

FEEL Renewed

Benefits built for better well-being



WELLPAK®: The Perfect Combination of Coverage and Access

Traditional approaches to address workplace mental health have consistently fallen short of employee needs. **WellPak** is an all-in-one solution to support employees with coverage and resources on their well-being journey. This supplemental health insurance plan can help reduce the barriers employees face, both financially and in finding and accessing the appropriate level of care.

WellPak At-A-Glance

Layer your primary health plan with WellPak on the first of any month with the freedom to select which employee set you want to cover (based on tenure, performance or other criteria). It's a powerful way to help employees feel valued while also supporting their productivity.

Coverage toward:

- Office visits, including mental health
- Routine expenses such as prescriptions and diagnostics
- Stress-reducing wellness treatments like prescribed massage therapy

Connect & Thrive, mental health and well-being support services:

- Offer confidential, neutral resources
- Address the stigma often associated with seeking treatment
- Meet employees at their level of need
- Provide a range of services: from coaching to counseling and more

Standard Plan Options

An indemnity plan at its core, WellPak is designed to provide supplemental coverage for employee mental health and overall well-being needs. It also delivers value for all employees with fixed daily benefits for services everyone can use. Our High plan even offers coverage for Executive Physicals to support the wellness needs of your leadership population.

Covered Benefits and Services	Daily Benefit Amount	WellPak High Level Plan	WellPak Mid Level Plan	WellPak Low Level Plan	Limit Type Per Covered Person
	Max. Number of Daily Benefits				
Daily Hospital Confinement	Benefit (\$)	\$500	\$200	\$150	Per Confinement
	Days (#)	30	30	30	
Prescription Drugs - Generic	Benefit (\$)	\$50	\$50	\$25	Per Plan Year
	Days (#)	50	25	25	
Prescription Drugs - Brand Name	Benefit (\$)	\$100	\$75	\$50	Per Plan Year
	Days (#)	25	10	10	
Office Visits*	Benefit (\$)	\$150	\$100	\$75	Per Plan Year
	Days (#)	30	25	25	
Out-Patient Diagnostic Laboratory Tests	Benefit (\$)	\$100	\$100	\$75	Per Plan Year
	Days (#)	4	3	2	
Mental Health and Substance Use Confinement	Benefit (\$)	\$300	\$150	\$100	Per Plan Year
	Days (#)	30	20	10	
Wellness	Benefit (\$)	\$100	\$75	\$75	Per Plan Year
	Days (#)	30	25	25	
Elective Diagnostic (Executive Physicals)	Benefit (\$)	\$3,500	N/A	N/A	Per Plan Year
	Days (#)	1			
Additional Services		Connect & Thrive	Connect & Thrive	Connect & Thrive	Per Plan Year
Family Annual Aggregated Coverage		\$25,000	\$10,000	\$5,000	Per Family Per Plan Year

*These benefits can be used for the Connect & Thrive services or for any other physician office visits.

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

Connect & Thrive

Mental Health and Well-Being Support Services

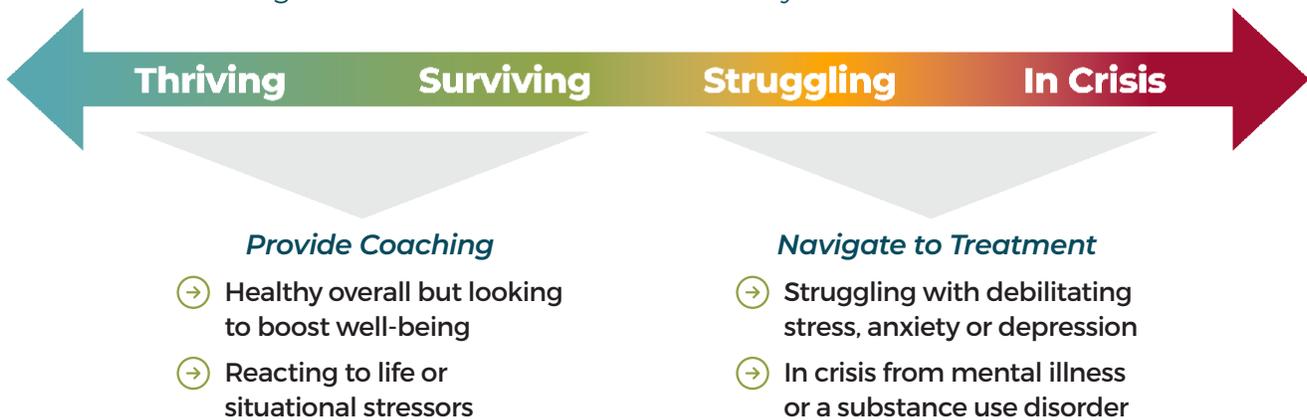
Connect & Thrive makes the journey to better mental health easier for employees. It provides a single point of access to resources ready to guide employees to care across the mental health continuum.

