

# Individual Coverage HRA (ICHRA)

## Benefit to employee

1

More choice and decision support to find the best plan that meets their budget and healthcare needs

2

Post-enrollment tools to manage tasks like paying premiums and accessing tax forms

3

Access to year-round support for any shopping, enrollment or coverage questions

4

Employees own their health insurance coverage, which means they can take it with them if they change jobs

## Benefit to employer

1

The ICHRA is tax-free for both you and your employees

2

There are no minimum participation requirements associated with the ICHRA

3

There are no group size restrictions

4

You can offer different allowance amounts to different classes of employees

## Our Solution

### Integrated

1

Purchasing insurance can be confusing, so we partnered with HealthSherpa

2

HealthSherpa is a certified partner of Healthcare.gov

3

Our integrated online enrollment and support tool helps your eligible employees find quality, affordable health insurance

4

Employee plan shopping, enrollment and support is included as part of our holistic solution