Take Command

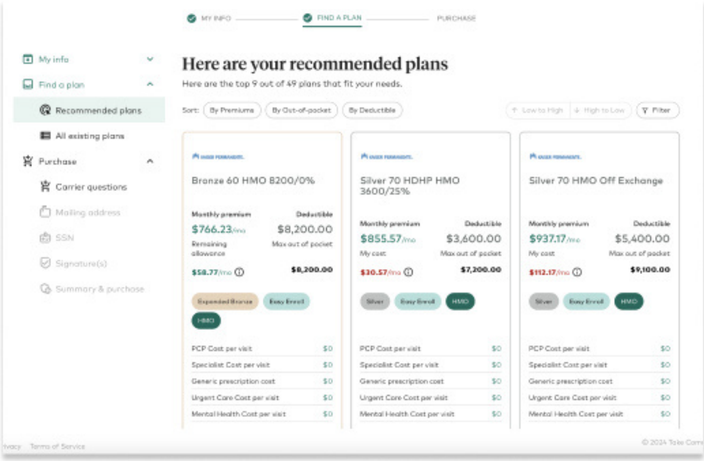
HRA Hub Platform Shopping Guide

Easily navigate HRA Hub with our helpful features, tools and tips, designed to empower you in your health plan shopping journey.

takecommandhealth.com

To get started log in to your Take Command HRA Hub portal and our platform will guide you through the steps! Be sure to enter accurate personal information for you & your family members, including preferred doctors, hospitals, and prescriptions to help us show you accurate and personalized plan options.

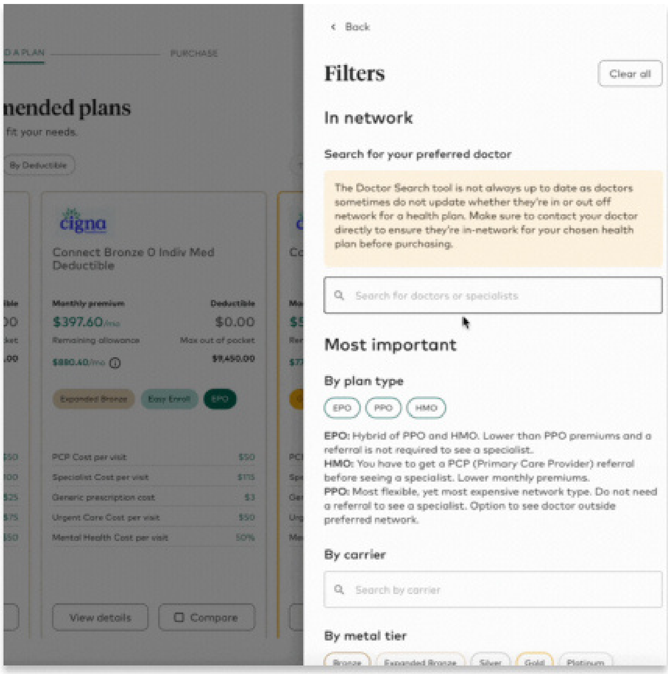
Explore our recommended plans to help make your decision easier



- We take the information you've provided to show you personalized plan recommendations that fit your needs and preferences.

NOTE: If you are eligible for Medicare you will be redirected to our specialized partner for shopping and return to HRA Hub to upload your proof of coverage.

Sort and filter to narrow down your search and target specific plan types



- Sort from low to high premium, deductible or max out of pocket amounts.
- Enter preferred doctors/providers to see which plans are in or out of network Remember to confirm in-network status directly with a doctor before enrolling since they can change which insurance plans they accept.
- Filter by:
  - Doctor (In or out of network)
  - Plan Type (HMO, EPO, PPO)
  - Carrier/Insurance Company Name
  - Metal Tier (Platinum, Gold, Silver, Bronze)
  - Health Savings Account Eligible (works with HSA accounts)
  - Enrollment Type (Easy-Enroll, Self-Enroll, Extra Step)

Look for tags on individual plans

- Plan tags that designate the enrollment type (Easy Enroll, Extra Step and Self Enroll specifically) are important tools in choosing a plan. We highly recommend Easy Enroll plans (with or without Extra Steps) as Take Command can support you with the insurance carrier in various ways from coverage verification to premium payment questions and more.

Easy Enroll

(Recommended!) The enrollment process is quick & easy! You choose your plan, and Take Command handles the rest—submitting your application and payment and confirming enrollment. Take Command can also assist you with any coverage issues with the insurance company.

