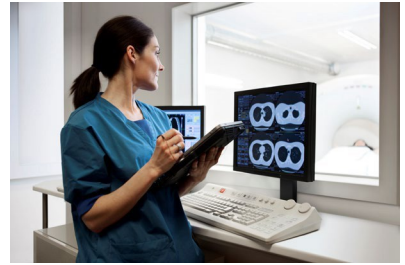


URONE[™]
BENEFITS

ezICHRA

1-888-414-2432

1-800-722-7331



Next Steps for Your Health Insurance

Your Health Insurance Policy

Policy Remains In Effect

What Now?

Options for Keeping the Insurance

Canceling Your Plan

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.

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.

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.

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 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.

If you want to cancel your policy, you will need to contact the carrier directly using the Customer/Member Services phone number on the back of your card. Due to a CMS ruling in July of 2024, we are no longer able to terminate policies on behalf of policyholders.

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 and/or the carrier will send the outstanding balance to collections. Cancellations cannot be backdated; therefore, it is important to request cancellation prior to the end of the month.