

Employee Medical Insurance Guide

A new and innovative approach to health benefits.

Your benefits just got better

A more personalized way to do health insurance

What is ICHRA?

Your medical insurance benefit will be offered through an 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. HireArt sets an allowance, employees choose the plan that fits their need, and HireArt 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 ICHRAs work is pretty simple

- ✓ Sign up for an ICHRA 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 HireArt 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!
- ✓ You have access to a dedicated Customer Experience team for advising & advocacy. You can contact them by chat, email (HireArt.Care@takecommandhealth.com) or phone ([855-677-3243](tel:855-677-3243)).

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 prescriptions
- Note any planned procedures
- 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

- Easy Enroll plans offer easy & fast enrollment and Take Command supports you with the Carrier
- Take advantage of your HRA and the chance to choose your own health coverage



Check Out Your Employee Resource Page!

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

<https://www.takecommandhealth.com/HireArt>

Learn More

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 a month
Copay	A fixed amount for care	\$25 for a doctor visit
Deductible	For things without a copay, you have to pay this amount first before insurance pays	If your plan has a \$1,000 deductible, you'll pay the first \$1,000 each year
Insurance	The percentage you pay after the deductible	If your bill after your deductible is \$100 & your coinsurance is 20%, you pay \$20
Max-out of-pocket	The most you'll pay in one year. After you reach this amount, insurance pays everything	If your annual max is \$1,000 and you get a bill for \$1M, you pay \$1,000 & nothing more

What your plan covers?



No Cost Preventative Care

Things like annual OB/GYN 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 Networks Tip: 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-ofnetwork” 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

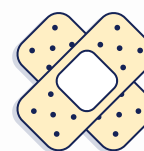
- List of preferred doctors, hospitals, & prescription
- Type of care- preventive, specialty, & planned procedure
- Gather birth dates & SSN for you & dependents



Shop for insurance plan

- Look for a “welcome” email from Take Command to create an account
- View recommended plans; filter & sort list
- Need help?

[Schedule an enrollment call](#)



Enroll & enjoy coverage

- **“Easy Enroll” plans:**
Take Command will submit application, payment, & confirm enrollment*
- **“Self-Enroll” plans:**
You complete application & confirm plan details in HRA Hub

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 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 “Settings”.