

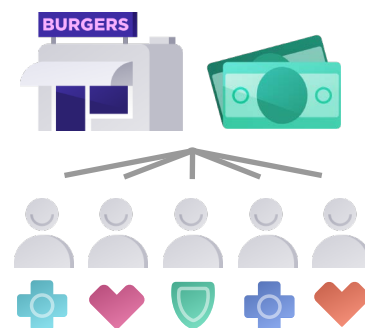
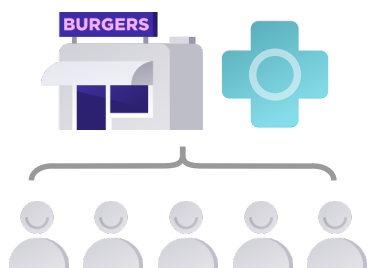
# The New Individual Coverage HRA

*There's a new way to do health insurance*

## What Is ICHRA?

An "Individual Coverage Health Reimbursement Arrangement" (ICHRA for short) is a new kind of HRA that enables employers of any size to reimburse their employees tax-free for health insurance premiums and medical expenses. Employers set an allowance and employees choose the plan that fits their needs.

*Unlike group insurance, ICHRA provides employees the freedom to choose from multiple options provided by various carriers.*



## More cost control for employers, more choice for employees

- ✓ Streamlines healthcare spend and controls budget
- ✓ Customized benefits for different employee groups
- ✓ Satisfies employer mandate
- ✓ No limits on reimbursements
- ✓ Employers keep unclaimed reimbursement funds
- ✓ Sign up any time and make changes annually

## End-to-End ICHRA Solution

- ✓ Expert Consultants for customizing program design
- ✓ Online shopping & licensed team for health insurance enrollment
- ✓ Software platform and world-class service for easy administration
- ✓ Legal documents, reporting & expertise for compliance peace-of-mind

## Why Take Command Health

**Offering an ICHRA can be complicated. Take Command Health makes it easy for everyone—from empowering the broker to reducing administrative burdens on business owners and HR professionals to onboarding employees ensuring they get the most out of their HRA.**

