



2025 Open Enrollment

ICHRA Insurance - Employee Education



Agenda

- Introduction to Take Command and ICHRA
 - What is ICHRA?
 - Who is Take Command?
 - Ownership
- The Shopping Experience
- Shopping Tips
 - Enrollment Types
 - AutoPay
 - Getting Help
- About Insurance
 - Plan Information – Networks, Costs, Metal Tiers
 - Medicare
 - Final Notes

Introduction

Take Command & ICHRA



Who is Take Command?

1. We help our Clients administer an ICHRA Health Insurance benefit
2. We are not an Insurance company
3. We help employees pick their ICHRA Health Insurance plan
4. Our software and service are here to support you and the HR team

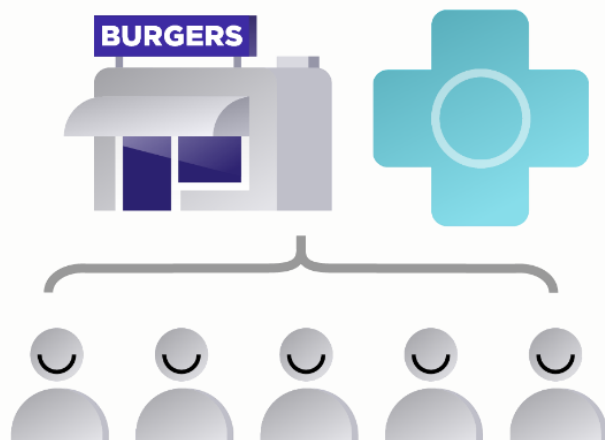
It's called an "Individual Coverage Health Reimbursement Arrangement." ICHRA for short



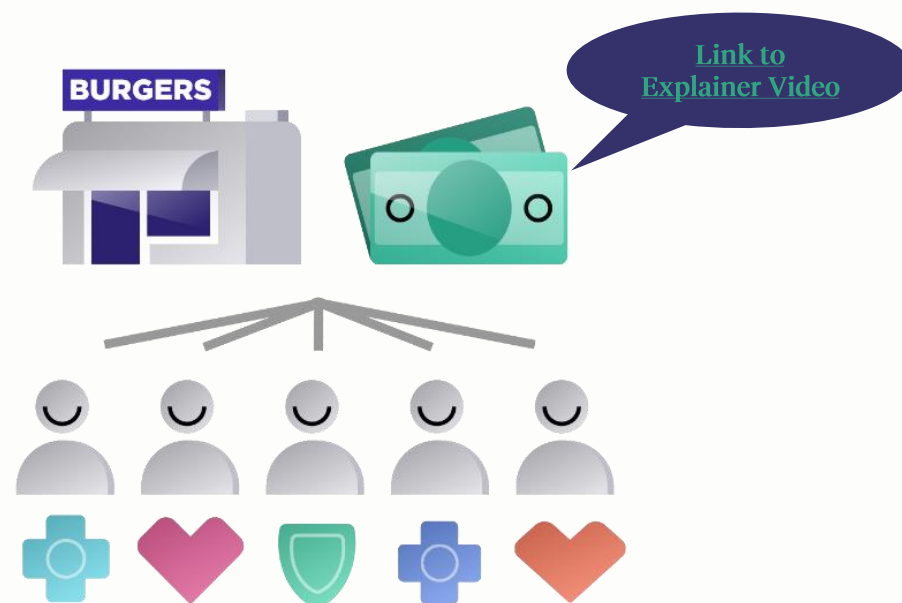


ICHRA Overview

Group Plan Model



ICHRA Model



What is ICHRA?

An "Individual Coverage Health Reimbursement Arrangement" (ICHRA for short) 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.



ACA 101

All ACA plans include:

- ✓ Free preventive care
- ✓ Coverage for Essential Health Benefits
- ✓ Coverage for pre-existing conditions

Some plans include extra perks:

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

For employees 65+ years old...Medicare will be reimbursed

Need guidance?
Schedule a call.
We'll walk you
through it!

 **ambetter.**

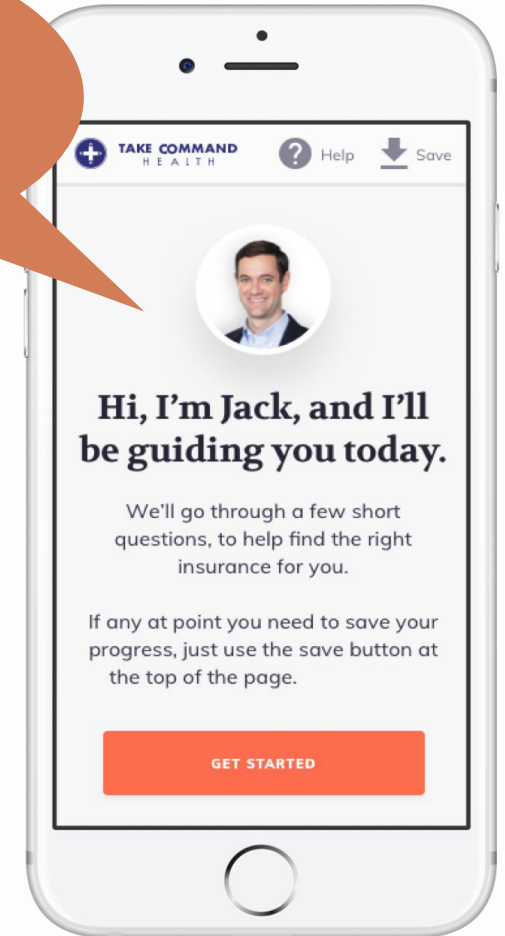
 **Cigna.**

 **MOLINA**
HEALTHCARE

oscar



 **CareSource**



Actual insurance companies & plan options vary by geography



Employee Ownership

Just like Car and Home... you now own your health insurance!



Car
Insurance



Homeowner's
Insurance



Health
Insurance



How it works: 3 Easy Steps

Log in to TCH Portal



Receive Email

Take Command will send an email that provides a link for you to access your Portal and other important information.

Identify your Needs



Make a list

Consider how you may use your insurance this year.

