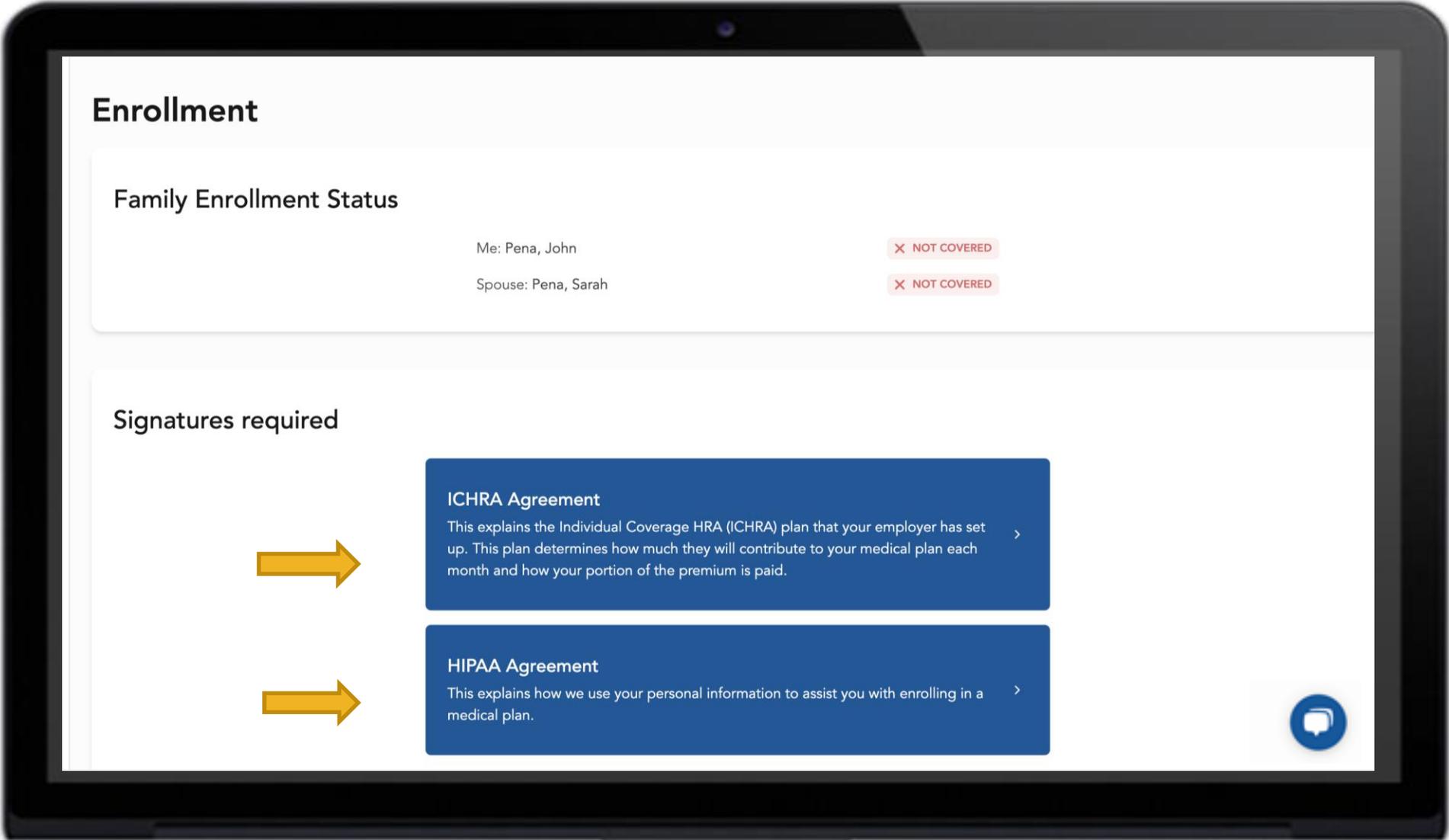


A woman with dark curly hair, wearing a light blue button-down shirt, is sitting at a wooden desk in an office. She is looking to the left with a thoughtful expression, resting her chin on her hand. In front of her is an open laptop, a tablet, and a pair of glasses. The background shows a white shelf with binders and a whiteboard with some papers pinned to it. The overall scene is dimly lit, creating a professional and focused atmosphere.

