



**For immediate release  
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**BREAKING NEWS: NEXT GENERATION MEDICAL REIMBURSEMENT  
NOW AVAILABLE IN THE STATE OF NEW YORK.**

**Baltimore, Maryland.** ArmadaCare, the Managing General Underwriter for a next generation medical reimbursement program insured and underwritten by A+ rated Transamerica Financial Life Insurance Company<sup>1</sup>, has announced approval of its new program in the State of New York. Previously, companies have had limited options for executive medical reimbursement programs and the ArmadaCare product entry will not only provide an additional option, but is also the only available fully insured with full-risk transfer, product on the market.

Compliant with section 105 (h) of the Internal Revenue Code, the ArmadaCare medical reimbursement program can be provided on a selected basis to classes or groups of employees without affecting the tax advantaged status for the company and its employees<sup>2</sup>. The unique program offers an Executive Medical Reimbursement plan and an optional add-on feature, the Clinical Concierge and Advocacy service, that helps companies protect and retain key performers.

Brokers and advisers can use the Executive Medical Reimbursement plan as a tool to optimize the healthcare spend for their clients. The program is in step with current cost shifting and consumer driven healthcare trends, integrating with most major medical plans including high deductible plans. It provides companies with long term flexibility in their strategic benefits planning, yet keeps executive coverage constant by covering whatever gap in coverage that is created. Additionally, the program includes coverage for high-perceived value items, such as top-to-toe executive physicals, orthodontia, Lasik surgery and more.

Another next generation feature of ArmadaCare's Executive Medical Reimbursement program is its administrative simplicity. Reimbursement is continuous, rapid and direct to the executive, with a standard of 5 to 7 business days from submission.

The optional Clinical Concierge and Advocacy service provides critically important, 360° healthcare management support. This "clinical assurance" offers priority access to top specialists, medical intelligence and decision support, effective medical emergency management, and even premier air evacuation services at no additional cost.

"Combining next generation medical reimbursement with health management services that help executives gain access to premier medical care around the world, gives companies a great tool for attracting and retaining key talent, all while protecting critical company assets from the risks of lost productivity associated with health conditions and global medical emergencies. We are confident this win-win product will attract attention from a broad range of brokers and their clients in the months to come," says Keith Sullivan, Managing Partner and co-creator of the product.

Several plan options are available with coverage of up to \$100,000 annually. Please contact ArmadaCare at 1-800-481-3380 for more information or visit us on the web at [www.armadacare.com](http://www.armadacare.com)

<sup>1</sup>Transamerica Financial Life Insurance Company, Purchase, NY has received an "A+" (Superior) rating from A.M. Best Company (2<sup>nd</sup> highest rating out of 16) as of May 30, 2007.

<sup>2</sup>This is not local, state or federal tax advice. We recommend that clients seek the independent counsel of a professional tax advisor. Executive Health Medical Reimbursement policy form number TMSM1000PG. Health Management services are provided by a designated third party provider.