Take Command

Employee Health Benefit Guide

A new and innovative approach to health benefits.

takecommandhealth.com

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Take Command

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
COINSURANCE	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 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 has a higher deductible. They are a great way to save money if you're relatively healthy and 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-of-network" benefits	YES	NO	YES	NO
Emergency coverage	YES	YES	YES	YES

All About

The New Individual Coverage HRA.

There's a new way to do health insurance.

What is ICHRA?

An "Individual Coverage Health Reimbursement Arrangement" (ICHRA) is a new kind of HRA that enables employers of any size to reimburse their employees tax-free for health insurance premiums and medical expenses. Employers set an allowance and employees choose the plan that fits their needs.

Unlike group insurance, ICHRA provides employees the freedom to choose from multiple options provided by various carriers.

Why ICHRA?

Benefits For Employees:

Choice: Pick the health plan to meet needs

Portability: Keep their health insurance

Control: Secure the right level of coverage

Benefits For Employers:

Costs Control: Set your budget & cap spend

Remove Risk: No more carrier renewals

Participation: No minimum requirements

Compliant: Satisfies employer mandate

Savings: Keep unclaimed reimbursements

Why Take Command?

We are a leading end-to-end ICHRA platform. We've set up thousands of employers so you can lean on us as you explore this fresh approach to health insurance.

- ✓ Expert Consultants for customizing program design
- ✓ Online shopping & licensed team for health insurance enrollment
- ✓ Software platform and world-class service for easy administration
- ✓ Legal documents, reporting & expertise for compliance ease

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 make 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 & any 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
- Narrow plans using our filters and plan tags
- 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, payment, & provide proof of coverage

Additional Steps for Self-Enroll Plans

- After choosing your intended plan on the Take Command platform, you'll receive unique AutoPay payment details (routing & account numbers). Follow the link to the insurance company's site/an exchange to complete enrollment on your own. Enter your specific payment details & select recurring/ automatic payments!
- Within 24 hours, return to the Take Command platform and confirm the plan you purchased and the respective premium amount. Or indicate if you need more time to enroll.
- Upload your proof-of-coverage documents on the Take Command platform so recurring payments are successful.

Helpful Tips

- Shop & enroll right away to prevent delays in receiving coverage confirmation & insurance cards.
- With AutoPay from Take Command, your monthly premium will be paid by your employer. **DO NOT** use your personal banking info to make payments.
- You can often log in to the insurance company's website to access temporary cards.

***"Easy Enroll - Extra-Step" Plans:** 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.