HOW TO ENROLL

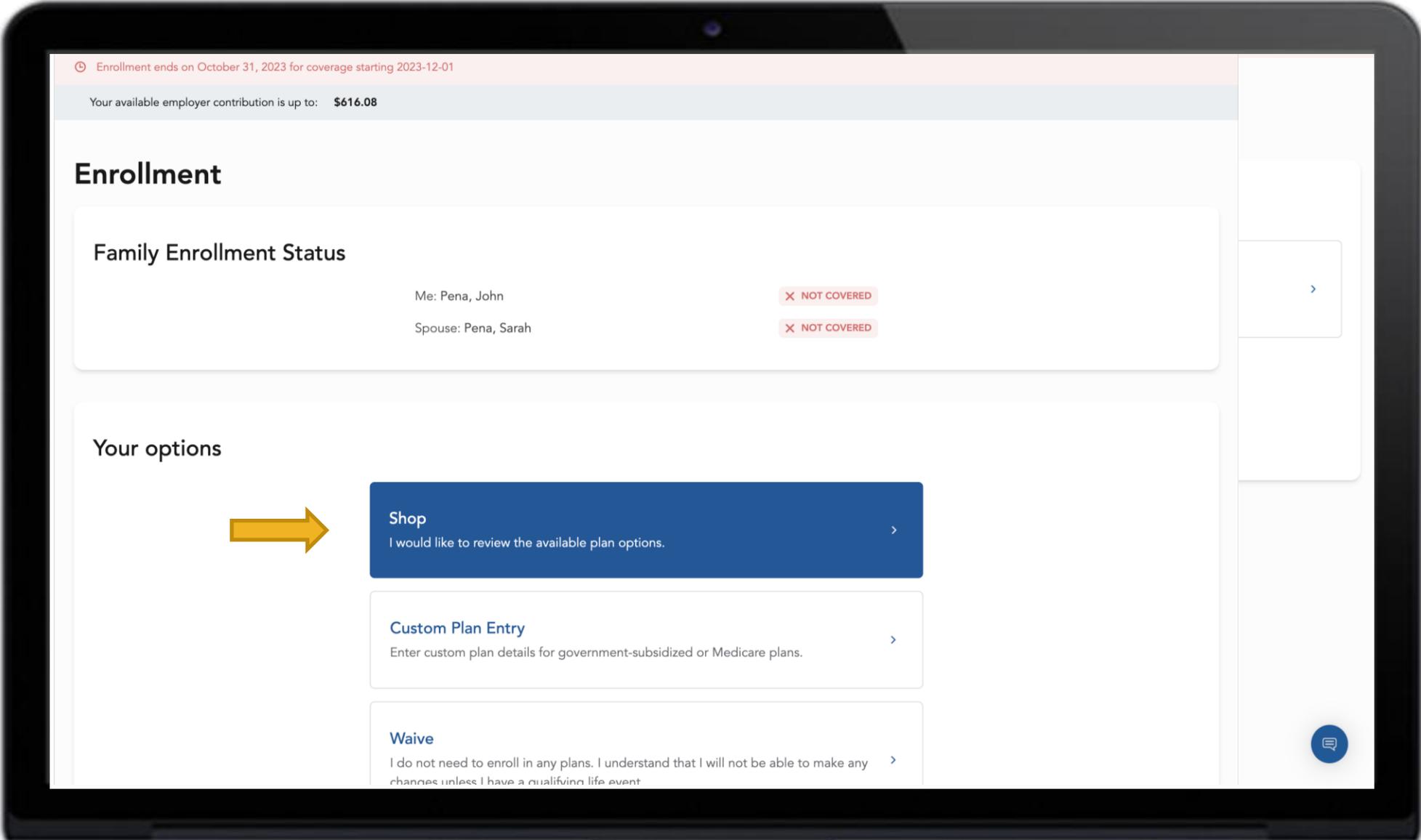
benefitbay

Review and electronically sign your ICHRA and HIPAA Agreements.



The screenshot shows a web interface for enrollment. At the top, the heading "Enrollment" is displayed. Below it, the "Family Enrollment Status" section lists "Me: Pena, John" and "Spouse: Pena, Sarah", each with a red "X NOT COVERED" status indicator. The "Signatures required" section contains two blue boxes: "ICHRA Agreement" and "HIPAA Agreement". Each box includes a brief description and a right-pointing chevron. Two yellow arrows point from the left towards these boxes. A blue chat icon is visible in the bottom right corner of the interface.

Benefitbay – How To Enroll



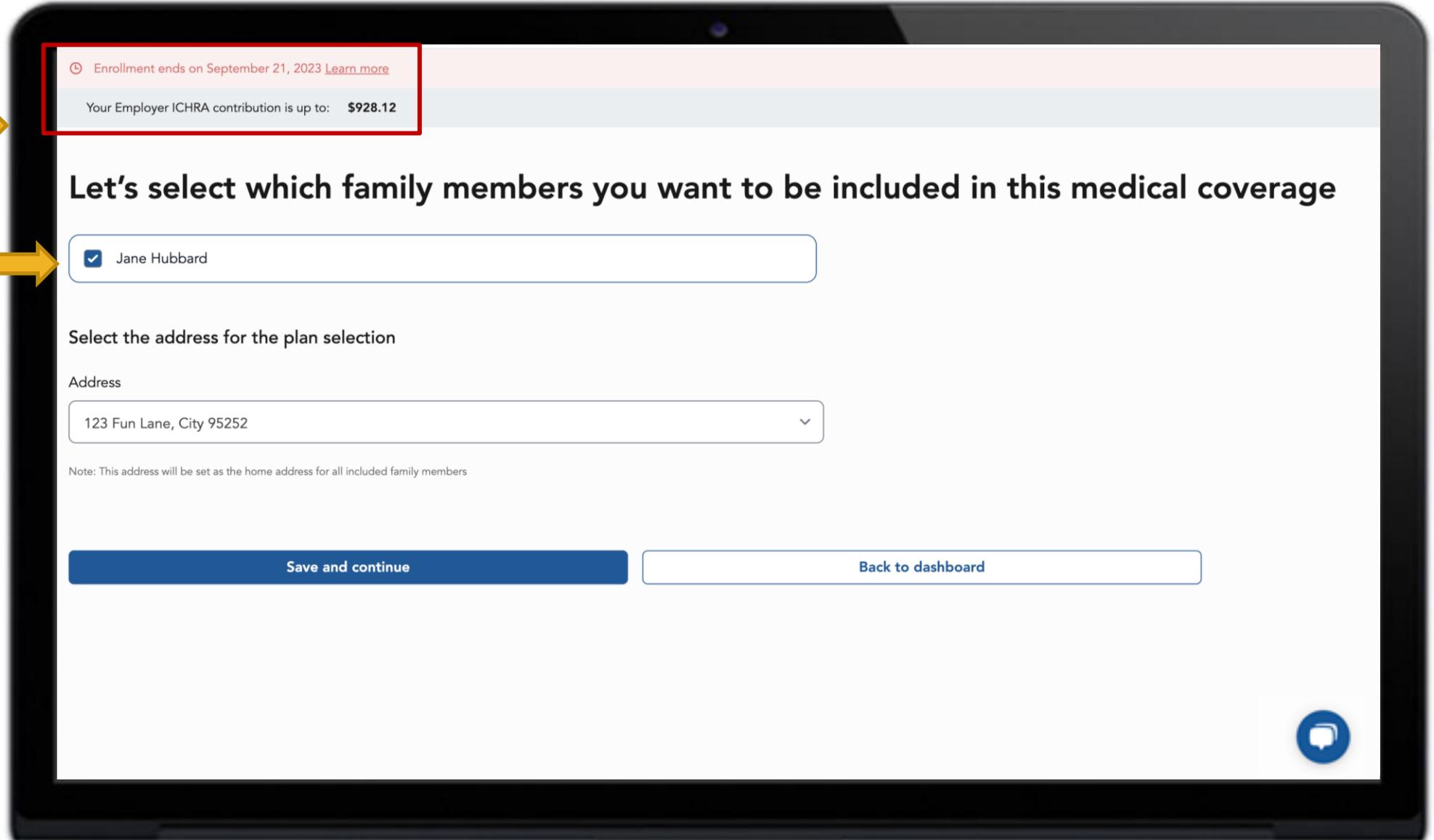
Those choosing to shop for coverage in the ICHRA plan will select the "Shop" button.

