Getting Started with ICHRAS

Learn key details about ICHRAs and how you can easily select, enroll, and attest to coverage.



What is an ICHRA?

A benefit provided by your employer that sets money aside for you to spend on eligible healthcare expenses.

What does it cover?*

- Individual health insurance premiums
- Medicare premiums Part A, B, C and D
- Medicare Supplement premiums
- ACA compliant catastrophic health plans
- 213(d) healthcare expenses

> How am I eligible?

- Your employer must offer ICHRA as an option for you to enroll.
- You can't be offered a traditional group health plan and can't be enrolled in your spouse's group health plan.
- To use your ICHRA, you must be enrolled in individual health insurance or Medicare Parts A and B, or Part C.

How do I confirm my existing coverage?

After you purchase the necessary insurance coverage to utilize your ICHRA, remember to confirm your coverage in your online account by following these steps:

- Log into your online account and navigate to the "Tasks" section above Accounts and click "1 plan(s) require annual confirmation of coverage".
- 2 Enter in the necessary information on the form and hit "Submit" to complete the process.

Easily access and manage your ICHRA

Online account and mobile app

You can log in to your online account or mobile app 24/7 and review your ICHRA balance and submit out-of-pocket claims for reimbursement.

Text alerts

Sign up for text alerts in your online account and stay on top of your ICHRA balance and debit card transactions.





^{*}Eligible expenses may vary and are determined by your employer