



ULTIMATE HEALTH
by ArmadaCare®

YOUR HEALTH PLAN SAFETY NET

A GUIDE FOR PROTECTION



Healthcare comes with many challenges, whether that's something widespread, like not enough coverage, or something more personal, like needing an expert second opinion when a scary diagnosis strikes. **Wouldn't it be nice if there was something that always had your back?**

Meet Ultimate Health, your health plan safety net. For both brokers seeking a solution to today's client healthcare challenges and employees enrolled in the plan, **Ultimate Health has you covered.**

BROKERS

WHEN HEALTH ACCOUNTS FALL SHORT...



HSAs and other health accounts can be a good way to backfill coverage, **but they don't offer the protection of insurance and they are subject to limitations.**

HSA: \$3,450 single limit

Plus, shareholders and partners aren't always eligible for the same tax-savings.

Ultimate Health goes the distance:

- Supplemental insurance protection
- Coverage up to \$50K or \$100K
- Can offer to select employee classes, including shareholders and partners
- Tax-efficiency*

*105(h) allows premiums to be tax deductible for employer and benefits to be non-taxable for employees. 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.

BROKERS

WHEN HEALTH PLAN CHANGES OCCUR...

Changes are bound to happen. Sometimes the client asks for a plan change, not realizing the exact coverage impact it will have. Other times, you'll recommend changes based on the client's budget. And of course, there are times when a carrier makes an unwelcomed change.

When the client turns to you, seeking a solution, you can turn to your safety net.

Ultimate Health stays strong:

- ➔ Coverage for everyday deductibles and coinsurance
- ➔ Coverage for items that the primary plan may not even cover, such as brand name Rx, LASIK, adult orthodontia, chiropractic care and more
- ➔ Minimizes impact and disruption of changes for leaders

BROKERS

WHEN RETENTION ISSUES ARISE...

The health benefits that a company offers affects their ability to attract and retain a competitive workforce. But companies are challenged with controlling benefit costs. Their efforts to lower benefit costs can have a detrimental ripple effect on their ability to recruit and retain top talent.



Ultimate Health offers the value they're looking for:

- Excepted Benefit: not subject to ACA nondiscrimination rules, so can be offered to select employee classes
- Utilize as a retention tool to offer targeted benefits to difficult-to-hold-onto employees
- More value than a one-time bonus
- Coverage up to \$50K or \$100K that can work as a compensation tool

EMPLOYEES

WHEN OOP COSTS SKYROCKET...

OOP maximums and minimums have been steadily rising each year:

2018 HDHP OOP maximum:

\$6,650 individual / \$13,300 family

2018 HDHP minimum deductible:

\$1,350 individual / \$2,700 family

Rx is now often included in the deductible, so employees are more likely to pay increased drug prices before any coverage kicks in.

Ultimate Health has members covered:

- Ultimate Health reimburses for all types of out-of-pocket expenses, from deductibles to high-end items. When primary health plan deductibles rise, Ultimate Health is there to help backfill that coverage.

EMPLOYEES

WHEN HEALTH ISSUES ARISE...

Sometimes when facing a diagnosis, members aren't sure where to turn.

Ultimate Health shows members where to go:

- ➔ Ultimate Health includes TopDoc Connect, a specialist matching service designed to match patients with the perfect physician specialist for their needs, diagnosis and preferences. It's available for expert second opinions as well.
- ➔ Ultimate Health also includes an Executive Physical Program that provides coverage toward and coordination of executive physicals. These are comprehensive exams built to catch health issues before they become major problems.

EMPLOYEES

WHEN THE UNEXPECTED HAPPENS...



Whether traveling for business or pleasure, health and safety issues can arise. These issues can be much harder to solve when in an unfamiliar place.

Ultimate Health keeps members protected at home *and* on the road:

Our Take Me Home emergency travel program includes a suite of services like:

- Fully paid medical air evacuation
- Lost Rx or passport replacement
- Medical record facilitation
- Emergency referrals
- And much more



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

A registered mark of UnitedHealthcare Global, Take Me Home is provided by UnitedHealthcare Global and subject to their terms, conditions, limitations and exclusions. TopDoc Connect is facilitated by ArmadaHealth and subject to their terms and conditions; ArmadaHealth is not a provider of healthcare or medical treatment or advice.