

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)).