

A Guide to **ICHRAs** for Employees

Curious about your employer's switch to an Individual Coverage Health Reimbursement Arrangement and its impact on you? Let's break it down.

Say goodbye to one-size-fits-all health insurance. An ICHRA lets you choose the coverage that's right for you and your family.



1 Choose From All Plans Available in Your Area

With an ICHRA, you're no longer stuck to the one or two plan choices selected by your employer. You'll be able to choose from any plan available in your area that best meets your individual needs.

2 Keep Your Doctors at the Best Price

Filter plans to see which ones are in-network with your preferred doctors and medical facilities. Then, compare costs and select the option that aligns with your budget.

3 Compare Plans and Enroll With Ease

SureCo's Enrollment Platform mimics a traditional online shopping experience, so you can compare, contrast, and select plan options with the click of a button.

	ICHRA With SureCo	vs	Traditional Group Insurance
Unmatched Plan Selection	✓		X
Budget Friendly	✓		X
Easy Enrollment	✓		Limited
Flexibility For Dependents	✓		X
Plan Portability	✓		X

4 Customize Coverage for Your Dependent(s)

Your medical needs aren't the same as the rest of your family. ICHRAs offer unparalleled flexibility by allowing you to select different plans for each of your dependent(s).

5 Get Reimbursed Pre-Tax Like You Always Have

Your employer still contributes to your monthly premiums with an ICHRA. The remainder gets deducted pre-tax from your paycheck.

6 Take Your Plan With You

Your health coverage shouldn't end when you leave your company. ICHRAs are portable, so you can keep your plan for as long as you like, regardless of your employment status. No extra paperwork or interruption in care!

Get Help Whenever You Need It

Our Employee Experience Team is available from 8AM to 8PM (ET), Monday-Friday.

Email | employee.experience@sureco.com

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* press 1 for English

* press 2 for Spanish