

**Plan Selections/Qualifying Event Items must make plan selections two business days prior to the end of the month for a next month effective date.**

*Example: Effective date 3/1/24; plan selection must be made by 2/27/24 for 3/1/24 effective date.*

**IMPORTANT - State Exchanges, such as CA, CO, KY, MN, NJ and NY, and certain carriers will not allow next month effective date enrollments if enrollments are made after the 14th of the month prior to the selected effective date. Therefore, we cannot guarantee a next month enrollment in all states or with all carriers due to their policies if a plan selection after the 14th of the month.**



## OUR EMPLOYEE BENEFITS PHILOSOPHY

### WHAT IS AN ICHRA?

### HOW MUCH WILL IT COST?

When it comes to health insurance, one size doesn't fit all. We believe that expanding the options our employees may choose from results in a better outcome. That's why we offer what's called an Individual Coverage Health Reimbursement Arrangement or ICHRA.

An ICHRA is an employer sponsored Health Reimbursement Arrangement which allows an employee to choose a health plan that best fits their needs and budget, from the expansive choices available on the individual market.

Each employee receives a predetermined monthly dollar amount to use toward their health insurance policy, based on their age and enrollment tier. With that amount in mind, each employee elects the plan that best works for them. In the end, employees decide for themselves, not only their health plan design, but also their monthly budget.

1. Activate your ezICHRA account using the link sent to you from [noreply@ezichra.com](mailto:noreply@ezichra.com) (if you missed the 24-hour activation window, ask your HR representative to send you a new activation link).
2. During your plan selection period, go to <https://online.ezICHRA.com/login> to select your plan (see more information on the flip side of this flyer).

**ezICHRA<sup>®</sup>**  
**URONE<sup>™</sup>**  
**BENEFITS**

**888-414-2432**

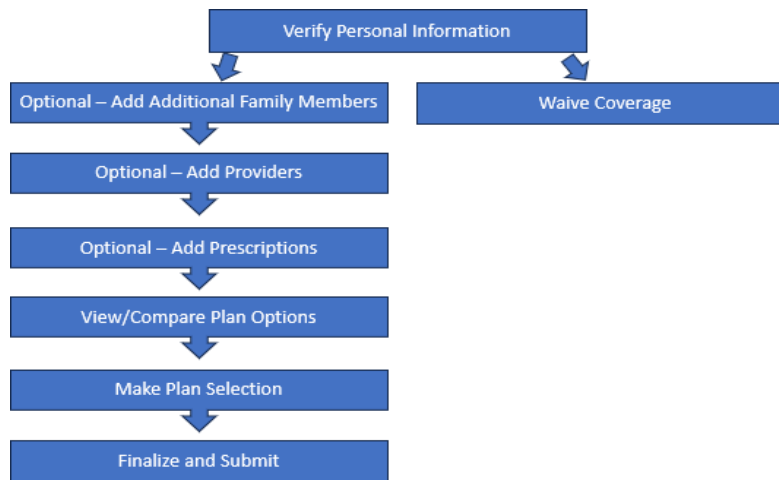
# FIND A PLAN Guide

## READY TO SHOP FOR YOUR NEW HEALTH PLAN?

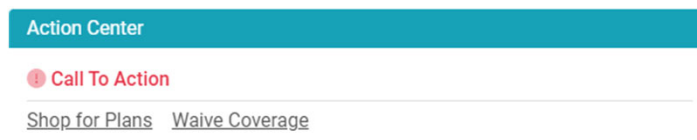
Please use this worksheet to help guide you through the plan selection process.

**STEP 1:** Activate your ezICHRA account using the link sent to you from noreply@ezichra.com (if you missed the 24-hour activation window, ask your HR representative to send you a new activation link and activate your account within the 24-hour activation window).

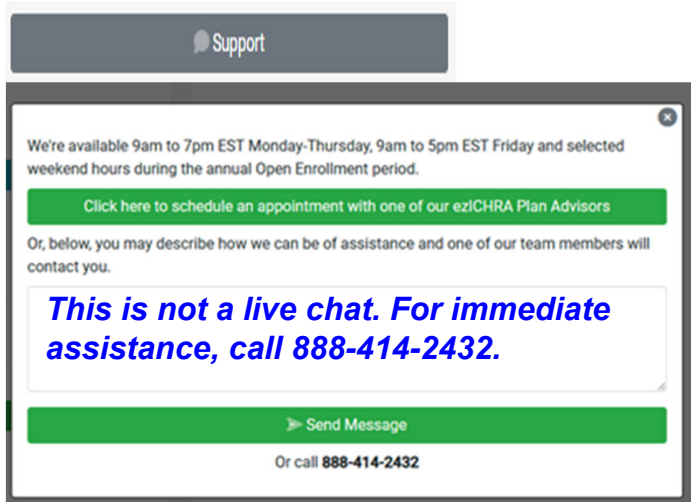
**STEP 2:** Once you have activated your account, you may shop for plans or waive coverage during your plan selection period by logging into the ezICHRA Employee Portal at <https://online.ezichra.com/login> (you will follow one of the paths shown below).



**STEP 3:** Go to the Action Center and either Shop for Plans or Waiver Coverage and follow the prompts necessary to complete the path you have chosen.



**PLAN SELECTION ASSISTANCE:** At any time during your shopping experience, you may click on the Support icon which will open a support window allowing you to request help.



*At ezICHRA, we know health insurance can be confusing for individuals that don't deal with it often. That's why our team is here for you.*

1. Schedule an appointment with an ezICHRA Plan Advisor or
2. Type and Send a question to our ezICHRA Team or
3. Call 888-414-2432