

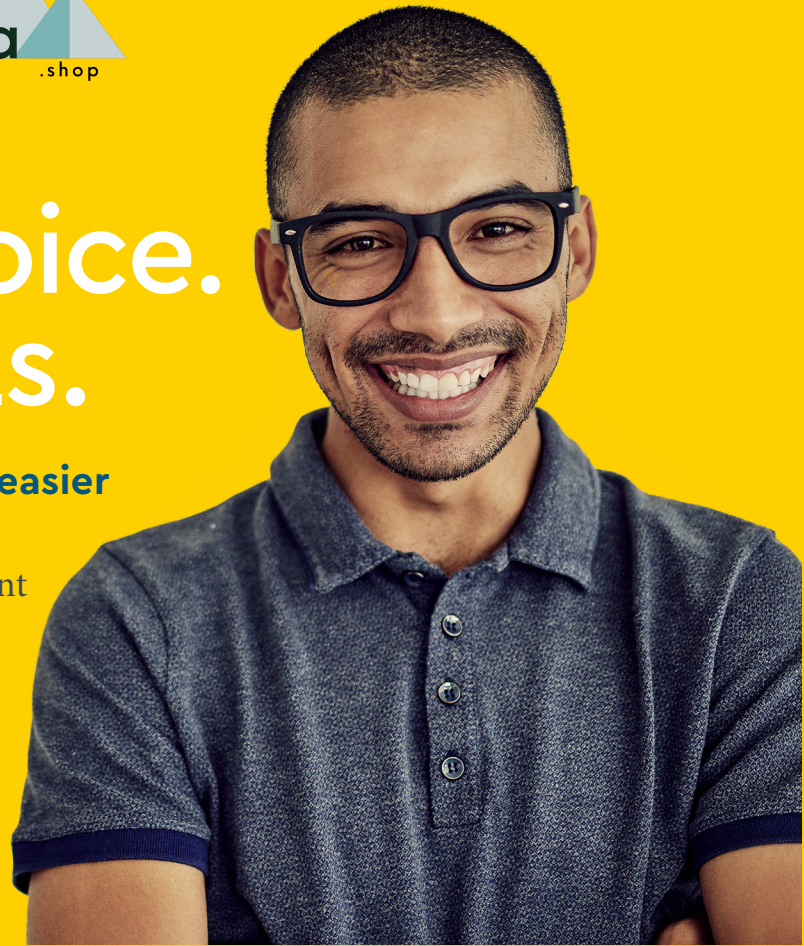
nexben™



Unleash choice. Rein in costs.

**Offering health benefits just got easier
(and affordable).**

Individual Coverage Health Reimbursement Arrangements (ICHRAs) allow *employers of any size* to create the perfect health benefit package. Nexben's ICHRA solution is where group health plan cost control meets the best of individual coverage choices.



Goodbye, complex. Hello, simple!

ICHRAs work by allowing employers to contribute a pre-tax allowance that employees use to help pay for the individual health coverage they selected. Employees can easily shop, compare and choose from all available individual health plans* from inside our simple, secure insurance marketplace. Like other group health plans, employee contributions may be payroll deducted on a pre-tax basis.



GREATER \$ CONTROL

Employers can confidently set their health plan budget year after year, while providing employees coverage no matter what their needs.



FREEDOM OF CHOICE

The doors are now wide open for employees to shop the insurance marketplace to find the coverage that best fits their needs.



EASY ADMINISTRATION

The intelligent portal lifts the administration burden by eliminating reoccurring HR tasks and simplifying the employee management process.

*Plan offerings vary by area.

Nexben Makes ICHRAs easy.

A scalable end-to-end solution powered by Nexben technology.

Our ICHRA marketplace is intelligently designed to simplify the entire experience — from shopping to managing and everything in between.

1. Adopt

- Employers use side-by-side comparisons for benefit plan selection.
- Upload employee census in industry standard format.
- Establish employer contribution amount.
- Approve and sign 1 plan document electronically.

2. Enroll

- Employees shop in one "store" using step-by-step instructions to find the right coverage.
- Access to expert support.
- eSignature protocol makes it easy to complete the online enrollment.

3. Manage

- One monthly consolidated bill for all employee policies. (Nexben directs payments to each carrier for you.)
- Real-time updates ensure premiums are paid on time and correctly.
- Friendly dashboard to manage plan and no cumbersome reimbursement process.

What is an ICHRA?

ICHRAs are made possible by a federal regulation that expands the usability of Health Reimbursement Arrangements. As of January 1, 2020, the Individual Coverage Health Reimbursement Arrangement allows *employers of any size* to use pre-tax dollars to create a group health plan that pays for part or all of an employees' individual health policy premiums and qualified medical expenses.

Individual Coverage Health Reimbursement Arrangements are often referred to as ICHRAs (pronounced 'ick-rah's').



Simplify your world, let us help.

Say goodbye forever to the complexity of offering health insurance benefits. ICHRAs give employers the power of cost control and employees true freedom of choice in a single, seamless marketplace.

Contact us today!

1-877-487-6842 or [nexben.com](https://www.nexben.com)