

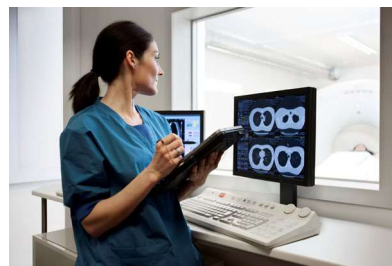


URONE[™]
BENEFITS

ezICHRA

1-888-414-2432

1-800-722-7331



You Had a Qualifying Event and Are Eligible for Insurance

What is a Qualifying Event?

Qualifying Events are:

- Loss of Health Coverage – losing existing health coverage, turning 26 and being removed from a parent's plan, or losing Medicare, Medicaid, or CHIP eligibility.
- Changes in Household – getting married or divorced, having a baby or adopting a child, or death in the family.
- Change in Residence – moving to a different zip code, state, or county, student attending school away from state, moving to or from a shelter or other transitional housing.
- Other Approved Qualifying Events – gaining membership in a federally recognized tribe or status as an ANCSA Corporation shareholder, becoming a US citizen, leaving incarceration, or AmeriCorps members starting or ending service.

How long do I have to enroll?

Individuals have 60 days from the event to enroll in health insurance and will need to provide the documentation to be sent to the carrier for the qualifying event.

When is the deadline for my plan selection?

You 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 an employee makes a plan selection after the 14th of the month.

How do I get enrolled?

1. Notify your HR person because he/she must enter your qualifying event in the ezICHRA portal.
2. Go to your ezICHRA portal, <https://online.ezichra.com/login>, and make sure that your personal and applicant tabs are complete. You can make your plan selection in the portal; if you need assistance selecting a plan after those two tabs have been completed, call 1-888-414-2432 to ask for an agent to assist you with making your plan selection.

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