- Preferred doctors
- Prescriptions
- Any specific needs

Enroll in Health Insurance



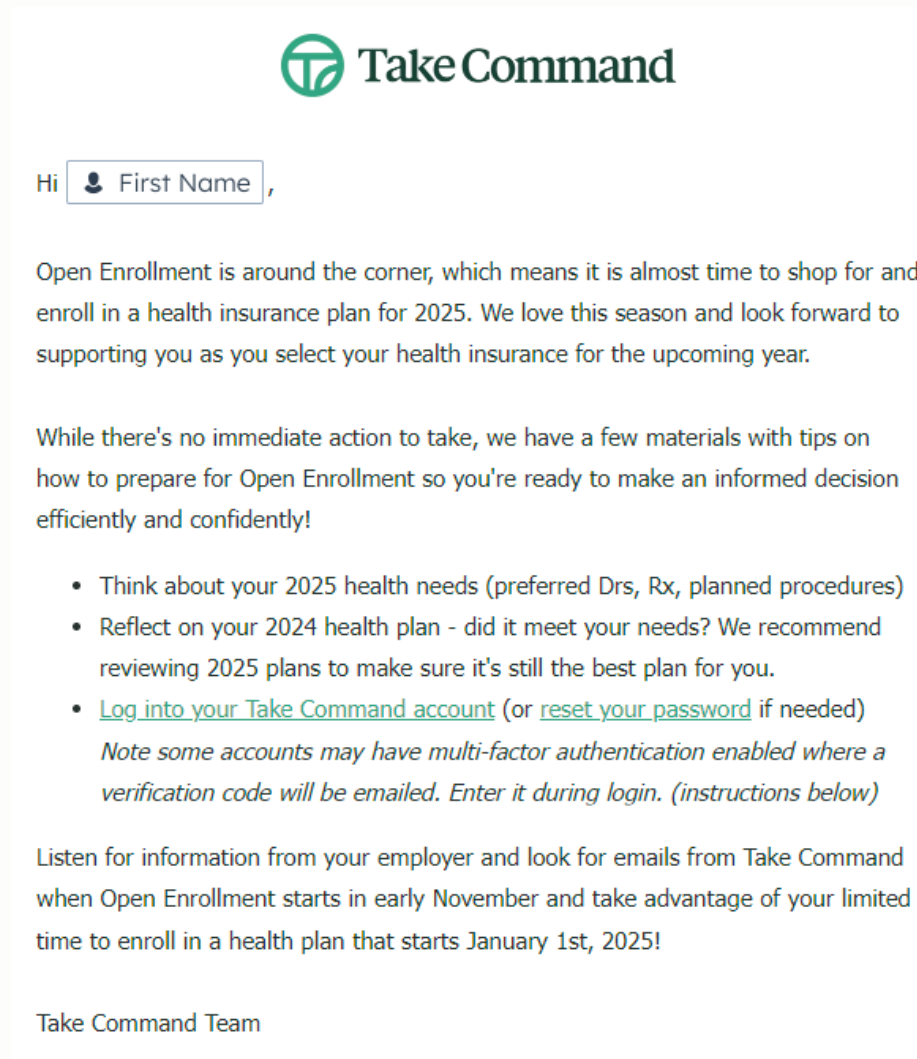
Shop for Insurance

Review options and select a plan that best fits your needs and budget.

The Shopping Experience

Let's Explore How You Will Enroll

What Email do I look for?



Subject Line:

“Tips to prepare for Open Enrollment”

From:

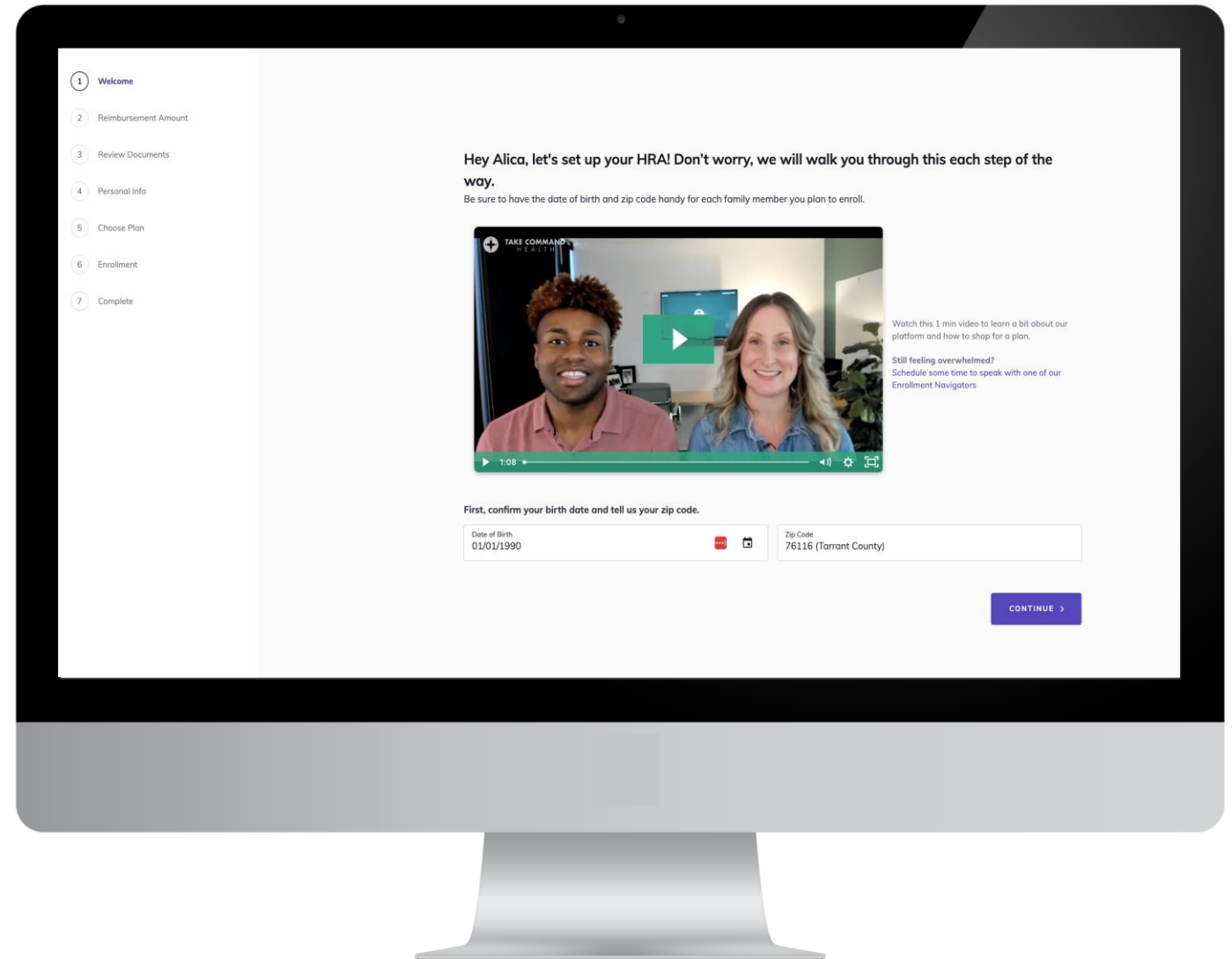
Support@takecommandhealth.com

Be on the lookout for more Take Command Emails once OE has begun.

Log Into Your Account

To participate in your Insurance benefit, you will need to log into your Take Command portal.

