

SITUATION:

Increase in Primary Medical Plan Deductible



Employer facing large premium increase for primary plan; help offset by raising the deductible



Initial impact: supervisor-level employees unhappy; some leave



Long-term impact: employees not seeking care when needed; issues with absenteeism/productivity

The ArmadaCare Solution: **PLENA HEALTH & COMPLAMED****Business Advantages**

- Offer Plena Health to supervisors and Complamed to hard-to-retain employees
 - Still save on overall health plan costs
- Provide benefits that make key employees happy, healthy and productive
- Save money by avoiding retention and recruitment issues

Benefits for Employees

- Seek care when needed
 - Financial strain lessened
 - Fewer absenteeism/productivity issues
- View the coverage as a form of compensation
 - See the immediate impact to their wallet with coverage for routine & unexpected health expenses

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