decisely®

Getting Started with ICHRA

What's Inside

ICHRA

What's **ICHRA?**

ICHRA stands for **Individual Coverage Health Reimbursement Arrangement.**

ICHRA is a way for businesses to contribute toward employee health insurance. **It's simple:** you set the budget, and employees choose their own plans.

Launched in 2020 and IRS-approved, ICHRA is a smart, scalable strategy that's reshaping how businesses offer health benefits.

How **ICHRA** Works

1. **You set the budget**

   Decide how much you want to contribute toward employee monthly health plan premiums.

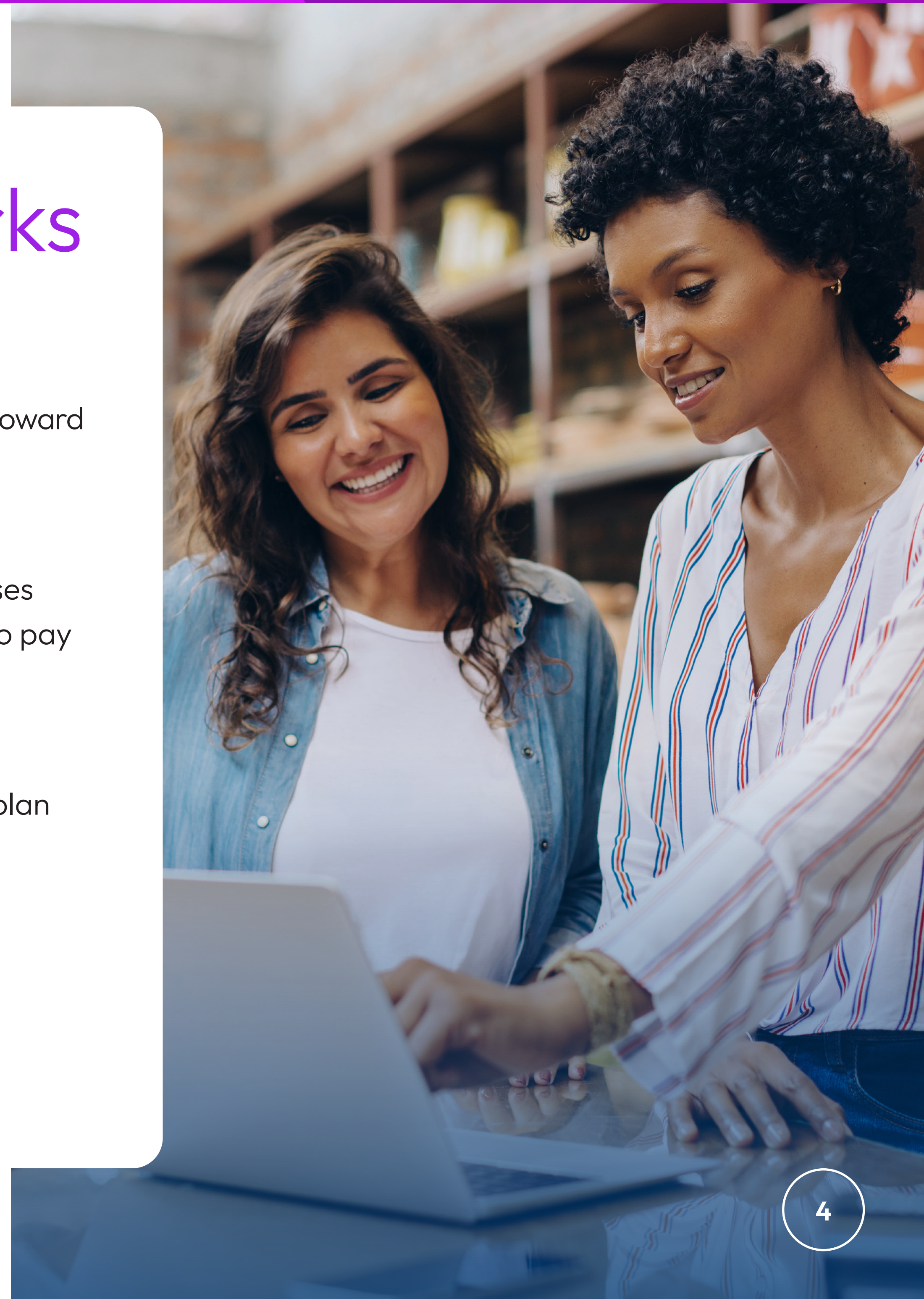
2. **You choose how to fund it**

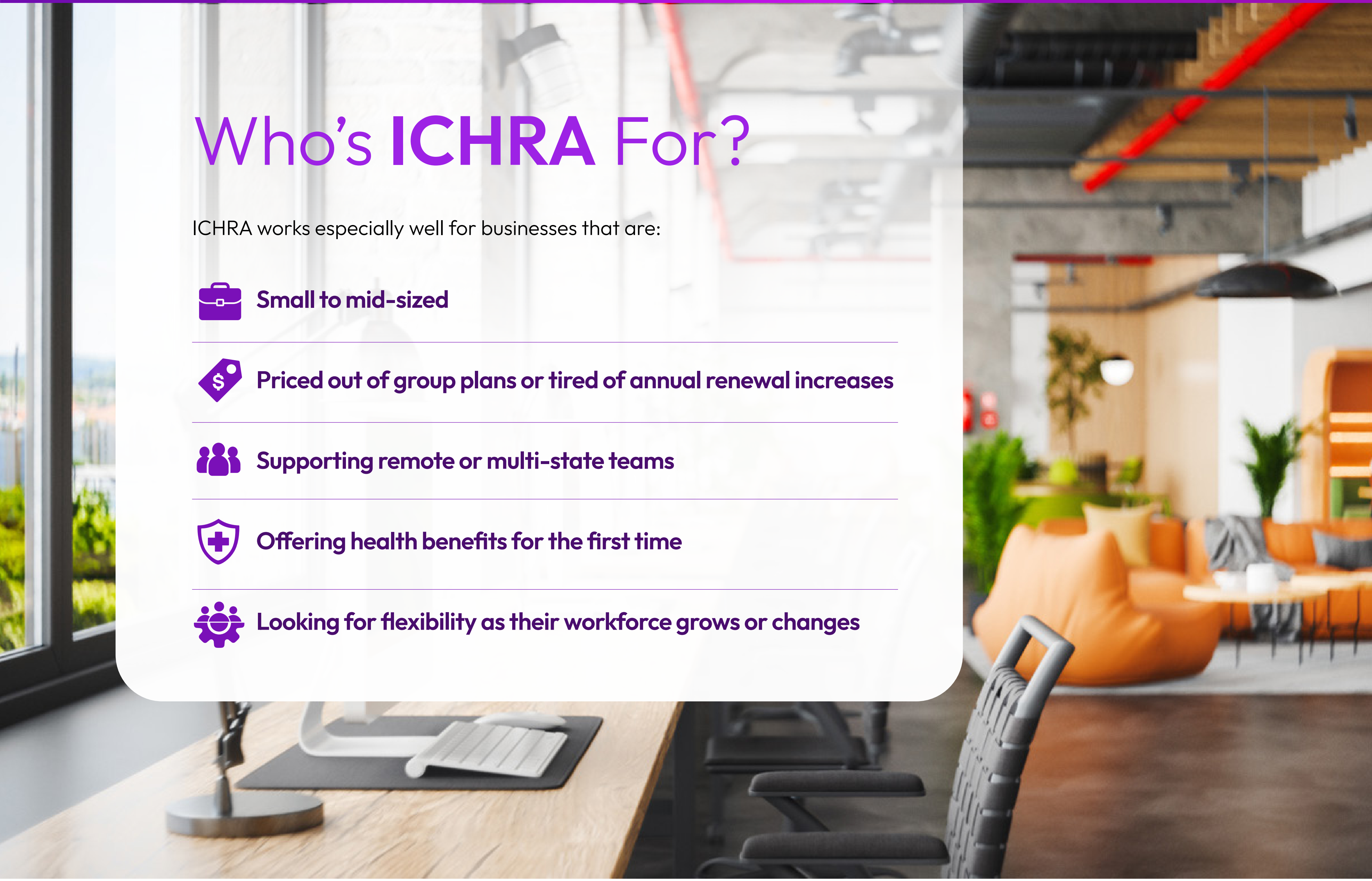
   Reimburse employees for eligible expenses or provide a virtual debit card they use to pay premiums.

