



ArmadaCare<sup>SM</sup>  
EXECUTIVE HEALTH



**Healthy. Business. People.**



**Coverage you shouldn't do without.  
For the people you can't do without**

## Next Generation Medical Reimbursement

- Addresses current market needs
  - We built ArmadaCare Executive Health for today's benefits environment:
    - » We supplement underlying plan designs that match today's changing benefit environment. Examples include 70/30 plans and HDP.
    - » You have complete flexibility in designing the optimal plans across your business and the ability to change plans over time.
    - » Built-in reimbursement for a range of wellness and preventive services matches current market trends for wellness and prevention.
  - We built ArmadaCare Executive Health for today's regulatory environment
    - » Executive benefits are under increased scrutiny: risk may be high for programs that rely on a self-funding with stop loss structure unlike the Executive Health full premium based structure
    - » Section 105(h) is clear: you cannot provide a tax advantaged benefit on a discriminatory basis if the program is self-insured
  - We built ArmadaCare Executive Health with service levels executives expect and need
    - » True premium based structure eliminates the need for complex and lengthy process of submitting claims, adjudication of those claims and invoicing back to company for payment before the executive receives the reimbursement
    - » Direct submission by and payment to executive
    - » We typically pay within 5 to 7 days from EOB submission

## A Revolutionary New Approach

- ArmadaCare Executive Health is not an “executive perk”. It is an **extensive executive health and productivity program** designed for companies that want to implement a proactive strategy for executive health.
- ArmadaCare Executive Health **goes beyond reimbursement** to offer a broad range of healthcare support services tailored to the unique needs of executives and serving the best interests of the company and executives alike.

## A truly insured solution delivering:

- ***A Dynamic Physician Specialist Referral System and Virtual Center of Excellence to drive better outcomes and faster recovery***
- **Proactive wellness and preventive support for early detection and health management**
- **Concierge level support to conserve valuable executive time**
- **24/7 global medical support including emergency air evacuation to protect executives world-wide at any time**
- **A medical reimbursement program that addresses current market needs**

## A solid carrier behind the product

- ArmadaCare is underwritten and insured by some of the most financially sound and trusted carriers: Rated A+ (Superior) by A.M. Best Company (6/21/06) and AA+ (Very Strong) by Standards and Poor's (6/20/06)



- Monumental Life has \$19.9 billion in assets
- Monumental Life is a member of the AEGON Group, one of the world's largest life insurance and pension companies and a strong provider of investment products.
- Processing claims for millions of customers with high degree of customer satisfaction
- ArmadaCare is the Managing General Underwriter and General Agent

## Unprecedented Health Assurance

- The highest care and attention
  - We tailor referrals to the unique needs of each member
  - Identification of the preeminent specialists in hundreds of specialties
- Priority appointments with leading specialists
- Clinical advocacy team to guide you through options, administer details
- Opportunity to detect problems early through executive physicals



## Healthcare that's always on call

- 24/7 global support for emergencies
- Referrals to physicians and hospitals while abroad
- Medical air evacuation at no additional cost
- Emergency preparedness via instant access to on-line tool for your medical records and pre-travel medical planning
- Support for the family when executive is away



## Expanded Medical, Dental, and Vision Coverage

- Up to \$100,000 in tax-free benefits\* per family annually\*\*
- Reimbursement of out-of-pocket expenses beyond your base plan such as
  - Co-pays, deductibles and co-insurance for in-network and out-of-network medical services
  - Prescription drug costs beyond maximum limit or uncovered prescriptions
  - Expenses exceeding coverage for orthodontia, crowns, implants, bridge work, etc.
  - Lifestyle, preventive and wellness expenses
- Amounts above what your insurance deems “reasonable and customary”
- Comprehensive physicals for executives and spouses

*\* This is not local, state or federal tax advice. It is recommended that you consult a professional tax advisor.*

