

Employee Education and Experience

Employees have 3 options:

1. Go Shopping!

Find a health insurance plan well-suited to their needs

2. Upload "Proof of Coverage"

Get reimbursed for a qualifying health plan purchased elsewhere

3. Waive the Benefit

Employees will need to actively waive coverage during 2023 Open Enrollment



Individual Market | Comprehensive Coverage & Choice

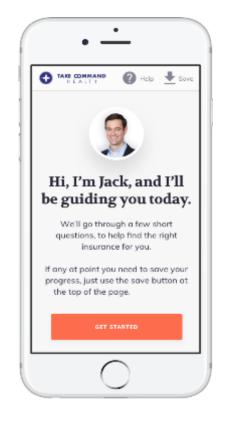
All ACA-compliant plans include:

- ✓ 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!

Health insurance companies and plan options vary by geography



Easy Employee Onboarding





- 2 Reimbursement Amount
- 3 Proof of Qualifying Event
- 4 Review Documents
- 5 Personal Info
- 6 Choose Plan
- 7 Enrollment
- 8 Complete



Step-by-Step Guidance

Hey Kyle, let's set up your HRA! Don't worry, we will walk you through this each step of the way.

Be sure to have the date of birth and zip code handy for each family member you plan to enroll.



Watch this 1 min video to learn a bit about our platform and how to shop for a plan.

Still feeling overwhelmed?
Schedule some time to speak with one of our Enrollment Navigators

Book a Call





Easy Enroll vs. Self Enroll

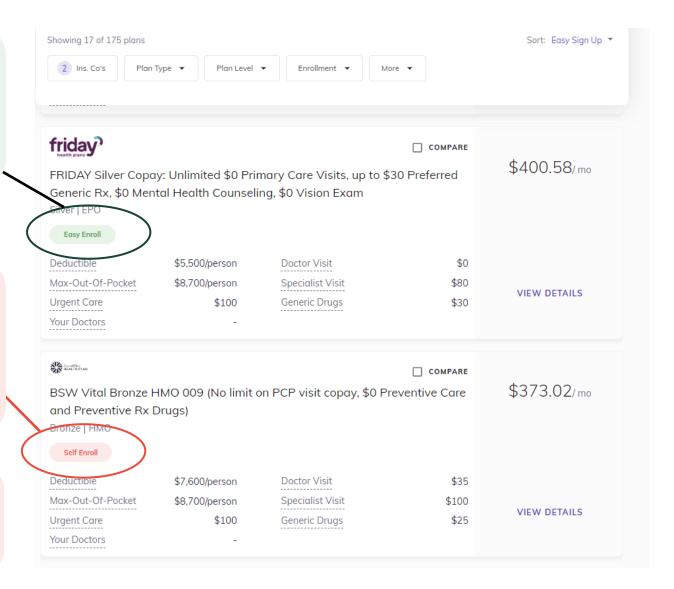
Easy Enroll

With a few clicks of a button, employee can complete the enrollment process on the Take Command website. That's it!

Self Enroll

Step 1: Employee will be redirected away from the Take Command website to complete enroll. This adds one more step to the process to enroll in a plan.

Step 2: Employees need be prompted to show proof of coverage on their Take Command portal to be reimbursed