Benefitbay – How To Enroll

Employees will see their employer ICHRA contribution displayed.

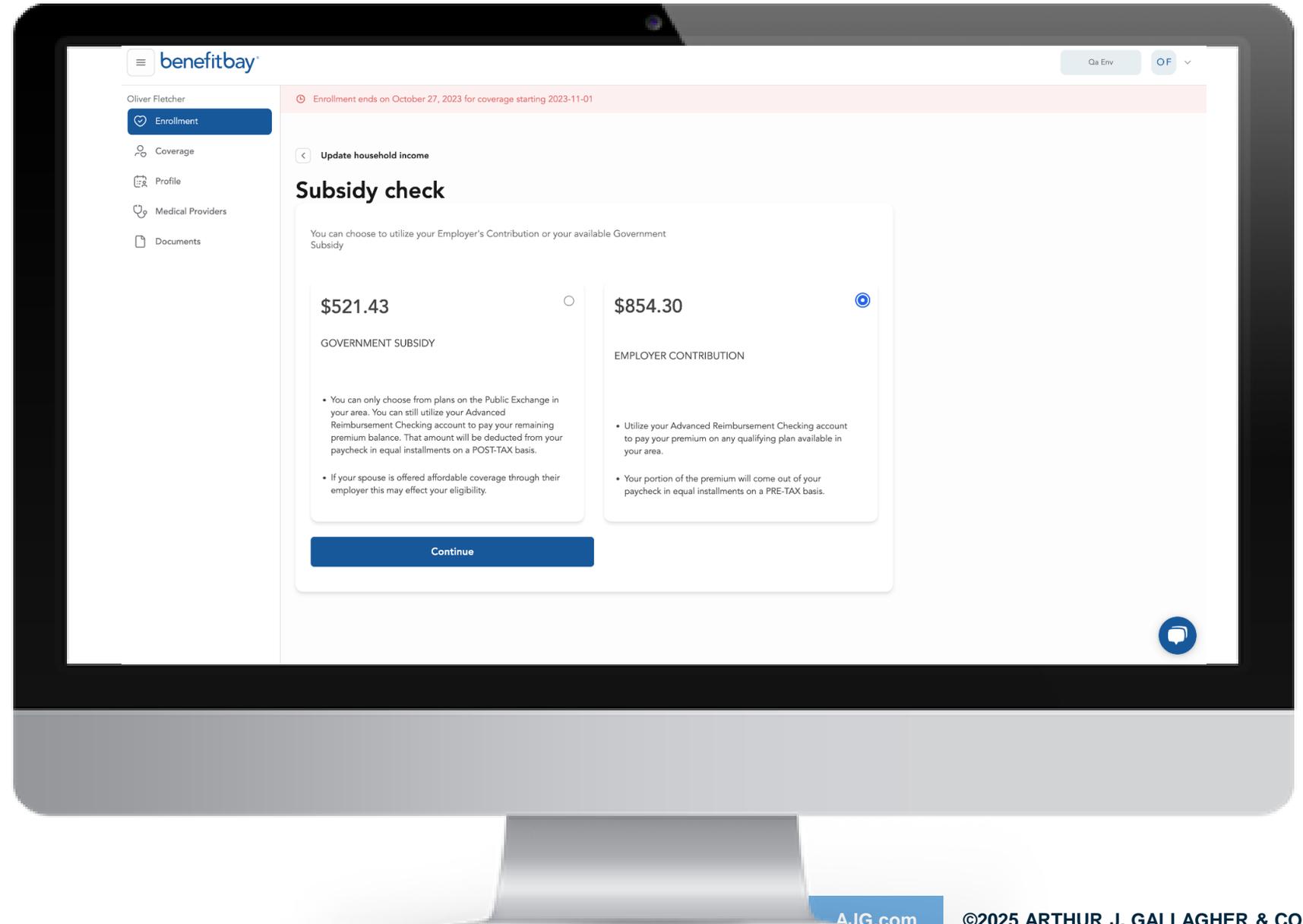


Choose which family members you will be shopping for or covering.



Benefitbay – Subsidy Check

Based on your cost of insurance and your income, you may get presented with two options to choose from; you can select your employer's ICHRA contribution OR a government subsidy, whichever is greater.