*\*\* Please refer to policy for specific coverage and exclusions*

## Service Built for Busy Executives

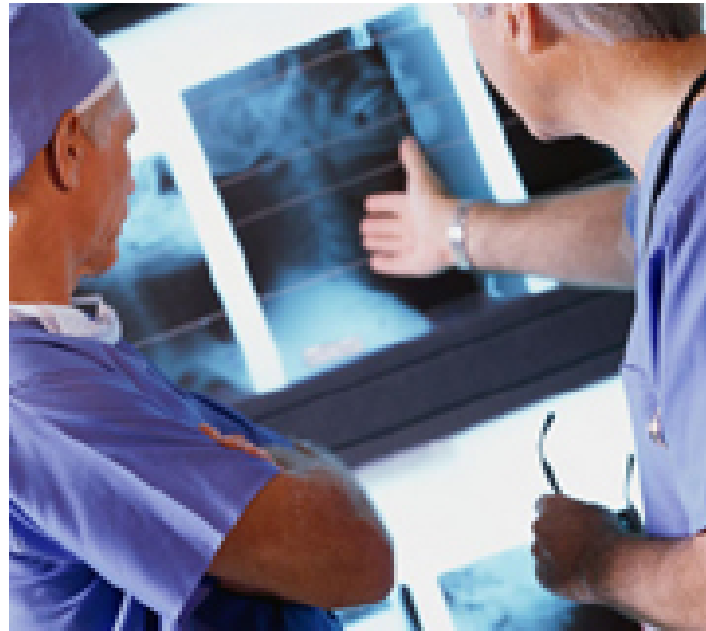
- Convenience: Administrative Simplicity
- First Class Service: Rapid and Direct Claims Reimbursement (Within five days of receipt)
- Assured Confidentiality: 100% HIPAA Compliant
- Dedicated 1-800 number to reach the ArmadaCare Service Team



# ArmadaCare Executive Health Delivers



- **A valuable benefit for your to introduce to your client**
- **A truly insured program**
- **A product for the C-Suite: open new doors**
- **A new arrow for your quiver**
- **Incremental compensation opportunity**



# Product Detail

# Underwriting & Pricing

- No minimum requirements for the underlying plan\*
- Guaranteed issue, no medical underwriting
- No waiting periods or pre-existing conditions limitation
- 1 year rate guarantee
- Dynamic pricing for each group
  - Based on level of underlying plan coverage
  - Group demographics & geographic location
- Premium funding option
  - Fully insured
  - Premium refund option
- General covered classes
  - Employee classes as defined by company
  - Board directors, retirees

*\*Premium, plans and programs vary by state.*

*Employees must be covered by an underlying health plan, but it does not need to include a vision or dental benefit.*

## ArmadaCare Product Options

BENEFITS	GOLD	PLATINUM	DIAMOND
	1+ Employees	2+ Employees	3+ Employees
Annual Maximum Benefit Per Family	\$25,000	\$50,000	\$100,000
Per Occurrence Limit Per Individual	\$2,500	\$5,000	\$10,000
Internal Annual Limits <i>Per covered person</i>			
• Dental	\$2,000	\$4,000	\$5,000
• Vision	\$ 500	\$1,000	\$1,500
• MN/SA	\$1,000	\$2,000	\$3,000
• Physical Exams	\$1,500	\$2,000	\$2,500
• Wellness/Lifestyle Programs	\$ 500	\$1,000	\$1,500
• Medical Equipment	\$1,000	\$2,000	\$5,000
Services Not Covered By Base Plan (subject to per occurrence maximums)	100%	100%	100%

# ArmadaCare Executive Health



- **Extensive Executive Health and Productivity Program**
  - **Health assurance services** to navigate to the right specialist to improve outcomes and experience
  - Solid domestic and international emergency support including evacuation program at **no cost** to evacuee
- **Next Generation Medical Reimbursement**
  - Complete flexibility in designing the base plan: **no minimum requirements**
  - Fully compliant; no 105 (h) discrimination risk
  - **Assured confidentiality**: 100% HIPAA compliant, claims submitted directly to administrator
  - First class service: **Rapid claims reimbursement** - within five days
  - Simple and convenient: **Administrative simplicity** for all

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