



ArmadaCare®  
*Feel The Benefits*



Supplemental Health  
Insurance Program

FEEL

# Rewarded

Make benefits better for  
you and your practice.

Ask for the AMA Insurance  
Supplemental Health  
Insurance Program and  
gain access to specialized  
benefits and features.

[armadacare.com/amainsure](http://armadacare.com/amainsure)

The AMA Insurance Supplemental Health Insurance Program  
Made available in collaboration with ArmadaCare  
Underwritten by Sirius America Insurance Company





## Exclusive Access to Specialized Benefit Programs

The AMA Insurance Supplemental Health Insurance Program was developed by ArmadaCare, a leading insurance program manager that delivers unique insurance benefits to the employer market.

These benefits allow physician practices to tax-efficiently\* boost coverage for physicians and other select employees to help recruit, retain and reward key talent. With a range of coverage and price points, these add-on insurance plans can be more effective than a comparable bonus or raise in achieving talent management goals.

Unlike typical supplemental insurance plans, this program offers coverage for routine, elective and unexpected healthcare expenses as well as support services to address the full spectrum of emotional well-being concerns.

1-866-956-4471

**[amainsure@armadacare.com](mailto:amainsure@armadacare.com)**

The referenced products are underwritten by Sirius America Insurance Company



\*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.

For each insurance policy secured, AMA Insurance Agency, Inc., a subsidiary of the American Medical Association, receives a standard commission, which is a percentage of the premium collected by ArmadaCare.



# A New World

Flexible healthcare benefits that fulfill the needs of today and protect against the unknowns of tomorrow.

## Increased Coverage Gaps

The economic downturn and tightening of budgets mean bigger coverage gaps and financial stress for employees. This requires new approaches to filling gaps.

## Recruitment and Retention

You need an edge to stay competitive with other practices and healthcare organizations when vying for positions where the talent pool is shrinking. Innovative benefits can deliver.

## Total Rewards

Take a fresh look at supplemental benefits as a tax-efficient\* way to enhance compensation for physicians and practice leaders, incentivize high-performers and support whole-person well-being for all employees.

## Benefits Customization

Deliver the right benefits to the right people at the right time by leveraging primary and supplemental plans together.

## Generational Shifts

Different generations have different benefit priorities. Supplemental plans deliver the flexibility needed for multi-generational tailoring.

## Effects of Workplace Stress

The demands placed on physicians and clinical staff—increased stress, long work hours and lack of sleep—can be a contributing factor in physical and mental health issues. Boosting mental health and well-being benefits is more important now than ever.

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# The AMA Insurance Supplemental Health Insurance Program

The AMA Insurance versions of Ultimate Health, Plena Health and BeneBoost offer specialized benefits and features to support the specific needs of physicians. In addition, WellPak is exclusively available to physician practices, hospitals and healthcare systems through the AMA Insurance Supplemental Health Insurance Program.

	ULTIMATE HEALTH®	PLENA HEALTH®	BENEBOOST®	WELLPAK®
<b>Annual Family Aggregate</b>	<b>\$50,000 – \$100,000</b>	<b>\$25,000</b>	<b>\$5,000 – \$10,000</b>	<b>\$5,000 – \$25,000</b>

## Coverages

Medical Plan Gaps	●	●	●	
Dental	●	●		
Vision	●	●		
Rx	●	●	●	●
Mental Health (In-Patient & Out-Patient)	●	●		●
Acupuncture/Prescribed Massage Therapy	●	●		●
Alternative Medicine	●	●		●
Durable Medical Equipment (DME)	●	●	●	
Elective Executive Physicals	●			● <sup>†</sup>

<b>Additional Benefits</b> (See next page for details)	<b>Connect &amp; Thrive and GMH</b>	<b>Connect &amp; Thrive and Travel Support</b>	<b>Connect &amp; Thrive</b>	<b>Connect &amp; Thrive</b>
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<sup>†</sup>Executive Physical coverage in the WellPak High level plan only.

Premiums, insurance plans, coverage, support services and availability may vary by state. Detailed coverage, exclusions and limitations are listed in the Certificate of Insurance. For costs and complete details of the coverage, contact your insurance agent or ArmadaCare.

ArmadaCare's supplemental health insurance policies are underwritten by Sirius America Insurance Company.

# ArmadaCare Delivers

Whether leveraging some or all of ArmadaCare's solutions to meet their employee benefits and compensation objectives, employers will find a host of advantages, such as:

## Compatibility

- With HSAs
- With worksite plans
- With most primary healthcare plans

## Coverage That Fits

- Various levels and depth of coverage
- Backfill all or some of the gap
- Narrow or general plan focus (mental health, dental, vision, medical only, all of the above)

## Employee Eligibility

- Employer defined
- Choose all or some
- Select based on title, tenure, performance and more

## Flexibility

- First of any month, not just renewal
- Adjustable timing outside planning cycle

## Financial Efficiency\*

- Priced to fit a range of budgets
- More take home value than a comparable raise or bonus\*
- No payroll taxes incurred\*

## Outstanding Support

- Turnkey onboarding and ongoing engagement
- Award-winning services
- User-friendly technologies

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## Additional Benefits

### ▪ Connect & Thrive:

Personalized and confidential mental health and well-being support services to help care for needs across the spectrum of concerns, both chronic and in-the-moment. Connect & Thrive offers clinically validated assessments, built-in care navigation and on-demand accessibility.

### ▪ Get Me Home (GMH):

Fully paid air evacuation services to a hospital of choice (once stabilized) when traveling 100+ miles from home, as well as evacuations for qualifying security, political or natural disaster situations. Get Me Home includes all Emergency Travel Services.

### ▪ Emergency Travel Services

**(Travel Support):** 24/7/365 emergency medical and dental referrals, facilitation of hospital payments, replacement services for lost or stolen prescriptions or passports, lost luggage assistance and much more.

*These additional benefits are coordinated with ArmadaCare's service providers and subject to specific terms, conditions, limitations and exclusions as defined in the policy and corresponding Certificate of Insurance. Available with select products; see chart on page 2 for details.*



# SOLUTIONS DESIGNED TO

# Care

## FOR THE WHOLE EMPLOYEE



### Financial Health

- Offer a tax-efficient\* boost to compensation
- Reduce out-of-pocket healthcare expenses



### Physical Health

- Provide supplemental coverage for routine and unexpected expenses
- Support detecting health issues early with coverage toward elective Executive Physicals (select plans only)



### Emotional Health

- Provide mental health and well-being support, navigation and coverage
- Reduce the stigma around caring for mental health



### Social Health

- Reward performance and keep employees connected and valued
- Support work/life balance



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## About ArmadaCare

A leading 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 all levels.

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