Benefitbay – Plan Filter Options

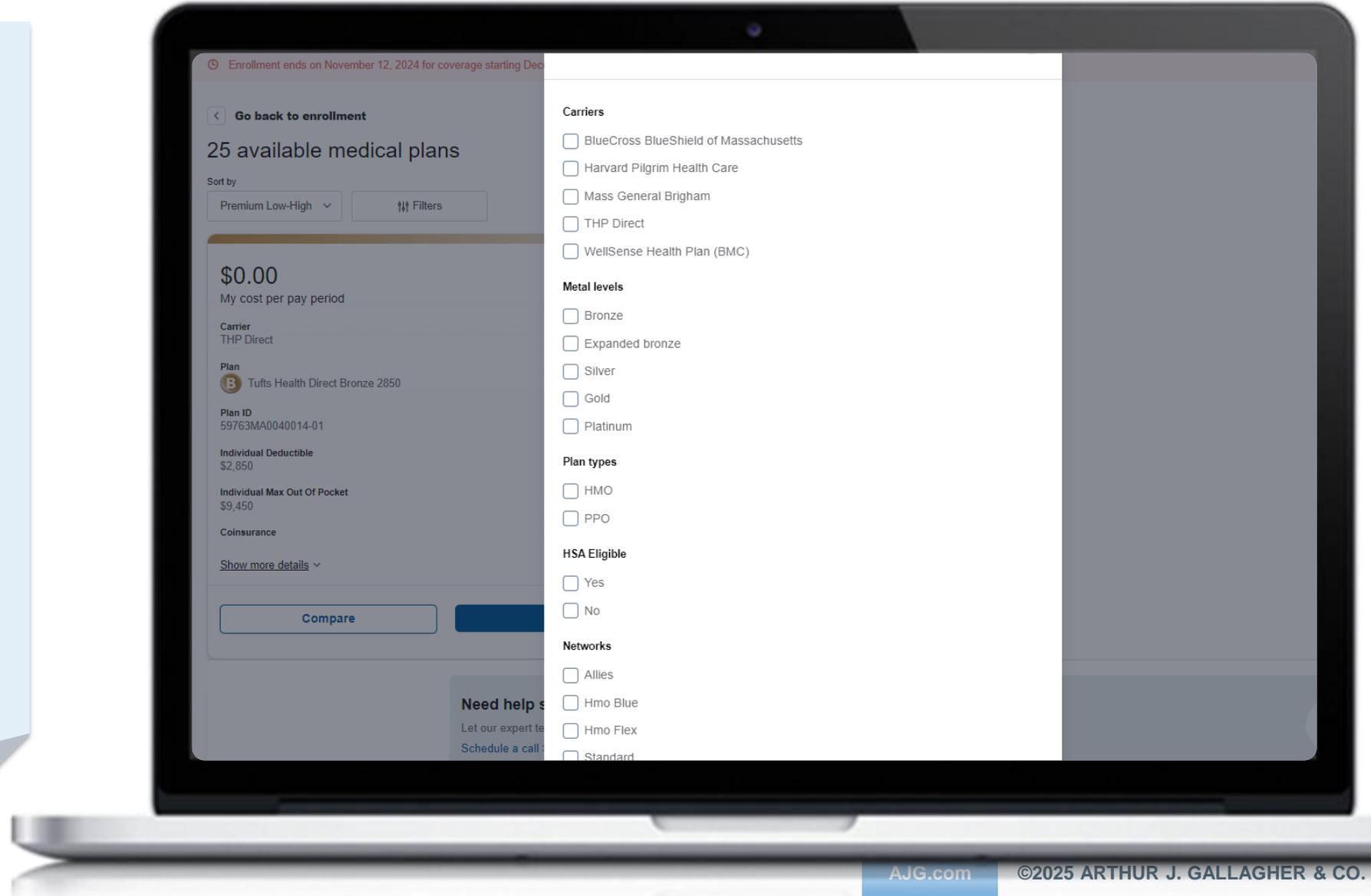
You may want to use the filters to shop for available plans.

You can filter by:

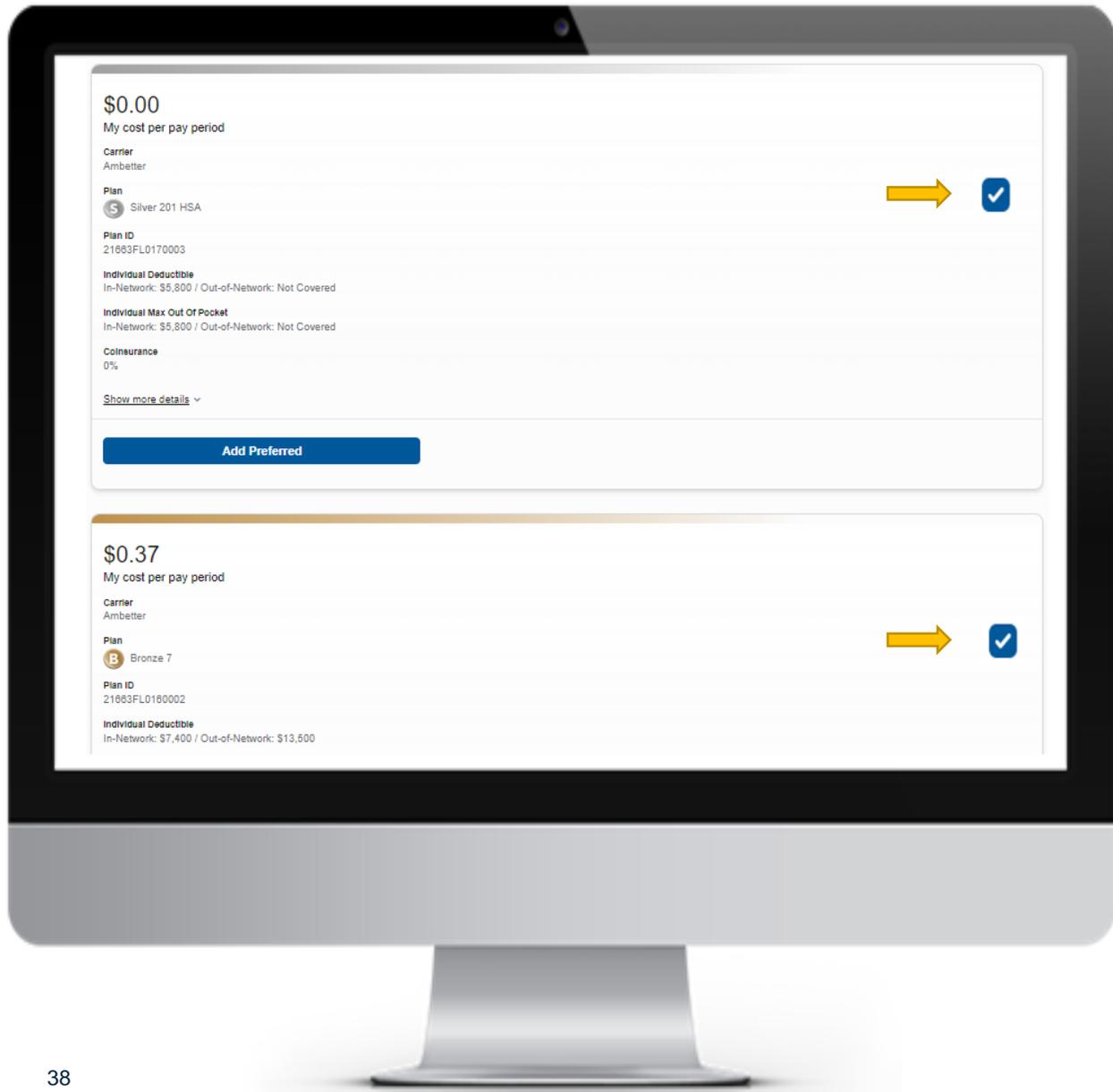
- Carrier
- Metal levels**
- Plan type
- HSA eligible
- Network
- Providers