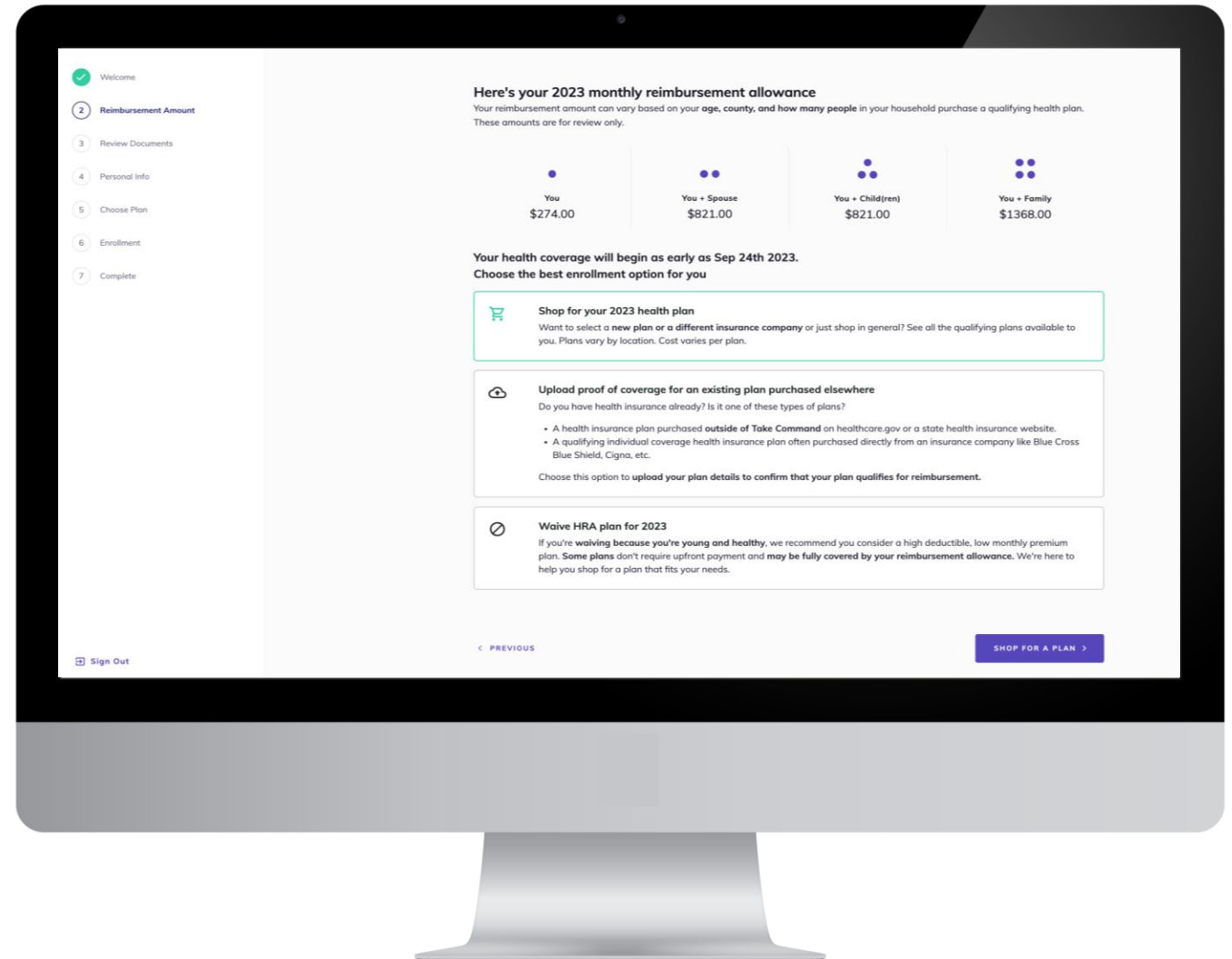
- Schedule call with Enrollment Specialist
- Review plan options
- Select 2025 plan



2025 Participation

You have the option to select the following:

- **Shop** and select plan for the new year
 - You will have the opportunity to choose your 2024 plan for the new year
- **Submit Proof of Coverage** if you are Medicare eligible or if you have an ACA compliant plan you enrolled in OUTSIDE of Take Command
- **Waive** your plan for the new year



Add Dependents

If you wish to add dependents to your plan, it's important to state who in our Portal

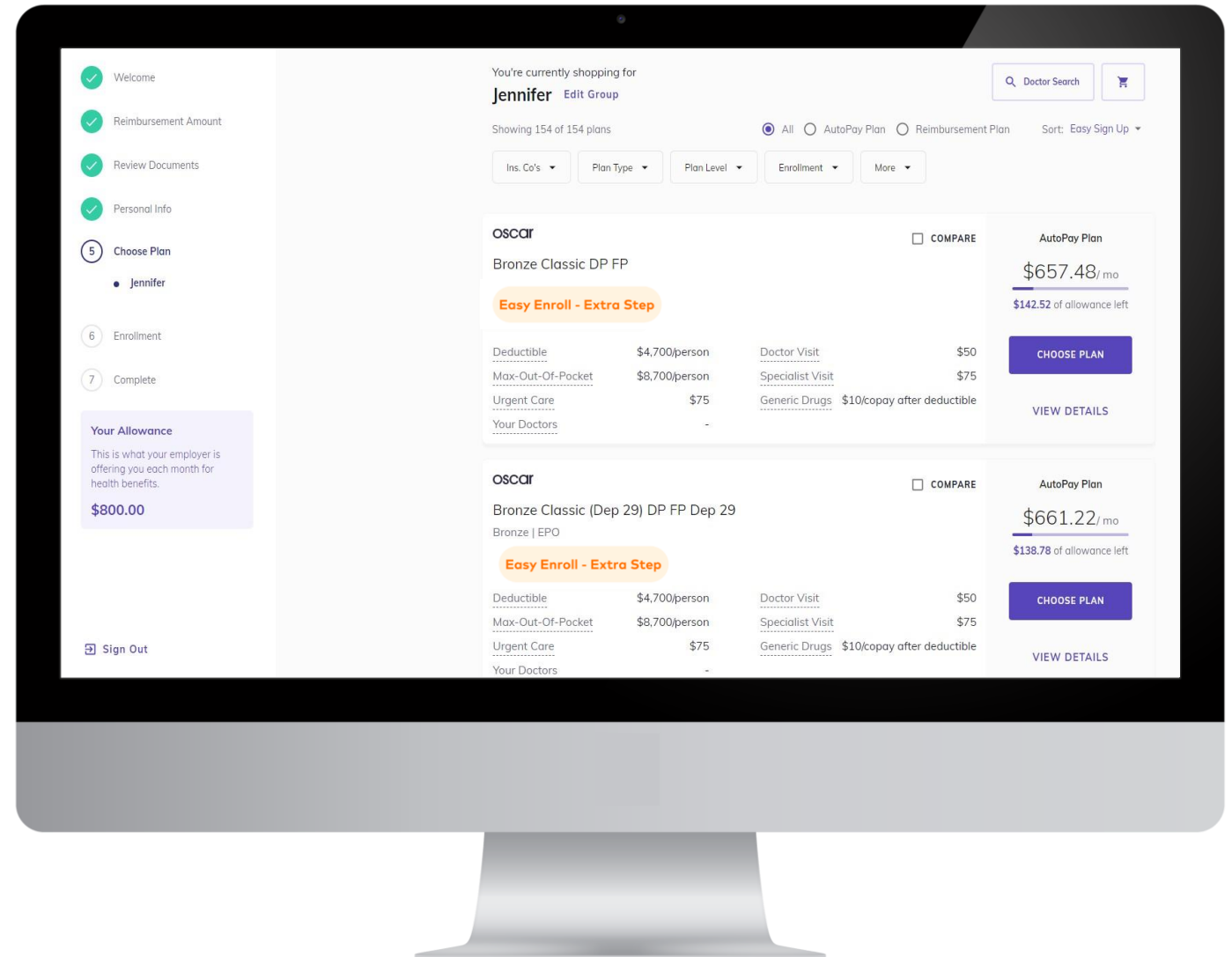
- Family Members
 - a) Spouse
 - b) Children