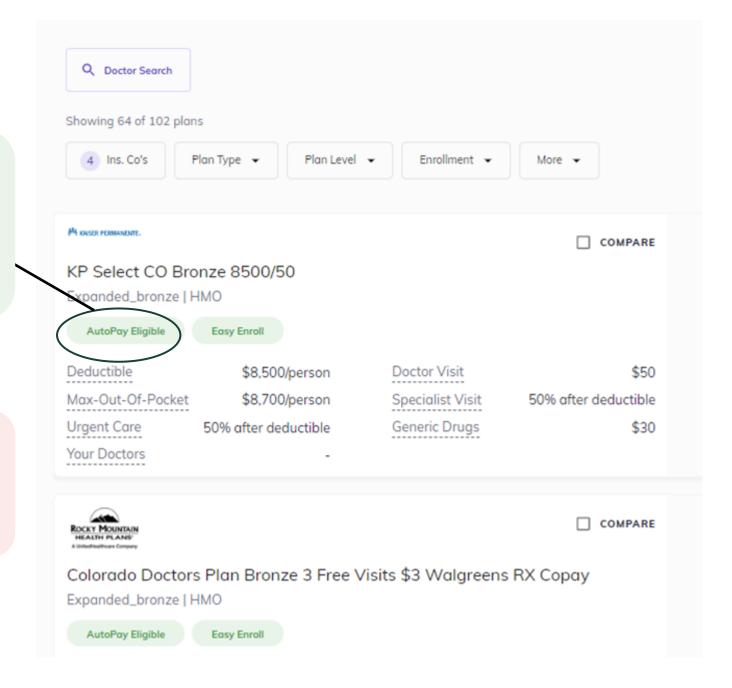
Easy Enroll vs. Self Enroll

AutoPay Eligible

Automated payment where Take Command sends premium payments to health insurance companies and any additional premium you are responsible for will be pulled from your paycheck

Non AutoPay Eligible Plans

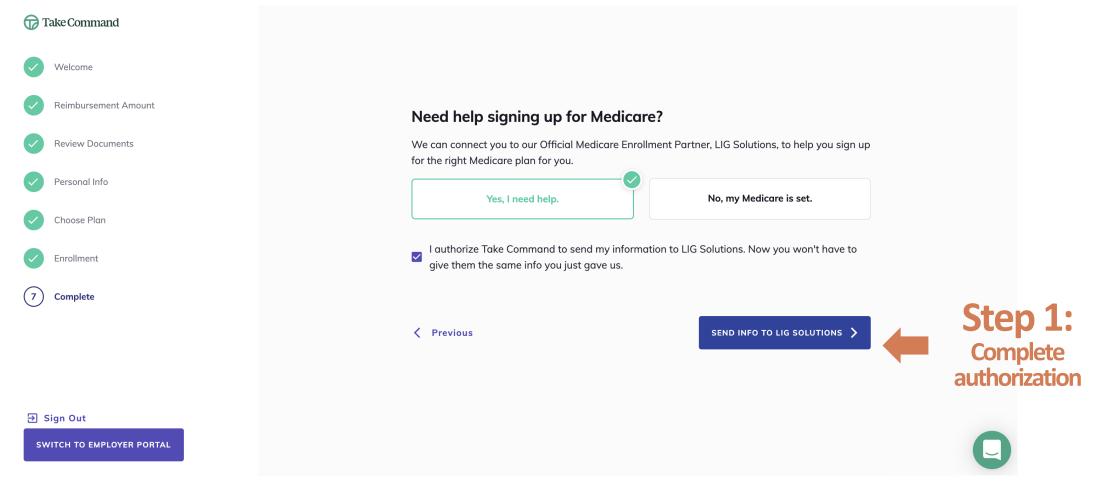
You will be responsible for paying the premium yourself and will be reimbursed via payroll before your premium is due.





Medicare Enrollment

Medicare eligible employees will be able to use their ICHRA allowance towards all types of Medicare premium. Take Command guides the employee through the process to enroll in Medicare and will connect them to our Medicare partner, LIG Solutions, for all supplemental options.



Step 1: Complete the authorization in the Enrollment process to allow Take Command to provide LIG with the information needed to effectively support the employee shopping and enrollment.

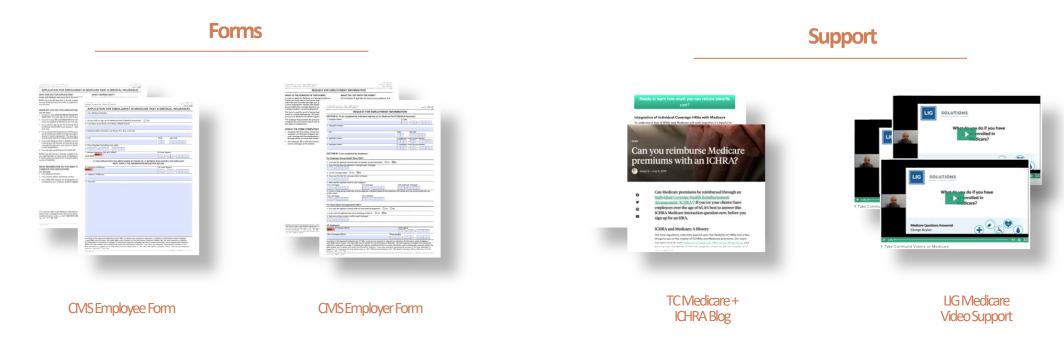


Medicare Enrollment: Part B

*If employee falls outside of the Medicare eligibility window, they will complete the following steps