You can also a sort by:

- Premium (Low-High)
- Premium (High-Low)
- Deductible (Low-High)
- Deductible (High-Low)



Benefitbay – Plan Comparisons



Select plan	Select plan	Select plan	Select plan
Remove	Remove	Remove	Remove
\$178.32	\$185.01	\$57.81	\$0.00
My cost per pay period	My cost per pay period	My cost per pay period	My cost per pay period
Carrier	Carrier	Carrier	Carrier
BlueCross BlueShield of Massachusetts	Harvard Pilgrim Health Care	Harvard Pilgrim Health Care	THP Direct
Plan	Plan	Plan	Plan
Non-Standard Low Gold: HMO Blue Deductible with Copayment	HPHC HMO 500 - Flex (201129)	HPHC PPO HSA 3400 - Flex (201162)	Tufts Health Direct Bronze 2850
Plan ID	Plan ID	Plan ID	Plan ID
42890MA1290077	38048MA0750153-00	38048MA0790072-00	59783MA0040014-01
Individual deductible	Individual deductible	Individual deductible	Individual deductible
In-Network: \$2,000 / Out-of-Network: Not Covered	\$500	IN: \$3,400	\$2,850
Individual max out of pocket	Individual max out of pocket	Individual max out of pocket	Individual max out of pocket
In-Network: \$5,250 / Out-of-Network: Not Covered	\$7,000	IN: \$8,050	\$9,450
Coinsurance	Coinsurance	Coinsurance	Coinsurance
0%			
Doctor visit cost	Doctor visit cost	Doctor visit cost	Doctor visit cost
In-Network: \$30 / Out-of-Network: Not Covered	\$25	IN: Deductible then \$35	Deductible, then \$30
Specialist cost	Specialist cost	Specialist cost	Specialist cost
In-Network: \$55 / Out-of-Network: Not Covered	\$50	\$55 OON: Deductible then 20%	\$65 copay

Benefitbay – What If I Still Need Help?

If you are still unsure on which plan to select, you can “[Schedule a call](#)” with a Benefitbay representative.

\$1.26

My cost per pay period

Carrier

Oscar

Plan

Bronze Simple- Standard

Individual Deductible

In-Network: \$9,100 / Out-of-Network: Not Covered

Individual Max Out Of Pocket

In-Network: \$9,100 / Out-of-Network: Not Covered

Coinsurance

0%

[Show more details](#) ▾

Still not sure which plan to select?

Let our expert team help guide you to the perfect plan for you.

[Schedule a call >](#)

Benefitbay – What If I Still Need Help?