3. **Employees choose their own plan**

   Employees select the ACA marketplace plan that works best for them.

ICHRA offers **tax advantages** for both employers and employees — no withholding and no payroll taxes.





Who's **ICHRA** For?

ICHRA works especially well for businesses that are:

- **Small to mid-sized**
- **Priced out of group plans or tired of annual renewal increases**
- **Supporting remote or multi-state teams**
- **Offering health benefits for the first time**
- **Looking for flexibility as their workforce grows or changes**

Why ICHRA:
3 Reasons for **Employers**

Cost control and predictability

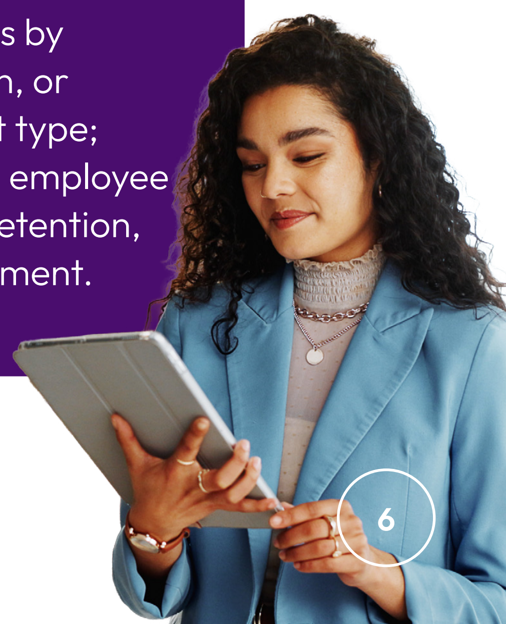
Set your budget upfront with no surprise renewal increases.

Simplicity with less administration

No group plan to manage, no participation minimums, fully ACA and IRS-compliant, and far fewer renewal headaches.

Flexibility as your business evolves

Offer ICHRA on its own or alongside a group plan; customize contributions by role, location, or employment type; and support employee attraction, retention, and engagement.



Why ICHRA:
3 Reasons for **Employees**

Real choice in coverage (no one-size-fits-all)

Instead of asking, “What plan did my employer pick?” employees ask, “What plan works best for me?”

Coverage that stays with you

The health plan belongs to the employee — and stays with them, even if they change jobs.

A simpler, more seamless experience

Easy enrollment and premium payments through Decisely’s simple platform, guided by a team of benefits experts.

ICHRA vs. Traditional Group Plans

ICHRA

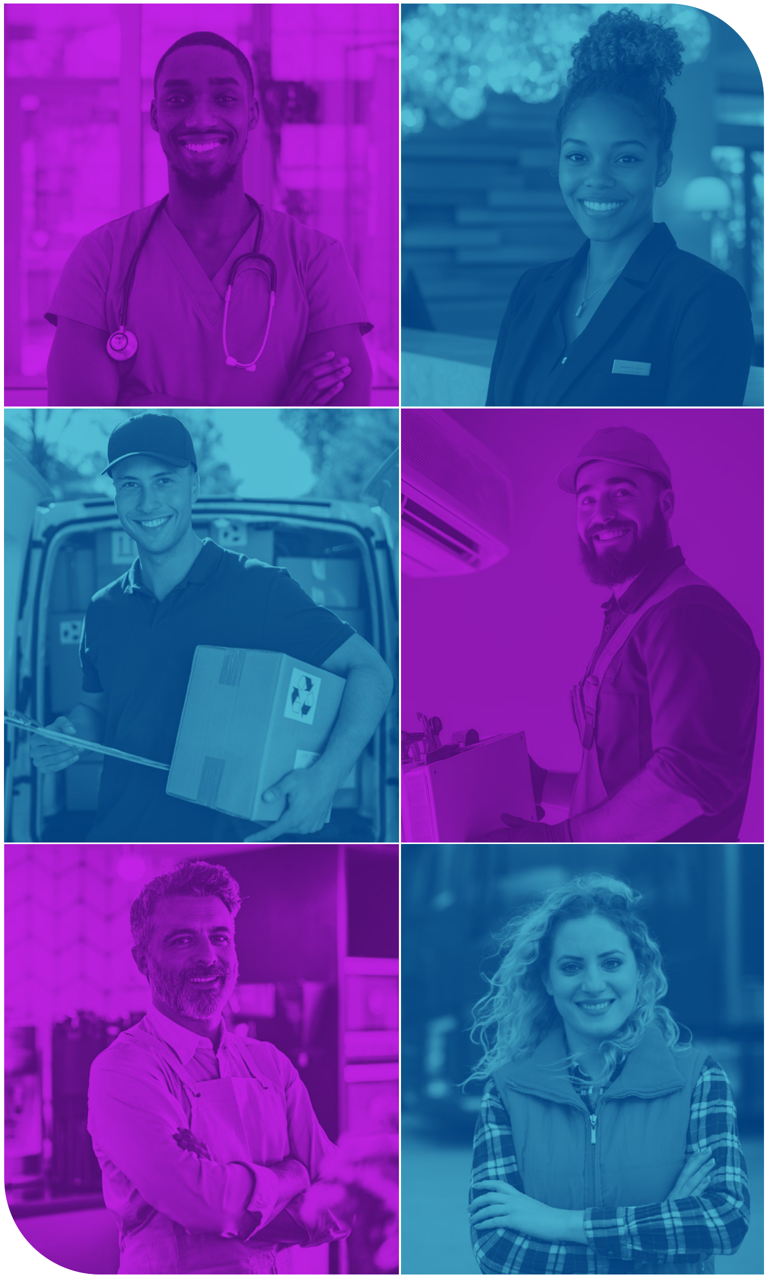
- You control the budget
- Employees choose plans that fit their life
- Works for full-time, part-time, remote, or multi-state teams
- Less plan management and greater flexibility

