

# THE ULTIMATE PROBLEM SOLVER

KEEP THEM LOYAL



KEEP THEM HEALTHY

KEEP THEM PRODUCTIVE

The strength of your company's bottom line relies on those at the top. For your key performers, loyalty, health, time and productivity are all interconnected. With the demands of their positions—increased stress, long work hours, lack of sleep—leaders are more vulnerable to health problems such as<sup>1</sup>:



High blood pressure



Elevated cholesterol



Heart disease



Diabetes

Companies need a solution to help them proactively protect top talent in multiple ways. That's exactly what Ultimate Health is designed to do.

Ultimate Health is a supplemental healthcare expense and limited benefit group insurance policy. As an excepted benefit product, it's not subject to ACA mandates, including non-discrimination provisions so it can be carved out by employee class.

## KEEP THEM LOYAL: MAXIMIZE RETENTION AND RECRUITMENT



Provide reimbursement for all types of out-of-pocket healthcare expenses, including 213(d), to help them return to "100% coverage"



Give them a tax-efficient\* benefit that's more powerful than compensation



Offer insurance for each family's life and health stage needs as well as for the unexpected

## ULTIMATE HEALTH QUICK FACTS

### Supplemental:

Add onto any primary plan with in-network, out-of-network and Rx coverage; dental and vision not required

### Enrollment:

Suitable for any size and type of company that can enroll at least 3 employees

### Pricing:

Based on the characteristics of primary health plan and census demographics

### Guaranteed Issue:

No medical underwriting, waiting periods or pre-existing condition limitations

### Timing:

Implement at the start of any month (no need to wait until the primary plan renews)

<sup>1</sup> "Long Hours at the Office May Raise Your Heart Disease Risk: Study," Consumer HealthDay, <http://consumer.healthday.com/cardiovascularhealth-information-20/misc-stroke-related-heart-news-360/long-workhours-heart-disease-joem-release-batch-2566-708764.html>

"The Effects of Stress on the Body," Healthline, <http://www.healthline.com/health/stress/effects-on-body>

\* 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 advisor.



1-800-481-3380



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ULTIMATE HEALTH  
by ArmadaCare

## KEEP THEM HEALTHY: MINIMIZE HEALTH AND TRAVEL RISKS

### Support the detection of health issues with comprehensive exams

Ultimate Health offers elective **Executive Physical** coverage for the primary member and enrolled spouse from \$2,000 to \$10,000 each, based on insurance plan level. Members can receive reimbursement for concierge primary care services if it includes an Executive Physical.



### WHY ARE EXECUTIVE PHYSICALS IMPORTANT?

This service helps to:

- » Identify health issues with a comprehensive set of tests (EKG, extensive blood work, screenings, diabetes, vision/hearing, etc.)
- » Provide recommendations for follow-up care and personalized preventive strategies
- » Detect health issues in early stages, which may have an impact on outcomes
- » Achieve more convenience and save time by having assessments all at once in one location

### Guide them to the most experienced specialty experts

With Ultimate Health's **TopDoc Connect**, members are matched to top specialists with the exact expertise to treat their condition.\* Created by leading medical experts, this objective service relies on independent specialist credentialing, not financial ties or network associations.



### WHY IS TOPDOC CONNECT IMPORTANT?

This service helps to:

- » Avoid the risks of misdiagnosis and wrong treatment
- » Get on the right treatment path the first time
- » Achieve better health outcomes
- » Lower cost of care for members and companies
- » Minimize executive's time away from work
- » Maximize focus and productivity

### Offer emergency assistance to safely bring them home if needed

Ultimate Health includes **Get Me Home** emergency travel and medical services for business and personal travel. It includes fully paid air evacuation services to a member's chosen hospital along with a number of other services.



### WHY IS GET ME HOME IMPORTANT?

This service helps to:

- » Protect top talent from health and travel risks
- » Minimize distractions
- » Mitigate company risk for business travel
- » Provide additional healthcare coverage to offset limited abroad coverage by primary plans

## KEEP THEM PRODUCTIVE: MAXIMIZE TIME AND MINIMIZE DISTRACTIONS



Ultimate Health also works to help:

- » Minimize distractions with an insured solution that is hassle-free to use
- » Support productivity with responsive and reliable service
- » Deliver convenience features designed for busy professionals

\*Does not include behavioral health or addiction

Insurance plans and coverages vary by state. Please contact us to confirm state availability. Get Me Home, TopDoc Connect and Executive Physical coordination services are provided by ArmadaCare's designated 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.



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