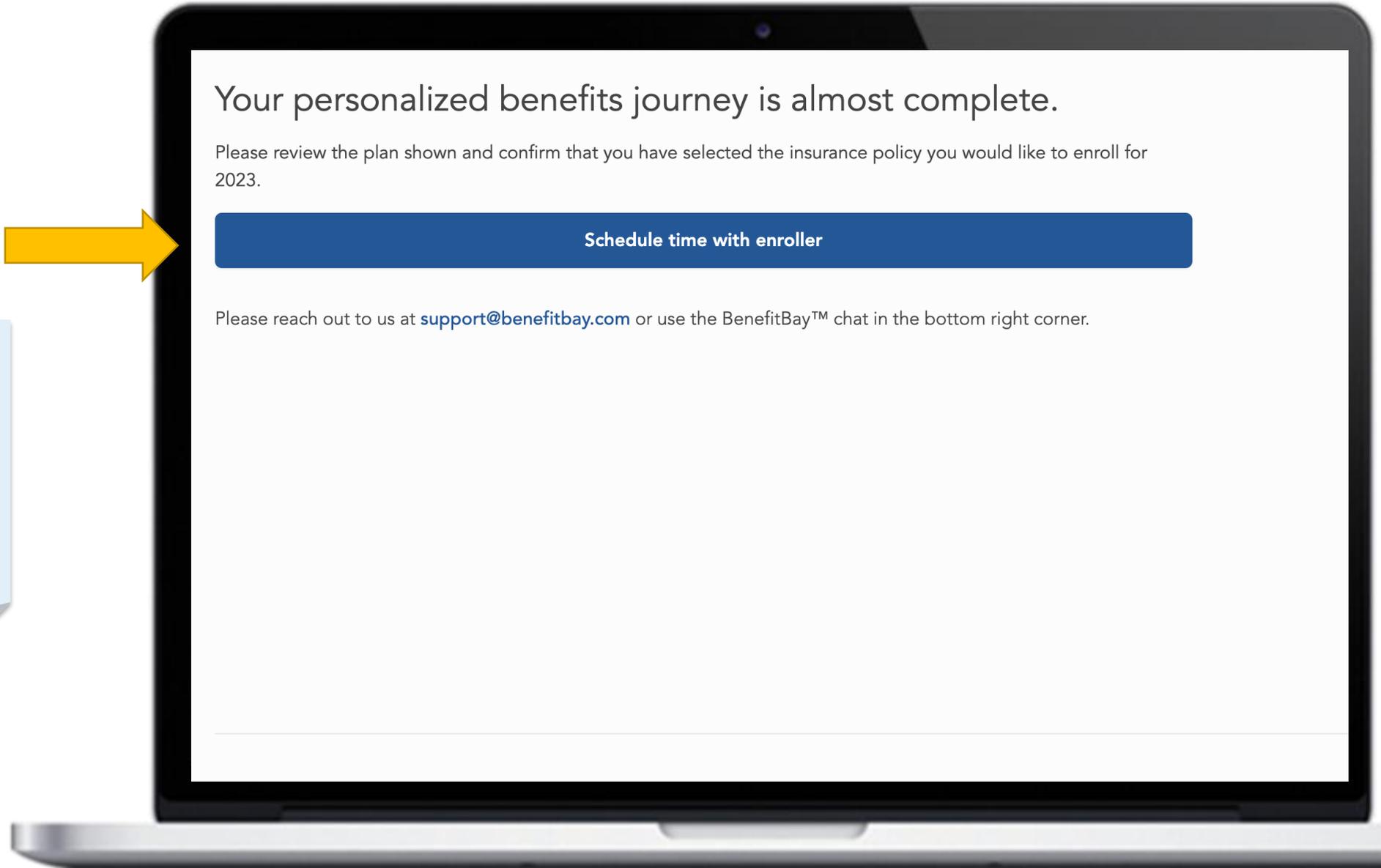
Your personalized benefits journey is almost complete.

Please review the plan shown and confirm that you have selected the insurance policy you would like to enroll for 2023.