The screenshot shows a web portal interface for adding family members. On the left is a sidebar with a progress indicator showing steps: Welcome, Reimbursement Amount, Review Documents, Personal Info (current step), Choose Plan, Enrollment, and Complete. Under 'Personal Info', sub-steps are listed: Personal Info, More Details, Address, Income, Tobacco, and Family Members. At the bottom of the sidebar is a 'Sign Out' link. The main content area is titled 'Family Members' with a sub-header 'Add new family members or edit current ones. On the next page, you will be able to choose who to shop for.' Below this are three informational sections: 'Family Member' (explaining that children can be on the plan until age 26), 'Address' (stating that county and state must be correct), and 'Tobacco Use' (noting that tobacco use may affect plan prices). The form itself includes fields for First Name, Last Name, Birth Date, Gender, and Relation. There are checkboxes for 'Lives at same address' (checked) and 'Regularly uses tobacco' (unchecked). A 'SAVE' button is present, followed by a message 'No members added'. At the bottom are 'PREVIOUS' and 'CONTINUE' navigation buttons.

Shop for a New Plan

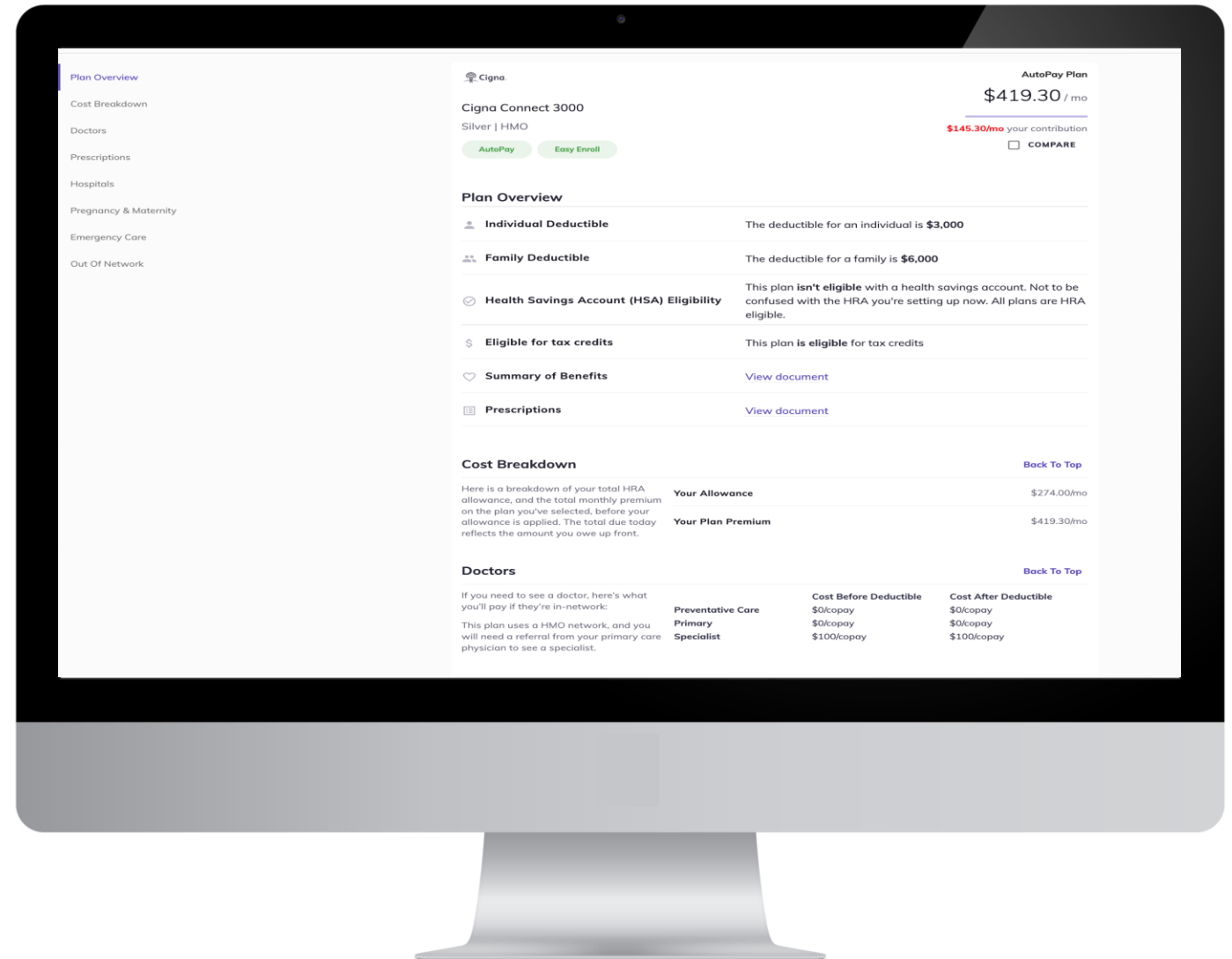
You've made it to our shopping tool! Find the plan that best suites your needs:

- Search by Carrier
- Search by Plan Type
- Sort by Premium Amount
- Compare plans side by side



View Details

- Review Summary of Benefits
- Know exactly what your policy does and does not cover
- Review before finalizing plans
- View Prescription Formulary information



Shopping Tips!