The Right Help, Right When They Need It

Emotional well-being is not static. Rather, it is constantly changing in response to life circumstances. And just like a person's physical health evolves, our mental and emotional health needs are many and varied. Connect & Thrive offers employers a solution that can help whether someone is struggling with stress and burnout, dealing with ongoing depression or battling addiction. With the high-touch support of a dedicated Specialty Care Consultant and an initial clinically validated assessment, members are guided to the appropriate pathway for their needs.

MENTAL HEALTH CONTINUUM

Designed to meet members wherever they are on the continuum



CONNECT & THRIVE BY THE NUMBERS

4.5X

Engagement of an EAP

58%

Engagements that result in an action plan with care navigation

65-127

Average number of days of engagement (Low to Moderate/ High Risk)

57%

Percentage of members who reported reduction in stress levels

60%

Percent of members who reported improved focus

SOURCE: [BHS UTILIZATION DATA](#)

Connect & Thrive services are provided by BHS. Founded in 1983, BHS is a well-being provider operated by tenured, experienced behavioral health professionals.

Leveraging Complementary Benefits

WellPak and other ArmadaCare complementary insurance solutions can be an important tool in helping employers boost retention and recruitment. In fact, 98% of our members rank their ArmadaCare benefits as “most important” or “important.” It also offers a better way to compensate by allowing you to pay less and give more compared to a comparable bonus or pay increase as shown here:

A WIN-WIN way to BOOST COMPENSATION

Retention or Sign-On Bonus

Salary	\$50,000
Bonus	\$5,000
Gross Income	\$55,000
Corporate Cost (incl payroll taxes and fees)	\$60,500
Net Income	\$41,250

Compensation is neutral for employee and employer

What you get

- Approximately \$3,750 in additional take home pay (that needs to cover any OOP healthcare expenses such as OON mental health or wellness treatments)

Offer Bonus & WellPak Mid

Salary	\$50,000
Bonus	\$3,750
Gross Income	\$53,750
WellPak (EE)	\$1,300
Corporate Cost (incl payroll taxes and fees)	\$60,370
Net Income	\$40,275

What you get

- \$10,000 of additional aggregated annual family insurance coverage
- Scheduled fixed benefits for wellness, mental health, Rx and more
- Confidential mental health and well-being support services
- Close to \$2,800 in additional take home pay

Compounded income tax rate is for illustrative purposes only. Employer state and federal payroll taxes and other payroll costs are estimated and may vary depending upon the company and state.

About ArmadaCare

A visionary insurance program manager, ArmadaCare delivers uncommon health insurance solutions designed to enhance ordinary health benefits. With the steadfast belief that health 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.

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

Underwritten by Sirius America Insurance Company.

Sirius Limited Benefit Fixed Indemnity Insurance Coverage (form number SASI 1000 01) is compatible for employees with High Deductible Health Plans. This coverage is not available in all states. WellPak is not intended to be a substitute for medical coverage nor does it provide basic medical or major medical insurance. The benefits at-a-glance is intended to provide a general description of the policy benefits, including the limit on the number of days of coverage, which varies by plan level and by benefit category. Like most group health insurance policies, those offered by ArmadaCare may contain certain exclusions, limitations and terms for keeping them in force. Executive Physical and Connect & Thrive coordination services are facilitated by ArmadaCare’s designated service providers and subject to specific terms, conditions, limitations and exclusions as defined in the policy and corresponding Certificate of Insurance.