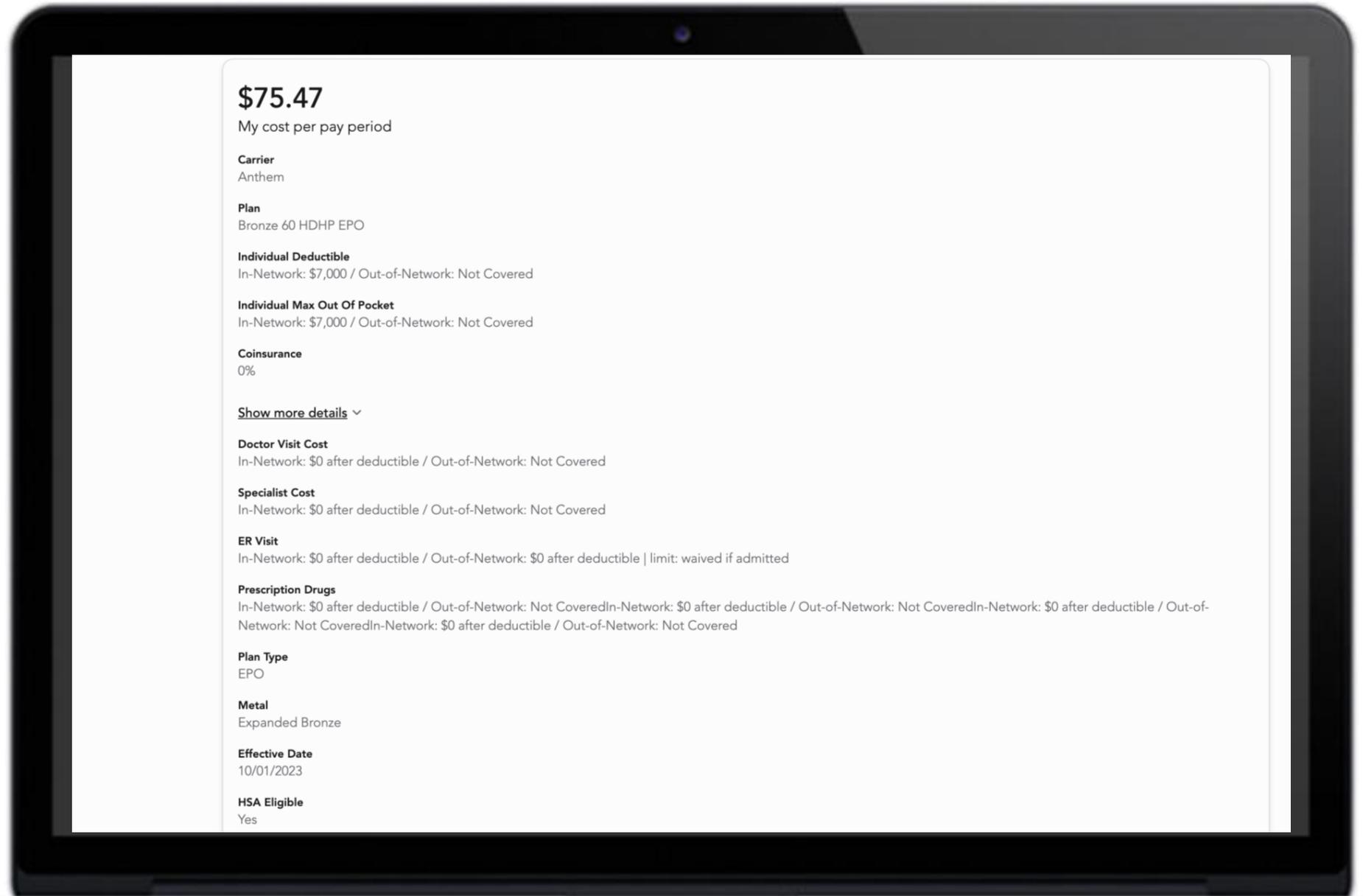
Schedule time with enroller

Please reach out to us at support@benefitbay.com or use the BenefitBay™ chat in the bottom right corner.

Pick a convenient time to speak with a Benefitbay representative or enroller for assistance.



Review your plan details one more time.



Benefitbay – Review Your Selected Plan and Confirm



Confirm your selection.

Doctor Visit Cost
In-Network: \$0 after deductible / Out-of-Network: Not Covered

Specialist Cost
In-Network: \$0 after deductible / Out-of-Network: Not Covered

ER Visit
In-Network: \$0 after deductible / Out-of-Network: \$0 after deductible | limit: waived if admitted

Prescription Drugs
In-Network: \$0 after deductible / Out-of-Network: Not Covered
In-Network: \$0 after deductible / Out-of-Network: Not Covered
In-Network: \$0 after deductible / Out-of-Network: Not Covered

Plan Type
EPO

Metal
Expanded Bronze

Effective Date
10/01/2023

HSA Eligible
Yes

Market
Off-Exchange

Family Deductible
\$In-Network: \$14,000 / Out-of-Network: Not Covered

Monthly ICHRA Amount
\$928.12

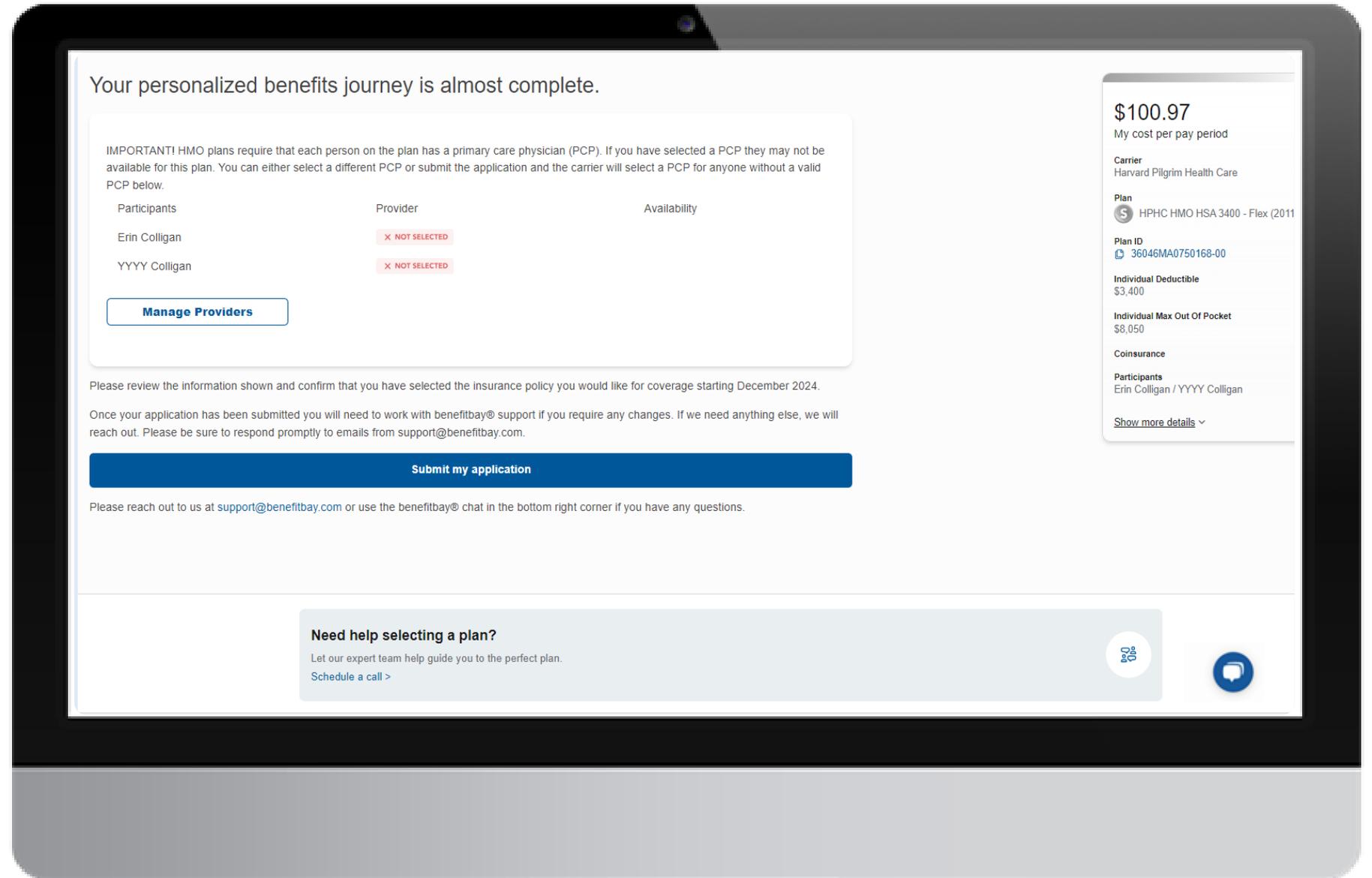
Family Out of Pocket Max
In-Network: \$14,000 / Out-of-Network: Not Covered

Providers in Network
Dr. Walter Kip Johnson

[Compare](#)  [Select this plan](#)

Benefitbay: Complete Enrollment by Submitting App

Confirm your cost per pay period and then select “Submit my application”.



