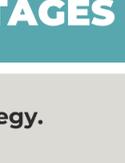
TopDoc Connect offers ready access to the right kind of specialists and serves as a guide to help get your key people the exact care they need. Built on a commitment to objectivity and quality, with guidance from the leading minds in medicine, the mission of TopDoc Connect is to match each patient's diagnosis and personal needs to the best specialist for his or her condition.

EMERGENCY ASSISTANCE WHILE TRAVELING: GET ME HOME



Protect your employees while they are traveling more than 100+ miles from home whether for business or pleasure. This includes fully paid medical air evacuation services to a hospital of choice (once stabilized), as well as evacuations for qualifying security, political or natural disaster situations. Plus, there's urgent medical and dental referrals, lost luggage assistance and more.

EXECUTIVE PHYSICALS (EP)



Ultimate Health's elective diagnostic benefit can be used to pay toward an elective Executive Physical, which can help detect health issues in early stages. This coverage can also be used toward the cost of concierge primary care if it includes a comprehensive physical and is invoiced accordingly.

WIN-WIN FINANCIAL ADVANTAGES

Strengthen your tax-efficient* benefits strategy.



For executives

Boost take-home compensation with benefits that aren't reportable income.

For employers

Convert current spending to a business expense.



Advantage: Cost-effective and compliant

Under section 105(h) of the tax code, employer premium contributions are tax-deductible, and health plan contributions received by employees are non-taxable.* This translates into more take-home value than comparable salary increases or bonuses—enabling employers to boost value for key employees, spend less and help reduce out-of-pocket costs for select talent.

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RECRUIT, RETAIN AND REWARD

Go beyond taxable direct compensation. ArmadaCare's health insurance plans are a more financially efficient way to incentivize employees to strengthen recruitment and retention.

Replacing an executive is costly

200%

True cost of their salary when replacing a top employee

(Gallup, 2019)



81%

Of employers concerned about increased competition for talent

(TheStreet, 2022)



72%

Of employees who received a raise from their employer still believed they could make more money elsewhere

(Forbes, 2022)



Advantage: Better benefits

Spend less to give more with tax-efficient* health plan benefits that offers \$50,000 or \$100,000 aggregated family coverage for eligible medical, dental, and vision expenses. It also includes items not typically covered under primary plans, like LASIK, prescribed massage therapy and other wellness services.

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THE ULTIMATE SOLUTION



Your talent is key to company success. Put **Ultimate Health** by ArmadaCare in place as a win-win for now—and for a stronger employee benefits strategy in the future.

About ArmadaCare

A visionary insurance program manager, ArmadaCare delivers uncommon insurance solutions designed to enhance ordinary health benefits. With the steadfast belief that insurance should be better, ArmadaCare's plans fill voids in coverage for routine and unexpected healthcare expenses, offer valuable health and productivity support services and invite usage with modern conveniences, education touchpoints and people-first service. The result gives our clients the edge they need to retain, recruit and reward talent at any level.

Learn More:

<https://armadacare.com>

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1-877-534-6357

@ArmadaCareBenefits

These plans have exclusions, limitations, and vary by state. For costs and complete details of the coverage, please contact ArmadaCare.

The Ultimate Health supplemental health insurance policy is underwritten by Sirius America Insurance Company and Transamerica Life Insurance Company. Insurance plans and coverages vary by state. Please contact us to confirm state availability.

Get Me Home, TopDoc Connect and Executive Physical 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.