

Take Command

# Employee Medical Insurance Guide

*A new and innovative approach to health benefits.*

takecommandhealth.com

855-824-4727

# Your Benefits Just Got Better!

A more personalized way to do health insurance

## What is a CHOICE Arrangement (ICHRA)?

Your medical insurance benefit will be offered through a CHOICE Arrangement, formerly known as ICHRA (individual coverage health reimbursement arrangement). This is a tax-advantage insurance benefit plan that allows employers to reimburse their employees for the cost of individual health insurance premiums. Your employer sets an allowance, employees choose the plan that fits their need, and your employer contributes up to the allowance.

## Benefits for Employees

- ✓ **Choice:** Pick the health plan to meet needs. Works with all major medical plans.
- ✓ **Portability:** Keep their health insurance
- ✓ **Control:** Secure the right level of coverage

**Now you can sign up for the health plan that works for your needs, your doctors, and your prescriptions!**

**Buy Individual Insurance**
Shop for the individual insurance plan that best fits your needs and budget

**Receive Tax-Free Funds**
Every month, your employer will fund or reimburse up to a predetermined amount.

## The way CHOICE Arrangements (ICHRAs) work is pretty simple

- ✓ Sign up for an HRA compatible health plan through the Take Command platform or submit proof of coverage for a qualified plan purchased through a carrier, exchange or through Medicare.
- ✓ Speak with one of our Enrollment Advisors for help navigating plan choices!

**Each month:**

- ✓ If using AutoPay, your employer will pay your full premium amount to your insurance carrier
- ✓ If your premium amount is more than your monthly allowance, the difference will be deducted via payroll.
- ✓ If on Medicare or not using AutoPay, you will pay your full monthly premium to your carrier and [company] will reimburse you up to your allowance.

## Who is Take Command

Take Command is a leading ICHRA administrator that partners with employers to offer health insurance benefits. While our intuitive platform makes it easy to shop for and enroll in an HRA-compliant plan, Take Command specialists are here to consult 1-on-1 to answer questions, ensure you are confident in your plan choice, and to help you make the most of your health benefit!

# Your New Health Benefit is Starting Soon!

**Enjoy health benefits through an HRA with Take Command your chance to choose your own health insurance plan that suits your unique needs!**

## Easy Tips to Prepare for Enrolling in a Plan:

### Think about your health needs for the upcoming year

- Make a list of preferred providers and any current or new prescription.
- Note any planned procedure.
- Gather personal info (SSN & birth dates) for yourself & any family members.

### Look for a "Welcome" email from Take Command

- "Welcome" email will have a time-sensitive link to sign into Take Command.
- Additional information emails will follow.

### Look forward to peace-of-mind

- Preferred plans offer the best experience from enrollment throughout the entire plan year, backed by Take Command advocacy.
- Take advantage of your HRA and the chance to choose your own health coverage.

## Check out our Employee Open Enrollment Resource Page

All the resources you need to navigate and shop confidently for a health insurance plan.

Learn more

*https://www.takecommandhealth.com/oe-employee-resource-center*

# Health Insurance 101

*An overview of the terms you will see while shopping*

## What your plan costs?

| What you pay | Description | Example |
|---|---|---|
| Premium | The monthly cost of the plan. | $200/month |
| Copay | A fixed amount for care. | $25 for a doctor visit |
| Deductible | What you pay for certain care before your plan starts paying. | With a $1,000 deductible, you pay the first $1,000 each year |
| Insurance | Your share of a covered cost, usually after your deductible. | After your deductible, you pay $20 of a $100 bill with 20% coinsurance. |
| Max-out-of-pocket | The most you pay for covered, in-network care in a plan year. | If your annual max is $1,000 & you get a bill for $1M, you pay $1,000 & nothing more |

## What your plan covers?



**No Cost Preventative Care**

Things like annual OBGYN visits, screening tests & immunizations are covered at no costs to you.



**Formulary**

A list of prescription drugs your health plan covers & their cost to you.

## Other plan features

**HDHP:** A High Deductible Health Plan offers lower premiums but a higher deductible. You can save money if you're relatively healthy & protect yourself from serious injuries & illnesses.

**HSA:** A Health Savings Account is a bank account that allows users to pay medical bills tax-free. HSAs only work with HDHPs.

## What doctors are included?

**Provider Network**

Most insurance plans have a specific group of doctors you can see called a Provider Network. There are 4 major network types. Understanding the network type & making sure your doctor is "in network" are important for saving money.

| | MOST FLEXIBLE | | | MOST AFFORDABLE |
|---|---|---|---|---|
| **TYPES OF NETWORK TIPS:** Find the most affordable network with your doctors. | **PPO** Preferred Provider Organization | **EPO** Exclusive Provider Organization | **POS** Point-of-Service | **HMO** Health Maintenance Organization |
| **Primary Care Physician (PCP) required** | NO | SOMETIMES | YES | YES |
| **Referral required to see a specialist** | NO | NO | SOMETIMES | YES |
| **"In-Network" benefits** | YES | YES | YES | YES |
| **Non-emergency "Out-of-Network" benefits** | YES | NO | YES | NO |
| **Emergency coverage** | YES | YES | YES | YES |

# Health Insurance Benefits for Peace of Mind

Your employer is offering health insurance coverage through a health reimbursement arrangement (HRA) that allows you to choose the health plan that best fits your needs!

Our AutoPay feature makes health insurance even easier - your employer will pay your monthly premium directly to the insurance carrier. If your premium is higher than your allowance, your portion will simply be deducted via payroll. Automatic & easy!

## How to Log in & Get Started

### Identify your needs

- List of preferred doctors, hospitals, & prescriptions
- Type of care- preventive, specialty, & planned procedures
- Gather birth dates & SSN for you & dependents

### Shop for insurance plan

- Look for a "welcome" email from Take Command to create an account
- View recommended plans; filter & sort list

### Enroll & enjoy coverage

- **Preferred plans:** Take Command will submit application, payment, confirm enrollment*
- **Self-Enroll plans:** you complete application & confirm plan details in HRA Hub

## Preferred Plans (Recommended)

✓ Preferred plans offer the best experience with trusted insurance carriers including easy enrollment & payment setup, carrier satisfaction & excellence, and Take Command advocacy.

## Self-Enroll Plans - Additional Steps

✓ After selecting your Self-Enroll plan in HRA Hub, follow the link and select the same plan on the carrier's site or exchange and complete your enrollment application.

✓ Please note that your AutoPay payment information will not display immediately in HRA Hub as your selection is processing and payment details are loading. As soon your info loads you can click the "eye" icon to view, copy and paste your routing and account numbers for use when you enroll on the carrier site or exchange.

✓ After completing enrollment on the carrier site or exchange, return to HRA Hub and confirm your plan details (plan name, premium amount and members who are covered).

## *Easy-Enroll-Extra-Step Plans

✓ Important: Follow instructions sent to you by Take Command and/or the insurance company to finish your enrollment. Examples include entering AutoPay payment details for the initial premium payment, enabling recurring payments, providing a signature, etc. **Required to complete enrollment and obtain coverage!**

✓ Your AutoPay details can be found in your HRA Hub Portal under "Benefits" → "Additional Premiums" → "Payment Information".