

OPEN ENROLLMENT

Health Insurance With You In Mind



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 (if you missed the 24-hour activation window, ask your HR representative to send you a new activation link).
2. During the Open Enrollment Period, go to <https://online.ezICHRA.com/login> to select your plan (see more information on the flip side of this flyer).

ezICHRA[®]
URONE[™]
BENEFITS

1-888-414-2432

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 open enrollment period by logging into the ezICHRA Employee Portal at <https://online.ezichra.com/login>

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.

Video Link: <https://jboswaldco.wistia.com/medias/gtwticmlp2>



PLEASE NOTE

Some insurance marketplaces and/or carriers will not accept an enrollment after the 14th day of the month for a 1st of the following month effective date. Therefore, we cannot guarantee a 1st of the month effective date for any plan that is submitted after the 14th of the month.

In cases of a Qualifying Life Event, plan submissions must be made within two business days prior to the 1st of the month effective date, subject to the 14th of the month guidelines above.

NEED HELP?

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

The screenshot shows a 'Support' window with a header bar. Below the header, it states: 'Our agents are available 9am to 5pm EST Monday-Friday.' There is a green button that says 'Click here to schedule an appointment with one of our ezICHRA Plan Advisors'. Below this, it says: 'Or, below, you may describe how we can be of assistance and one of our team members will contact you. Please note this is not a chat box. A team member will contact you via email or phone to respond to your message.' There is a text input field labeled 'Message (Optional)'. At the bottom, there is a green button that says 'Send Message' and a link that says 'Or call 888-414-2432'.



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 1-888-414-2432

What Employees Need to Know about ICHRAs



Your employer has decided to offer medical coverage through an Individual Coverage Health Reimbursement Arrangement (ICHRA). This page will cover how ICHRAs differ from coverage you may have had in the past.

What Is An ICHRA?

An ICHRA is an employer-funded health benefit used to reimburse employees for individual medical insurance premiums.

Your employer will provide you with a sum of money, often called a defined contribution. That sum of money will be a contribution towards your medical insurance premiums. You will see the full cost of the medical plans in your given market and will utilize the contribution amount from your employer to purchase coverage.

What if a plan costs more than the contribution my employer gives me?

You may purchase coverage that costs more than your employer's contribution. Anything above your employer's HRA contribution, the remainder, will be your responsibility which you will pay through a payroll withholding. ICHRAs allow you the flexibility to find the coverage that works best for you and your family regardless of cost.

Shopping on the individual market provides you with more choice and plan options than before. This enrollment checklist helps sort your options.

Enrollment Checklist

To help you with navigating the individual market, you will want to know the following to choose the best plan to meet your needs:

☐ **Affordability:** How much are you willing to spend per month above your employer's contribution?

☐ **Upcoming Procedures or Utilization of Care:**

Do you have an upcoming surgery, pregnancy, or planned procedure? You'll want to take into account any planned procedures as well as the frequency with which you visit doctors today. Understanding you or your family's utilization will help guide you to a plan that's affordable not only with monthly premiums but also in expected out of pocket costs.

☐ **Network:** Do you have specific doctors that you want to continue to see? Have a list of you or your family's doctors ready to search within the plan's network to ensure that they are in-network with that plan.

☐ **Coverage:** What type of deductible or upfront medical expenses are you willing to cover before the plan co-insurance kicks in? What dollar amount would you like your maximum out of pocket to be? Are there other plan benefits you use and want to confirm are covered? Chiropractic or virtual health benefits are examples. Many of these details can be found in the Summary of Benefits & Coverage links provided to you during your shopping experience.

☐ **Prescriptions:** What prescriptions do you or your family take regularly? Create a list of current prescriptions. Be sure to note the generic name of the drug if that is what you take. During your plan search, you can use this list to narrow down your selection to plans that cover your prescriptions.

2026 New Hire/QLE Deadline Schedule

Effective Date of Coverage	Deadline for Submission
January 1, 2026	December 22, 2025
February 1, 2026	January 28, 2026
March 1, 2026	February 25, 2026
April 1, 2026	March 26, 2026
May 1, 2026	April 28, 2026
June 1, 2026	May 27, 2026
July 1, 2026	June 26, 2026
August 1, 2026	July 29, 2026
September 1, 2026	August 27, 2026
October 1, 2026	September 28, 2026
November 1, 2026	October 28, 2026
December 1, 2026	November 23, 2026
<i>*Employees will also need to enroll for 2027 in November 2026</i>	

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

State-Based Exchanges 2026

- Arkansas
- California
- Colorado
- Connecticut
- District of Columbia
- Georgia
- Idaho
- Illinois
- Kentucky
- Maine
- Maryland
- Massachusetts
- Minnesota
- Nevada
- New Jersey
- New Mexico
- New York
- Oregon
- Pennsylvania
- Rhode Island
- Vermont
- Virginia
- Washington