Things to be Aware of

Enrollment Types: Easy Enroll vs Self Enroll

Easy Enroll

Easy Enroll

- TCH Support
- Enrollment on TCH Portal
- Automated input of AutoPay payment information



Note: If you pick a plan *over* that amount, the remaining balance will come from your paycheck

Easy Enroll Extra Step

- TCH Support
- Enrollment on TCH Portal
- Manual input of autopay details



Note: Take Command will contact you with instructions on how to input this information

Self Enroll

Self Enroll

- Self Serve Support
- Enrollment on Carrier Website
- Manual input of AutoPay payment information



Note: You'll need to provide proof of coverage to Take Command once you have enrolled



Take Command Insurance Agency Services

Service levels are higher for Easy Enroll plans because Take Command is the Broker of Record

		Self Enroll	Easy Enroll	
				Fully offered
				Partially offered
				Not offered
1	Enrollment Consultation	Employees receive live, 1:1 enrollment support from our in-house team	✓	✓
2	App Submission	We submit app for employees, so they don't have to leave our platform	✗	✓
3	AutoPay payment & monitoring	We submit binder payment	✗	✓
		We set up recurring payment	✗	✓
		We investigate missing/failed payments	✓	✓
4	Problem Resolution	Resolutions are completed in a timely manner	✗	✓
5	Status Visibility & Compliance	We ensure coverage is active and submit Proof of Coverage on behalf of employee	✗	✓

TC sets recurring payment for most plans, but varies by carrier

TC can only give instructions for contacting carrier – we can't resolve on behalf of employee

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Autopay payment solution

What is AutoPay from Take Command?

Employer pays your monthly premium directly to the insurance carrier. If premium is higher than your allowance, your portion is deducted via payroll.

- ✓ No out-of-pocket premium payments
- ✓ No risk of losing your coverage by missing a payment
- ✓ Access to payment details if you need to work with your carrier

How do you enroll in your AutoPay plan?

Log in to Take Command and start shopping!

Recommended Easy Enroll Plans

- **Take Command** submits your application & payment.

Note, Easy Enroll "Extra Step" plans require an action from you.

Easy Enroll

Self Enroll Plans

- You'll receive payment details after selecting a plan on portal
- **You** submit your application on carrier site/exchange using provided payment details
- **You** confirm plan and payment setup

Self Enroll

AutoPay works with
ALL ACA-Compliant plans!

*That's **every plan** on the
Take Command platform!*



I need help!

Employee Support

Reach out if you have technical questions or run into issues like:

- Trouble logging in
- Need to add/remove dependents
- Questions about uploading Proof of Coverage if you have Medicare or on Reimbursement
- Can't find AutoPay information
- Insurance cards haven't arrived yet
- How do I schedule an Enrollment Call?

To contact our Support Teams, you can:

- **Chat:** Visit takecommandhealth.com and find the chat feature on the bottom corner
- **Phone:** (214) 866-7757
- **Email:** support@takecommandhealth.com

Enrollment Support

Schedule a call if you have questions about the plan you want to enroll in and remember...

- These calls are 20 minutes long so make sure you've already logged into your Take Command portal and come prepared with questions
- Plan ahead! Slots fill up fast so schedule as early as possible (up to 1 week in advance) and block off your calendar so you don't miss your call
- You'll still have to make the final selection in the portal yourself – our Enrollment Specialists can't do that for you but they can offer their guidance so you feel confident in your choice!

To schedule a call with an Enrollment Specialist click [HERE](#)

About Insurance

A Few More Things to be Aware of



Understanding Plan Networks

Most Insurance plans have a specific group of doctors you can see called a Provider Network. There are 4 major network types. It's important to understand these network types and make sure your doctors are "in-network" 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 included	YES	YES	YES	YES
Non-emergency "out-of-network" benefits	YES	NO	YES	NO
Emergency coverage included	YES	YES	YES	YES

Plan Costs Explained

What's a premium? Copay? HELP!

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 must 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 is met	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 else	If your annual Max is \$1,000 and you get a bill for \$1M, you pay \$1,000 and nothing more

No Cost Preventative Care

- Annual OBGYN Visits
- Screening Tests
- Immunizations

Formulary

- List of prescription drugs your health plan covers & their cost to you

HDHP

- High Deductible Health Plan
- Lower premiums but much higher deductibles

HSA

- Health Savings Account
- Users can pay medical bills tax-free
- Only offered w/ HDHP

Shopping Tips

Metallic Tiers

Generally, the higher the premium, the lower the cost sharing (deductibles, copays, etc.)

Tier	Premiums	Cost Shares (deductible, copays, etc.)
Bronze	\$	\$\$\$
Silver	\$\$	\$\$
Gold	\$\$\$	\$

Healthcare Provider Networks

Hospitals & doctors get to choose which insurance they accept

1. If a particular medical provider or facility is important to you, check to see which insurance carriers they are contracted with
2. On an expensive medication? Get help doing some research to get a sense of what it might cost

Make life easy → Look out for the **Easy Enroll** tags



Shopping Tips

All ACA plans include:

- ✓ Free preventive care
- ✓ Coverage for Essential Health Benefits
- ✓ Coverage for pre-existing conditions

Some plans include extra perks:

- ✓ Free and unlimited telemedicine
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For employees 65+ years old...Medicare will be reimbursed

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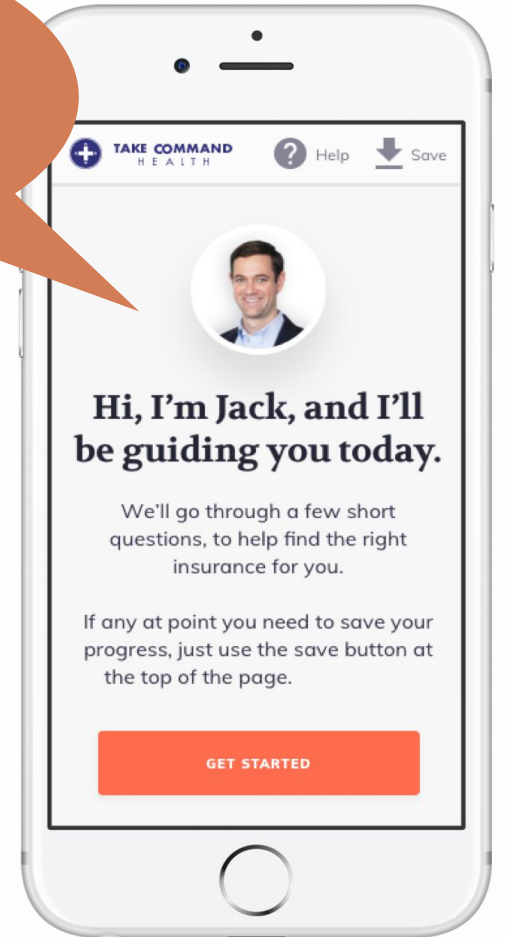
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 **MOLINA**
HEALTHCARE

