

The 4-in-1 Solution: Ultimate Health



A supplemental health care plan, Ultimate Health combines the power of flex-type coverage with a number of health solutions. Since it is fully insured, Ultimate Health can deliver a financial win-win: premiums may be tax deductible for the company, and the benefits received may be non-taxable for enrollees.¹ Ultimate Health can be offered to select employees and added on to virtually any base plan, helping you create a robust benefit package to keep your top talent happy, healthy and productive.

Rapid Reimbursement: This plan is designed to fill the growing gaps in primary coverage, providing reimbursement for medical, dental, vision, Rx and virtually all 213(d)-eligible expenses. Claims are reimbursed quickly, usually within 5 to 7 business days of receipt. This plan is catered to busy lifestyles, with a swipe-and-go prepaid Prescription Visa® Card, direct deposit and the ability to manage claims online using our Member Portal or mobile app.

***Take Me Home Emergency Program:** Facing a medical emergency is scary, especially when traveling. That's why the plan includes fully paid medical air evacuation if members are more than 100 miles away from home whether traveling for business or pleasure.² This service also features 24/7 access to medical and security information for more than 200 countries for safe trip planning. With our TopDoc services integrated, members can get the right care upon returning home.

¹This 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.

²Available when members are traveling more than 100 miles from home. Subject to UnitedHealthcare Global terms and conditions.

*The Emergency Travel, TopDoc and Executive Physical coordination services are provided by ArmadaCare's designated providers and subject to specific terms, conditions, limitations and exclusions.

TopDoc Services: Ultimate Health matches members' unique needs to top specialists and then helps members gain access for both in-person and second opinions. Members also receive credible medical information so they can make the most informed decisions.

Executive Physicals: Our coverage toward these VIP physicals can help benchmark a member's current health status and outline areas for improvement. This service includes help with finding the most appropriate Center of Excellence to have the physical, as well as coordinating appointments for follow-up care.

CONTACT:



TotalBen LLC
1374 East 28th Street
Brooklyn, NY 11210
(718) 535-7070
info@totalben.com
www.totalben.com

Plan Options

Who is Ultimate Health for?

The plan is suitable for any size company with at least 10 employees with 3 of them covered under this plan. Types of companies choosing this plan include: partnerships, sole proprietors, sub-chapter S-corporations, C-corporations, LLCs/LLPs and non-profit organizations.

How does pricing work?

Ultimate Health supplements virtually any primary health care plan that has in-network, out-of-network and prescription coverage, including high-deductible plans and Medicare. Primary dental and vision plans aren't required. Pricing is based on the characteristics of the specific primary health plan and census demographics. The plan is guaranteed issue with no medical underwriting, waiting periods or pre-existing condition limitations.

Benefits Type	Samples of What Is Covered (Not a Complete List)	Benefit Limits		
		Option A Platinum	Option B Diamond	Option C Diamond Plus (Groups of 15+)
Per-Occurrence <i>(each injury, condition or illness)</i> for medical out-of-pocket costs ³	Deductibles, co-pays, balance bills or other out-of-pocket costs for medically necessary services	\$5,000	\$10,000	\$10,000
Additional Benefit Categories		Per Covered Person		
Dental Treatments	Routine dental, orthodontia, crowns and bridges	\$4,000	\$5,000	\$10,000
Vision Treatments	LASIK eye surgery, contact lenses and prescription sunglasses	\$1,000	\$1,500	\$10,000
Mental Health	Mental and substance abuse programs	\$2,000	\$3,000	\$10,000
Prescriptions	Co-pays, brand name and lifestyle prescriptions	\$2,500	\$3,000	\$10,000
Medical Equipment	Durable medical equipment, wigs and hearing aids	\$2,000	\$5,000	\$10,000
Wellness/Lifestyle	Acupuncture, massage therapy and chiropractic care	\$1,000	\$1,500	\$10,000
Executive Physicals/ Preventive Care	Top-to-toe physical for the executive and spouse	\$2,000 each	\$2,500 each	\$10,000 each
Annual Family Maximum		\$50,000	\$100,000	\$100,000

³Covered medical expenses that are incurred by the same covered person during any one plan year and that result from the same or related sickness or injury, the same course of dental treatment or the same course of vision treatment. For instance, if you break an arm, any eligible expenses for that arm break (ER visit, doctor visits or physical therapy) fall under that same occurrence.

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

Ultimate Health is available in 43 states excluding CT, KS, MT, NH, NM, VT and WA.

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Underwritten by



The medical expense reimbursement insurance benefits are underwritten by Transamerica Financial Life Insurance Company (Harrison, NY) and Transamerica Premier Life Insurance Company (Cedar Rapids, IA).