vs.

Traditional Group Plans

- One (or few) plans for everyone
- Participation requirements and eligibility rules
- Costs change every year
- Limited flexibility for employees

Combining ICHRA with a Group Plan



You don't have to choose one or the other. ICHRA can work alongside a traditional group health plan for different groups of employees.*

For example, you might offer:

- Group plan to management or full-time, in-office employees
- ICHRA to remote employees in other states
- ICHRA to part-time or hourly workers
- ICHRA to new hires while keeping a group plan for existing employees

This approach lets you tailor benefits based on how your business actually operates — without forcing everyone into the same plan. The result: **One benefits strategy with personalized coverage for every role, anywhere.**

*Depending on your workforce structure (part-time, location, or hourly), a minimum class size may apply. Our team will confirm your split meets IRS requirements before you finalize your strategy.

ICHRA Funding Options

Decisely offers **two easy ways** to help employees pay for health insurance.

ICHRA Direct
Employees get reimbursed

1. You set the budget
2. Employees pay for their own insurance plans
3. Employees submit proof to get reimbursed — up to your limit

ICHRA Flex
Employer funds virtual debit card

1. You set the budget
2. Employees pay for their own insurance plans using employer-funded card
3. Deduct employee's portion from their paycheck, if applicable

How Decisely Makes **ICHRA Simple**

Understanding ICHRA is one thing — setting it up the right way is another. That's where Decisely comes in. We partner with you throughout the entire ICHRA journey and help you:

- Design an ICHRA strategy that fits your budget and team
- Handle setup, compliance, and ongoing administration
- Guide employees through choosing individual health plans
- Answer questions along the way — for both you and your employees

All through **one intuitive platform** with tools for enrollment, onboarding, reporting, plan management, and customer support.

Decisely ICHRA360
ICHRA + Voluntary Benefits

Decisely ICHRA360 brings everything together in **one complete benefits solution.** It combines medical coverage through ICHRA with dental, vision, and voluntary benefits, so employees can build coverage that fits their needs — all in one place.

Employees get choice and flexibility, while your business earns a bundle discount for every employee enrolled.

Getting Started with ICHRA

ICHRA is changing the way businesses think about health benefits. If you're wondering whether it's right for your business, getting started is easier than you might think.

1

Define your goals

Establish your budget, funding approach, and contribution strategy based on your business needs.

2

Set up your account

We'll guide you through the entire ICHRA setup, including compliance, configuration, and employee education.

3

Launch and manage

Get full support as your team enrolls and manages their ICHRA plans through Decisely's user-friendly platform.

Ready for the next step? **Get a free benefits consultation at decisely.com/ichra.**