



URONE[™]
BENEFITS

eZICHRA

1-888-414-2432

1-800-722-7331



Next Steps for Your Health Insurance

Your Health Insurance Policy

You are the policyholder for your ICHRA health insurance plan. **You are responsible** for the policy moving forward. **Your employer is NOT authorized** to terminate your policy on your behalf.

Policy Remains In Effect

An ICHRA health insurance policy is **NOT a group insurance plan**. Your policy will **remain in effect** after you leave the company unless you cancel the policy with eZICHRA.

What Now?

Once the eZICHRA team is notified of your departure from the company by HR, we will make three attempts to reach out to you to help you understand your options: COBRA, keeping your plan (with or without a subsidy), and cancelling your policy.

Options for Keeping the Insurance

COBRA – You can choose COBRA as one option. Your company will provide you with a COBRA letter and you will make your premium payment plus pay a up to 2% fee for administrative fees to continue your insurance through COBRA.

Keeping the Plan – If you need the policy to continue for a short or long period of time, you can keep this plan. If you have already begun working towards your deductible, you will not lose what has been applied. Also, you can see if you qualify for a subsidy, which is based on your household income, to offset the cost of your monthly premium payments, which you would be responsible for paying directly to the carrier.

Canceling Your Plan

If you want to cancel your policy, please contact our office immediately. If you do not cancel your policy and let the policy cancel for non-pay, you may be responsible for any past balance prior to re-enrolling into a new individual plan later. Cancellations cannot be backdated; therefore, it is important to request the cancellation prior to the end of the month.