oscar



 **CareSource**

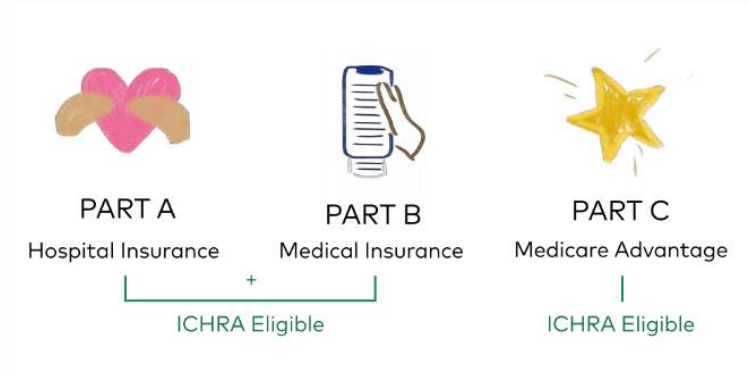


Actual insurance companies & plan options vary by geography

Medicare

What qualifies for ICHRA and which parts are eligible for reimbursement?

Must have Part A + B
OR Part C



Then each of these parts is eligible for reimbursement



- TC and Chapter have partnered together to help Medicare Eligible employees optimize their health coverage.
- Chapter's expert advisors will help you navigate and select the right plans that help you cover various costs, co-pays, etc.
- Take Command Portal will direct you to Chapter if you are Medicare eligible

What you Need to Know (as an employee)

Take advantage of this benefit that your employer is offering!

Take Command is here to help every step of the way

- Our Enrollment Specialists can guide you towards an insurance plan
- Our Enrollment process is **not** passive, you must log in and TAKE ACTION!
- If you are Medicare Eligible, connect with our partner Chapter

Don't forget, look for the **OE Invite Email** and reach out if you need help!



support@takecommandhealth.com



Chat



(214) 866-7757



Thank You!

support@takecommandhealth.com

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.



Employee Health Benefit Guide

A new and innovative approach to health benefits.

takecommandhealth.com

855-824-4727

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
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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

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



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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.
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Helpful Tips

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- ✓ 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.

Enrolling in an Individual Health Plan with a December 1st Eligibility Date

Welcome to your HRA with Take Command! With eligibility starting Dec. 1st, you can start enrolling in a plan on Nov. 1st. This timing can be a little tricky since Open Enrollment for the following year also starts on Nov. 1st and the Take Command platform displays 2025 plans during this time. But rest assured that you can still enroll in a plan that will give you coverage starting in December. Just follow the steps below.

How to enroll in a health plan with a Dec. 1st eligibility:

Enroll in November for coverage starting December 1st.



Log in to your Take Command portal to find your allowance

- Go to the "Documents" section, open your 2024 HRA Employee Notice and find your monthly allowance.
- Your employer will reimburse you up to your monthly allowance for a qualified health plan.



Visit a Marketplace to shop & enroll in a plan

- Most states use HealthCare.Gov, the Federal exchange.
- Residents of the following states should access their respective State Exchange: CA, CO, CT, DC, ID, KY, ME, MD, MA, MN, NV, NJ, NM, NY, PA, RI, VA, VT, WA.
- Think about your anticipated health needs for December. You can choose a different plan for the full year 2025 (*just make sure to call your Carrier and cancel your December plan before it renews*).



Upload your proof of coverage

- Log in to your Take Command platform and submit your proof of coverage so you can get reimbursed by your employer.

Don't forget to also enroll in a 2025 health plan! We recommend logging in and shopping on the Take Command platform so you have access to Easy-Enroll plans where we submit your application, payment and can support you with the Carrier.

IMPORTANT ANNOUNCEMENT:

2025 Open Enrollment is starting soon!

Don't miss your chance to **choose your own** health insurance for 2025!

Easy Tips to Prepare for Open Enrollment:



Think about your 2025 health needs

- Make a list of preferred providers and any current or new prescriptions
- Note any planned procedures
- Gather personal info (*SSN & birth dates*) for yourself & any family members



Reflect on your 2024 health plan

- In most cases, your carrier will offer the same or a similar plan in 2025
- Browse other available plans to make sure its still the best plan for you



Look for emails from Take Command

- Emails with enrollment information will start in November

National Open Enrollment Dates (for Jan 1st 2025 coverage):

Nov. 1st - Dec. 15th

IMPORTANT: Follow any employer-specific dates!

NOTE: Open Enrollment deadlines may vary by state.

ANUNCIO IMPORTANTE:

¡Falta poco para que inicie el período de inscripción abierta 2025!

¡No dejes pasar la oportunidad de elegir tu propio seguro de salud para el 2025!

Consejos prácticos para prepararte de manera efectiva para el período de inscripción abierta:



Piensa en tus necesidades de salud para el 2025

- Elabora una lista de tus proveedores de seguros favoritos, así como de todas tus recetas médicas actuales y nuevas.
- Anota cualquier procedimiento médico planificado que tengas.
- Reúne tu información personal (número de seguro social y fechas de nacimiento) y la de los miembros de tu familia.



Reflexiona sobre tu plan de salud del 2024

- En la mayoría de los casos, tu proveedor te ofrecerá el mismo plan o uno similar para el 2025.
- Explora otras opciones disponibles para asegurarte de que tu plan actual siga siendo el más adecuado para ti.



No dejes pasar los correos electrónicos de Take Command

- Los correos electrónicos con toda la información sobre las inscripciones comenzarán a llegar en noviembre.

**Fechas del período de inscripción abierta a nivel nacional
(para la cobertura médica que inicia el 1 de enero del 2025):**

1 de noviembre - 15 de diciembre

IMPORTANTE: ¡Sigue las fechas específicas de tu empleador!

NOTA: Las fechas límite del período de inscripción abierta pueden variar según el estado en el que te encuentres.

Open Enrollment is here!

Don't miss out on choosing your own health insurance & participating in your employer's HRA health benefit!

What is Open Enrollment?

Open enrollment is the annual period when individuals like you can enroll in a health insurance plan for the following year. Nationally, it runs from November 1st - January 15th though December 15th is the enrollment deadline for plans that start January 1st.*

For coverage beginning on January 1st, the deadline to enroll is December 15th nationally!*

Why is Open Enrollment important?

In order to participate in your employer's HRA, you must have a qualified health insurance plan. If you miss the Open Enrollment period, you will need to experience a Qualifying Life Event (such as marriage, divorce, childbirth, loss of health insurance coverage, etc.) to apply for coverage in the subsequent year.

What happens if you miss Open Enrollment?

Employees who do not enroll in a plan during the Open Enrollment period will not have access to insurance for the following year unless they experience a Qualifying Life Event. Consequently, they will not be eligible for reimbursement from the employer's HRA.