First, Medicare eligible employees will head over to ssa.gov's Medicare site or www.SocialSecurity.gov to enroll in Part B.

- Employee must enroll in Social Security to apply for Medicare
- Employee completes CMS-40B Employee Form
- Employer completes CMS-L564 Employer Form

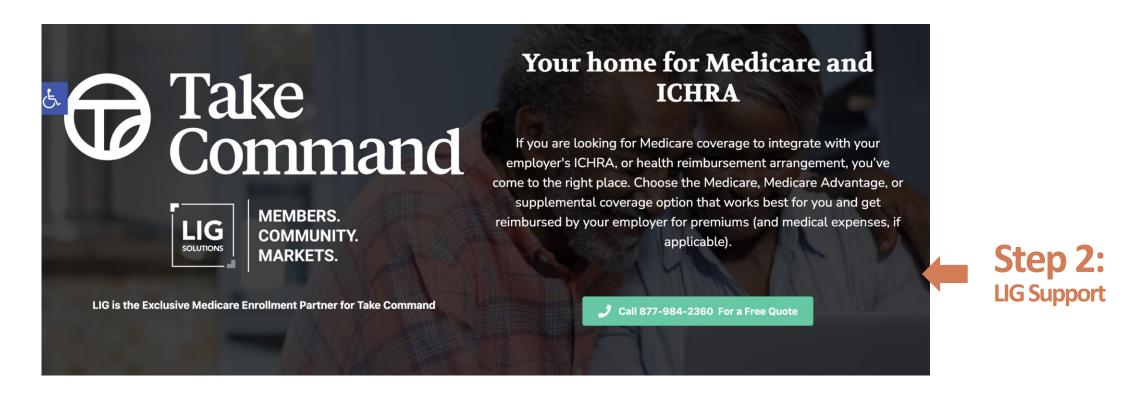


^{*}Individuals are eligible to sign up for Medicare 3 months before 65 and 3 months after. Open enrollment is from October 15 – December 7 each year to join, switch, or drop a plan.



Medicare Enrollment: Supplemental

- Once Part B is complete, employee can contact LIG by <u>filling out this form</u> and/or calling them directly at <u>877-984-2360</u>.
- 2. LIG can help look into supplemental plans.



LIG will need the employee's Part B Medicare ID to enroll, and that may not happen right away, but the employee can still go ahead and call them to let them know you've enrolled in Part B.



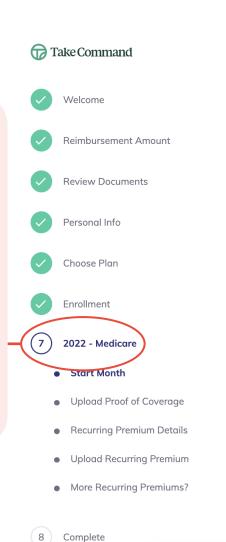
Medicare Enrollment

Step 3: Proof of Coverage document submitted through TC portal



2023 Medicare

Step 7 will take employees through the process to provide proof of coverage for their elected Medicare coverage to receive reimbursement.



What month will your Medicare coverage start in 2022?

If you are already on Medicare and your plan is continuing, you'll want to select January 2022. If you're moving onto Medicare, select the first month your plan will be effective.

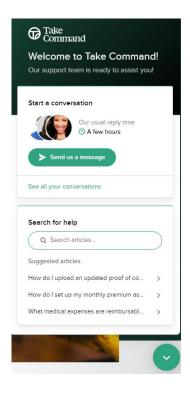
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Employee Support

Chat



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