



# Employee Health Benefit Guide

A new and innovative approach to health benefits.

# Health Insurance 101

An overview of the terms you will see while shopping

## What Your Plan Costs

| What You Pay             | Description   | Example   |
|--------------------------|---|---|
| <b>PREMIUM</b>           | The monthly cost of the plan  | \$200 a month   |
| <b>COPAY</b>             | A fixed amount for care   | \$25 for a doctor visit   |
| <b>DEDUCTIBLE</b>        | 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             |
| <b>COINSURANCE</b>       | The percentage you pay after the deductible   | If your bill after your deductible is \$100 & your coinsurance is 20%, you pay \$20       |
| <b>MAX-OUT OF-POCKET</b> | 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  | PPO<br>Preferred Provider Organization | EPO<br>Exclusive Provider Organization | POS<br>Point-of-Service | HMO<br>Health Maintenance Organization |
| Tip: Find the most affordable network with your doctors. |  |  |                         |  |
| 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                                    |

# 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.