



# The New Individual Coverage HRA

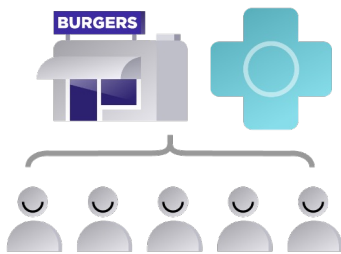
There's a new way to offer health insurance.

## What is ICHRA?

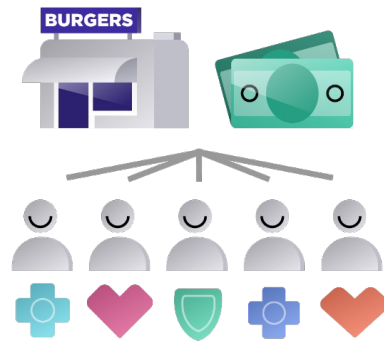
It stands for Individual Coverage Health Reimbursement Arrangement ("ich-RAH" for short). Arriving in 2019 based on new federal rules, it's one of the biggest trends in benefits you might not have heard of.

- Enables employers to **reimburse employees tax-free** for health insurance premiums
- Employers set an allowance and **employees choose the plan that fits their needs**
- Federal government projects nearly **1M employers will move to this model this decade**

### Group Plan Model



### ICHRA Model



Unlike group insurance, ICHRA provides employees the freedom of choice.

## Advantages of an ICHRA Model

Employers have asked for years if they could give employees earmarked dollars for health insurance. The answer was "no" or "it's a bad idea." Thanks to recent consumer protections in health insurance and new federal tax rules, that's all changed. ICHRA is a true "defined contribution" model.

### For Employers

- **Cost Control:** Set your budget & cap spend
- **Risk Management:** No more carrier renewals
- **Participation:** No minimum requirements
- **Compliant:** Satisfies employer mandate
- **Savings:** Keep unclaimed reimbursements

### For Employees

- **Choice:** Pick the health plan to meet needs
- **Comprehensive Coverage:** Like group plans
- **Portability:** Keep their health insurance
- **Control:** Secure the right level of coverage



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## Individual Market | Comprehensive Coverage & Choice

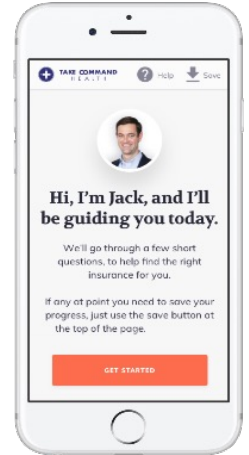
The "individual market" for health insurance is equivalent to how most people pick and enroll in auto, home or life insurance. Strong consumer protections have been in place nationally for nearly a decade.

**All** ACA-compliant plans include:

- ✓ Free preventive care
- ✓ Coverage for Essential Health Benefits
- ✓ Coverage for pre-existing conditions
- ✓ No medical underwriting (premiums vary by age)

**Some** plans include extra perks:

- ✓ Free and unlimited telemedicine
- ✓ Free generic drugs
- ✓ Wellness benefits
- ✓ Dental & vision



For employees 65+ years old...all Medicare options will be reimbursed!

## At Take Command, We've Got ICHRA Covered

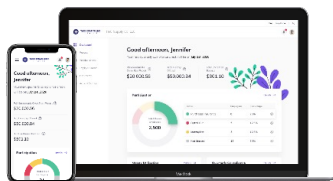
We are an end-to-end platform. Our in-house experts and custom-built software platform lead the industry. ICHRA is all we do. You can lean on us as you explore this fresh approach to health insurance.

### Easy Administration for Employers

- **Design** the perfect program
- **Educate** and **onboard** employees
- **Automate** your compliance & reporting
- Support from a **dedicated Account Manager**

### Personal Support for Employees

- **Plan shopping:** Help employees pick. Online or over the phone
- **Easy Submission:** Snap a photo & upload online
- **We love to help!** Best-in-class employee support team and online tools



Our team of 120+ employees has helped thousands of companies transition to the reimbursement model of health insurance