Services Take Command Provides:

- ✓ **Our Platform** allows you to shop for available plans in your geography, personalized for your information and HRA allowance.
- ✓ Schedule a call with an **Enrollment Specialist**. Our experts can help guide you to a plan that best fits your needs.
- ✓ **Easy Enroll plans** offer easy, fast enrollment! We submit the application, set up your recurring claim and can support you with the Carrier if needed.

**NOTE: Open Enrollment dates in some states may vary.*

¡El período de inscripción abierta llegó!

¡No pierdas la oportunidad de elegir tu propio seguro médico y participar en el programa de beneficios de salud HRA de tu empleador!

¿Qué es el Período de Inscripción Abierta?

La inscripción abierta es el período anual en el que los colaboradores como tú pueden inscribirse en un plan de seguro médico para el año entrante. Este período se extiende desde el 1 de noviembre hasta el 15 de enero a nivel nacional. No obstante, la fecha límite de inscripción para los planes que comienzan el 1 de enero es el 15 de diciembre.*

Si tu cobertura médica inicia el 1 de enero, ¡la fecha límite para inscribirse es el 15 de diciembre a nivel nacional!*

¿Por qué es importante el Período de Inscripción Abierta?

Para participar en el programa HRA de tu empleador, debes tener un plan de seguro médico calificado. Si no lograste inscribirte durante el período de inscripción abierta, necesitarás experimentar un evento vital calificado (como matrimonio, divorcio, nacimiento de un hijo, pérdida de la cobertura del seguro médico, etc.) para poder solicitar cobertura en el siguiente año.

¿Qué sucede si pierdo el período de inscripción abierta?

Los colaboradores que no se inscriban en un plan durante el período de inscripción abierta no tendrán acceso al seguro médico para el año siguiente, a menos que experimenten un evento vital calificado. Por lo tanto, no serán elegibles para recibir reembolsos del programa HRA de su empleador.

Los Servicios que Take Command te ofrece:

- ✓ Nuestra plataforma te permite adquirir planes disponibles según tu ubicación, personalizados de acuerdo con tu información y monto asignado del programa HRA.
- ✓ Nuestros expertos pueden ayudarte a encontrar el plan que mejor se adapte a tus necesidades. Agenda una llamada con un especialista en inscripciones.
- ✓ Planes "Easy Enroll" que ofrecen una inscripción fácil y rápida!. Nos encargamos de enviar tu solicitud, establecemos tu reclamo y te asistimos con la compañía de seguros si es necesario.

NOTA: Las fechas límite del período de inscripción abierta pueden variar según el estado en el que te encuentres.

Hi team,

As you know, we are excited to offer you health benefits through an HRA and we're partnering with a company called Take Command who will help us administer it. Open Enrollment is the time when you can choose your 2025 health plan and it will be starting in November.

There are a few things you can do to prepare before Open Enrollment starts so your health plan shopping and selection process is smooth and efficient.

1. Think about your health needs

- Make a list of prescriptions, preferred health providers, and any planned procedures.
- Gather birthdates and SSNs for yourself and any family members you want to include on your plan.

2. Look for emails from Take Command in November

- Make sure to open them, read them, and take action to shop & enroll.
- Don't miss out on money to help cover health insurance!

Take Command is looking forward to helping you choose health insurance plans with the coverage that meets your needs. Please reach out to me or the Take Command team with any questions throughout Open Enrollment.

Thanks!



Understanding Medicare Reimbursement & ICHRA

Can Medicare premiums be reimbursed through an Individual Coverage Health Reimbursement Arrangement (ICHRA)?

If you have employees over the age of 65, there's probably some questions around this complex subject. ICHRAs can be used to reimburse for Medicare premiums, but there are a few requirements that are important to understand.

To understand how ICHRAs and Medicare will work together, it's helpful to take a step back and think about what the HRA is "integrating" with in terms of the Medicare parts.

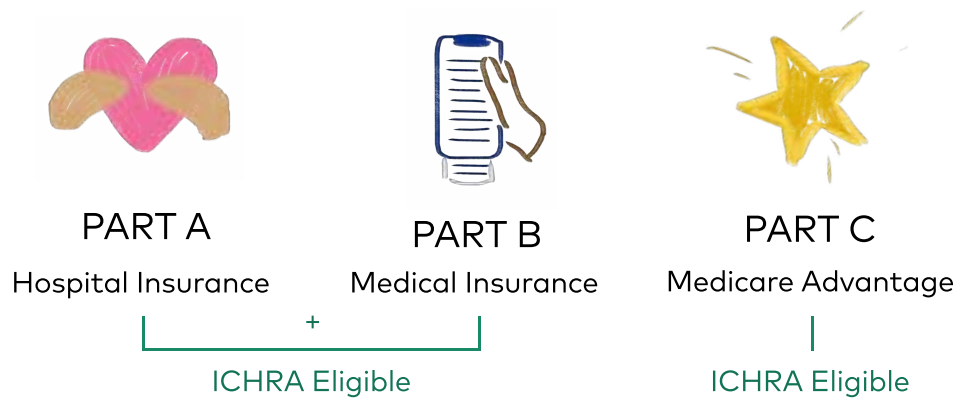
- **Part A:** "Hospital insurance" that covers costs from hospital for free and acts as "classic Medicare." It's considered a major medical insurance plan that everyone is required to have.
- **Part B:** "Medical insurance" that covers 80% of approved doctor visits and outpatient procedures after annual deductible is met. Also considered major medical and a requirement.
- **Part C:** This is referred to as Medicare Advantage, aka hospital and doctor coinsurance.
- **Part D:** "Prescription insurance" helps you pay for your prescriptions. Pricing depends on the plan you select and your income. This is not considered a major medical plan or sufficient to meet minimum essential coverage requirements.

When you're signing up for Medicare, there are two routes you can go.

1. **Medicare Advantage:** These are the newer arrangements that have all of the parts combined into one. They often have a \$0 premium and are offered by traditional, commercial health insurance companies.
2. **Medicare Supplements (Medigap):** You still have traditional Medicare parts A & B through the Federal government, but you purchase a supplemental plan to limit your total out-of-pocket exposure.