Extra Step

You'll need to take additional action to finalize your enrollment, such as setting up payment information or providing a signature. Don't worry, Take Command will submit your application and support you in working with the insurance company.

Self Enroll

You choose your plan and enroll in health insurance on your own, typically on an insurance company's website or the exchange. Remember to provide your proof of coverage in the HRA Hub platform to participate in your company's HRA.

NOTE: If your company uses Take Command's AutoPay solution and you're using the AutoPay account details provided in your Take Command portal, please do NOT upload proof of coverage. Simply come back to our platform and attest that you've purchased your plan through the carrier's website/exchange.

Tax Advantaged

If your premium costs more than your monthly allowance, the amount you pay out of pocket (i.e., your employee contribution) may be tax-deductible when you file your taxes. Please confirm with your tax professional, CPA, or legal advisor when preparing your taxes. The amount your employer contributes is always tax-free.

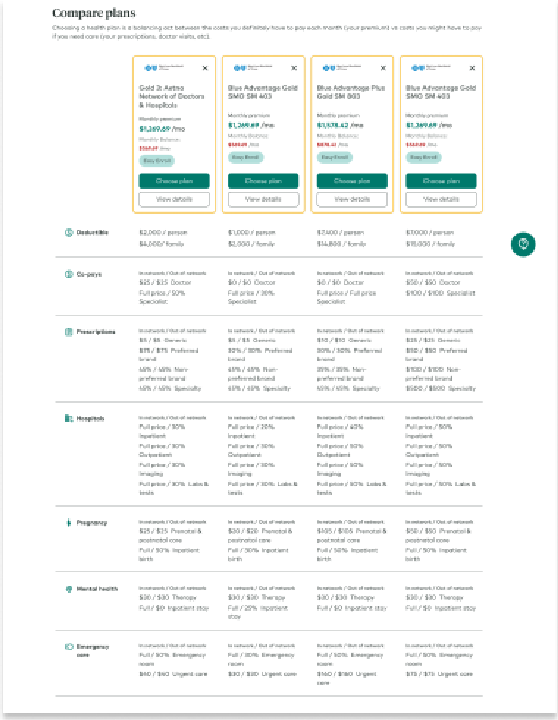
Pay Later

Payment is not required at the time of enrollment, so you'll receive a bill to pay later. These plans are also Easy Enroll, so Take Command will submit your application and can assist you with the insurance company if needed.

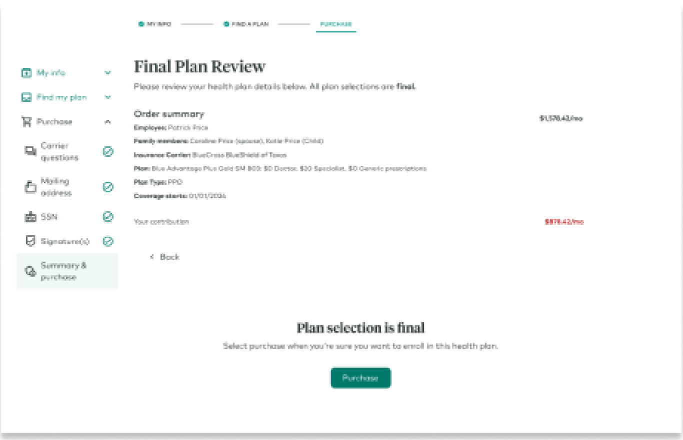
Compare plans with the side-by-side comparison feature to evaluate each plan comprehensively.

- Check the compare box on the different plans you want to compare (up to 4 plans).
- Click the "Compare" button at the bottom of the screen.
- Click the "View details" button to view important information like summary of benefits, explanation of costs, etc.

TIP: Review our [Health Insurance Terms 101](#) document.



Choose your plan & enroll



- If you've chosen an Easy Enroll plan, you may need to answer some insurance carrier-specific questions. These are required for completing the specific carrier application!
- Make sure to follow all of the prompts and instructions in the platform.
- *If choosing a Self-Enroll plan, remember to complete your purchase on the carrier's site or an exchange and return to the HRA Hub platform to acknowledge you have purchased your self-enroll plan or upload your proof of coverage.

If you have started shopping and have questions about certain plans or need help determining the best plan for you, [schedule a call](#) with an Enrollment Specialist!