Shopping for Family Members in Different Zip Codes

Take Command's platform supports employees who wish to include dependents living in a different zip code. While our shopping experience is tailored to the employee's primary location, dependents in other areas can easily purchase their own plan through the individual marketplace. Once their proof of coverage is uploaded, their premium can be added to the employee's reimbursement - making it simple to manage all household coverage in one place.

Family Shopping Steps

Add Employee and Family Member Information in Your Portal

After employee logs into their portal and adds their personal information, they will arrive at a Family screen and be prompted to add family members.

Click the card with a + symbol to add new family members you'd like to include in your medical benefits. If anyone lives in a different zip code, make sure to use their zip code.

①
Add a new family member

2 Shop for Medical Insurance

Employee should shop in the Take Command portal for themselves and any family members in their same zip code.

Family members in different zip codes than the employee can shop and purchase a compliant insurance plan on the federal marketplace (healthcare.gov), a state exchange, or directly through an insurance carrier that offers individual plans.

3 Add Premium & Upload Proof of Coverage

Once the employee's health insurance purchase is complete, they'll be prompted to add any other eligible premiums for reimbursement. Click "Add a new reimbursement". Alternatively, on their portal dashboard, the employee can click "Recurring Premium +". Then enter information and upload proof of coverage (POC) for the family member(s) in a different zip code. The POC should have the family member's name, the insurance plan name and type, the monthly premium amount, and the plan's effective date.





