



The New Individual Coverage HRA

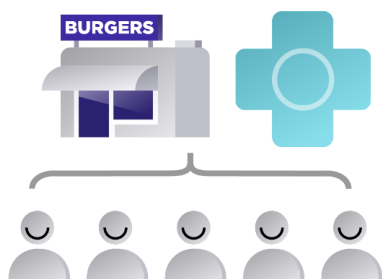
There's a new way to offer health insurance.

What is ICHRA?

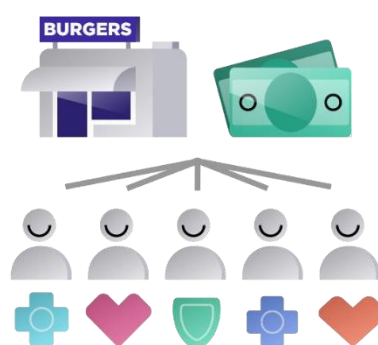
It stands for Individual Coverage Health Reimbursement Arrangement ("ich-RAH" for short). Arriving in 2019 based on new federal rules, it's one of the biggest trends in benefits you might not have heard of.

- Enables employee to purchase health insurance with **tax-free** reimbursement dollars
- Your employer sets the reimbursement allowance and you go purchase the plan of your choice

Group Plan Model



ICHRA Model



Unlike group insurance, ICHRA provides employees the freedom of choice.

Advantages of an ICHRA Model

For Employees

Choice: Pick the health plan to meet needs

Comprehensive Coverage: Like group plans

Portability: Keep their health insurance

Control: Secure the right level of coverage



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Individual Market | Comprehensive Coverage & Choice

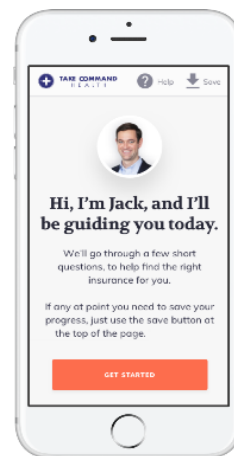
The "individual market" for health insurance is equivalent to how most people pick and enroll in auto, home or life insurance. Strong consumer protections have been in place nationally for nearly a decade.

All ACA-compliant plans include:

- ✓ Free preventive care
- ✓ Coverage for Essential Health Benefits
- ✓ Coverage for pre-existing conditions
- ✓ No medical underwriting (premiums vary by age)

Some plans include extra perks:

- ✓ Free and unlimited telemedicine
- ✓ Free generic drugs
- ✓ Wellness benefits
- ✓ Dental & vision



For employees 65+ years old...all Medicare options will be reimbursed!

At Take Command, We've Got ICHRA Covered

We are an end-to-end platform. Our in-house experts and custom-built software platform lead the industry. ICHRA is all we do. You can lean on us as you explore this fresh approach to health insurance.

Personal Support for Employees

- **Plan shopping:** help employees enroll in plans covering their doctors & prescriptions; online or over the phone.
- **Easy Submission:** Just snap a photo on a phone or upload online!
- **We love to help!** Best-in-class employee support team and online tools

Our team of 50+ employees has helped thousands of companies transition to the reimbursement model of health insurance