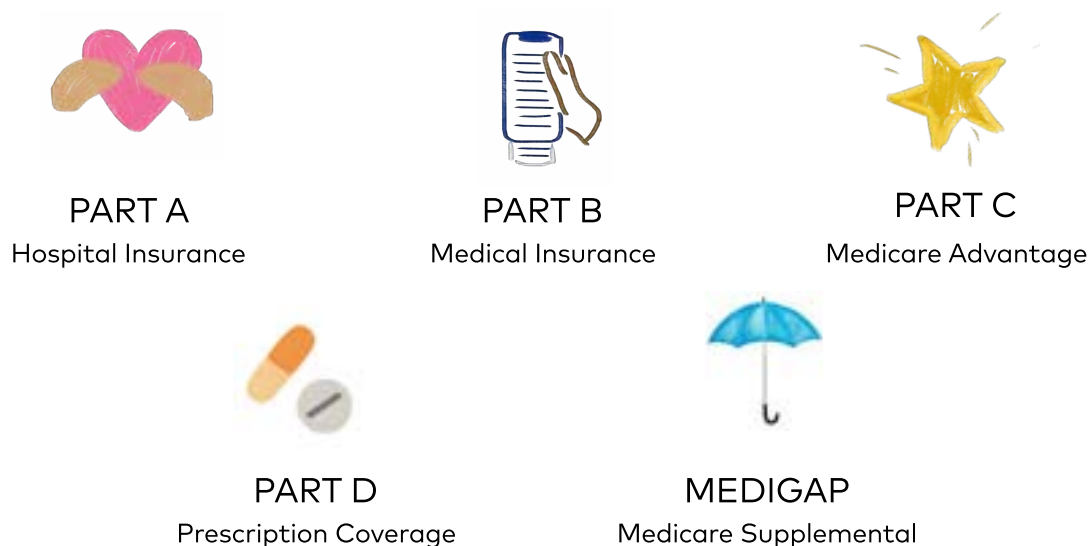
What are the eligibility requirements for Medicare-aged employees wanting to use ICHRA?

To qualify for an ICHRA, the employee eligible for Medicare must have coverage of Part A and Part B together or Part C. Part B by itself doesn't qualify as Minimum Essential Coverage.



What parts of Medicare are reimbursable with ICHRA?

ICHRA may be used to reimburse premiums for Medicare and Medicare supplemental health insurance (Medigap), as well as other medical care expenses, if an employer is reimbursing for medical expenses as well. Premiums for Parts A, B, C, D, and Medigap policies are all eligible for reimbursement. It's important to note that ICHRA can pay for medical expenses for Medicare participants (if allowed by the plan) but medical expenses cannot be designed around what Medicare pays or does not pay.



Are there any special considerations for Medicare-eligible employees transitioning from a group plan to an ICHRA?

For those switching from group plans to an ICHRA, it's important to note that Medicare eligible employees likely will only be enrolled in Part A. Losing their group plan qualifies them to register for Part B as a Special Enrollment Period with no penalty. Employees can head over to ssa.gov's Medicare site to enroll in Part B. They'll need both proof of coverage for A+ B to participate in their ICHRA or Part C.



Do the anti-duplication provision, the SSA's equal benefits rule, and the Medicare Secondary Payer rule (MSP) affect employees' ability to benefit from ICHRA?

The good news is that the final rules that provide guidance for HRAs ensure that we don't have to worry about the anti-duplication provision or MSP provisions getting in the way of employees benefitting from the individual coverage HRA.

What is proof of coverage for Medicare?

Employees will need documentation to show that they are enrolled in Medicare in order to be reimbursed for their Medicare expenses. Proper documentation would include: Medicare ID card (aka the red, white and blue card), a Medicare Statement, or Social Security statement showing your Medicare payment withheld from your benefits.



Take Command partners with Chapter

Take Command has partnered with Chapter to help you optimize your healthcare coverage. Chapter's white glove service will help Medicare-eligible employees find the right Medicare Advantage and Medicare Supplemental plans that are designed to help cover the costs of various deductibles, co-payments and coinsurance charges that Medicare alone does not include.

The process is simple, streamlined and coordinated. All employees have to do is choose a coverage option from leading insurance companies based on where they live and their individual needs, then submit proof of coverage to Take Command, along with receipts for eligible care, and get reimbursed tax-free.

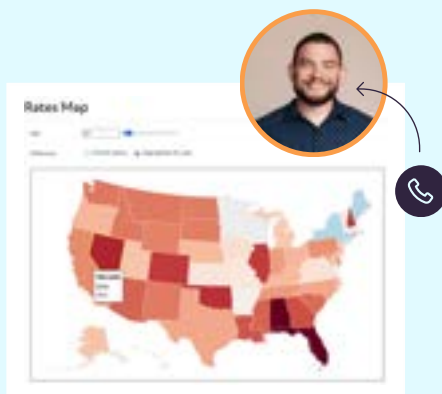
Connect with a Chapter Expert [HERE!](#)



The Chapter Difference

Medicare is a critical decision for American seniors. By referring your employees to Chapter, you can ensure they get the coverage they deserve.

Our advisors take into account dozens of personal factors to provide the best plan recommendation. By "best," we mean maximum coverage and clarity, with minimum cost and complexity.



Why should I care about Medicare?

If your organization is moving from group coverage to an ICHRA, your employees 65+ are required to sign up for Medicare. Similarly, once your organization is using an ICHRA, all employees turning 65 must enroll in Medicare. We can help with the process end-to-end.

How can Chapter help my employees?

Most people become eligible for Medicare when they turn 65. Chapter can be a great resource for anyone 64 or older.

The first step to working with Chapter is scheduling a free Medicare webinar for your team [here](#). When they're ready, employees can schedule a one-on-one Medicare consultation with a Chapter Advisor [here](#).



BOOK YOUR GROUP WEBINAR FOR EMPLOYEES HERE:

links.askchapter.org/tch-webinar

YOUR EMPLOYEES CAN SCHEDULE A 1:1 CONSULTATION HERE:

links.askchapter.org/tch



Frequently Asked Questions

Is Chapter a free service?

Yes. Chapter provides Medicare advisory and enrollment services at no cost to your firm or your employees.

Why should I recommend Chapter?

Our top priority is to find the best possible Medicare plan for each individual's needs. Chapter is the only Medicare Advisor with advanced technology that includes all 24,000 Medicare choices. Chapter Advisors aren't paid based on commissions or carrier contracts, so their only incentive is to find the best plan for each enrollee.

What types of plans does Chapter recommend?

In short, Chapter recommends all Medicare plans. This includes Medicare Supplement (Medigap) plans, Medicare Advantage (Part C) plans, and Part D Prescription Drug plans. Chapter also helps with Original Medicare sign-up and coverage (Parts A & B).

How does Chapter make money?

Like most Medicare Advisors, Chapter earns commissions from insurance carriers when we enroll someone in a plan. Unlike most Medicare Advisors, Chapter will recommend plans that do not pay them, and Chapter's advisors are not paid more or less based on plans they recommend. They are incentivized to help an individual pick the best plan based on their needs.

Where can I learn more about Chapter?

You can learn more about Chapter at askchapter.org/partners/take-command-health. You can also call a Chapter Advisor directly at 855-480-7432.

Can I contact you if I have questions?

Yes, the Chapter team is happy to answer any other questions you have! Feel free to reach out at tch@askchapter.com or call 855-480-7432 .

QUESTIONS?

Email tch@askchapter.com

Call 855-480-7432

links.askchapter.org/tch