Your personalized benefits journey is almost complete.

IMPORTANT! HMO plans require that each person on the plan has a primary care physician (PCP). If you have selected a PCP they may not be available for this plan. You can either select a different PCP or submit the application and the carrier will select a PCP for anyone without a valid PCP below.

Participants	Provider	Availability
Erin Colligan	X NOT SELECTED	
YYYY Colligan	X NOT SELECTED	

[Manage Providers](#)

Please review the information shown and confirm that you have selected the insurance policy you would like for coverage starting December 2024.

Once your application has been submitted you will need to work with benefitbay® support if you require any changes. If we need anything else, we will reach out. Please be sure to respond promptly to emails from support@benefitbay.com.

[Submit my application](#)

Please reach out to us at support@benefitbay.com or use the benefitbay® chat in the bottom right corner if you have any questions.

Need help selecting a plan?
Let our expert team help guide you to the perfect plan.
[Schedule a call >](#)

\$100.97
My cost per pay period

Carrier
Harvard Pilgrim Health Care

Plan
HPHC HMO HSA 3400 - Flex (2011)

Plan ID
36046MA0750168-00

Individual Deductible
\$3,400

Individual Max Out Of Pocket
\$8,050

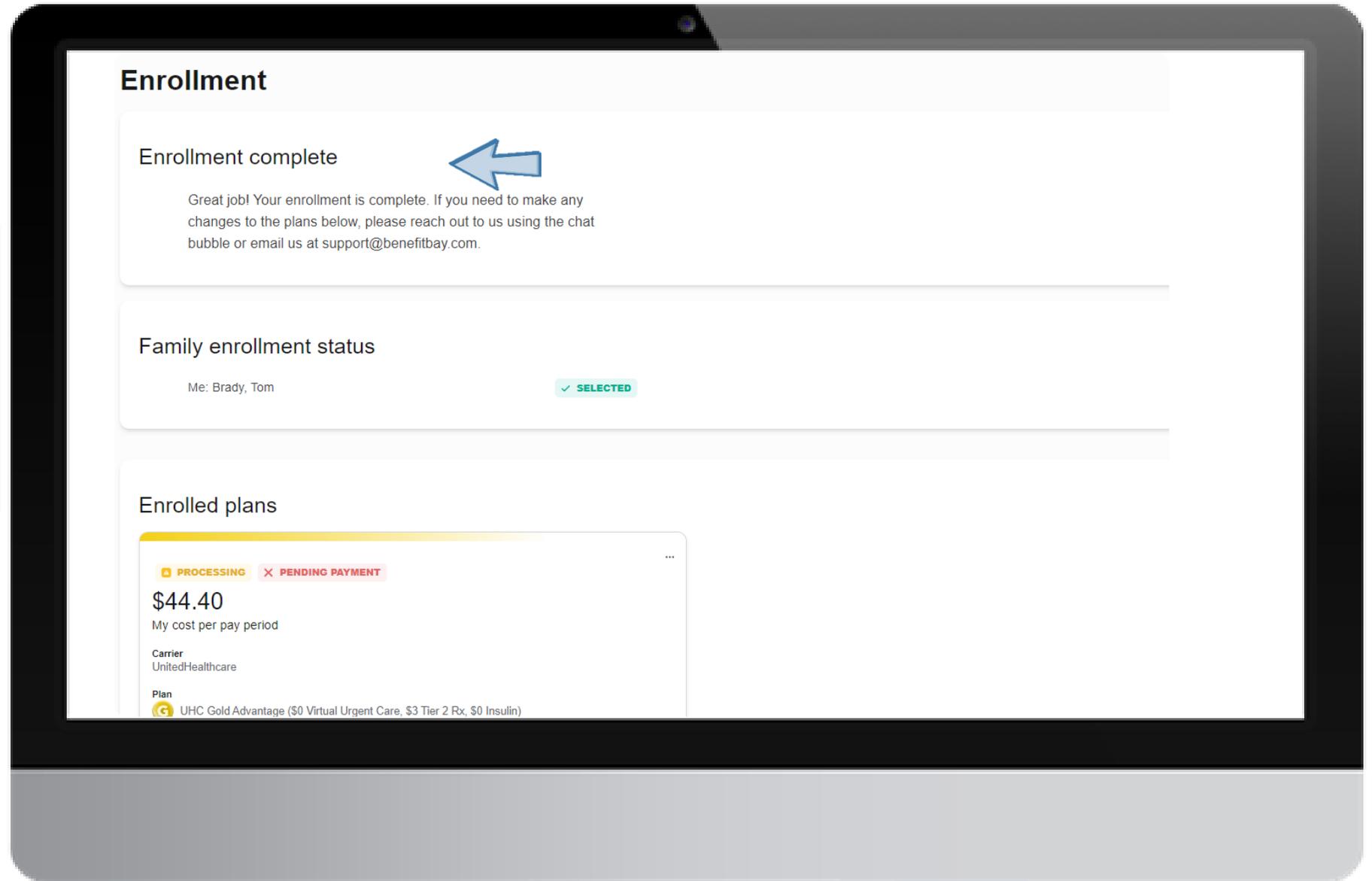
Coinsurance

Participants
Erin Colligan / YYYY Colligan

[Show more details](#)

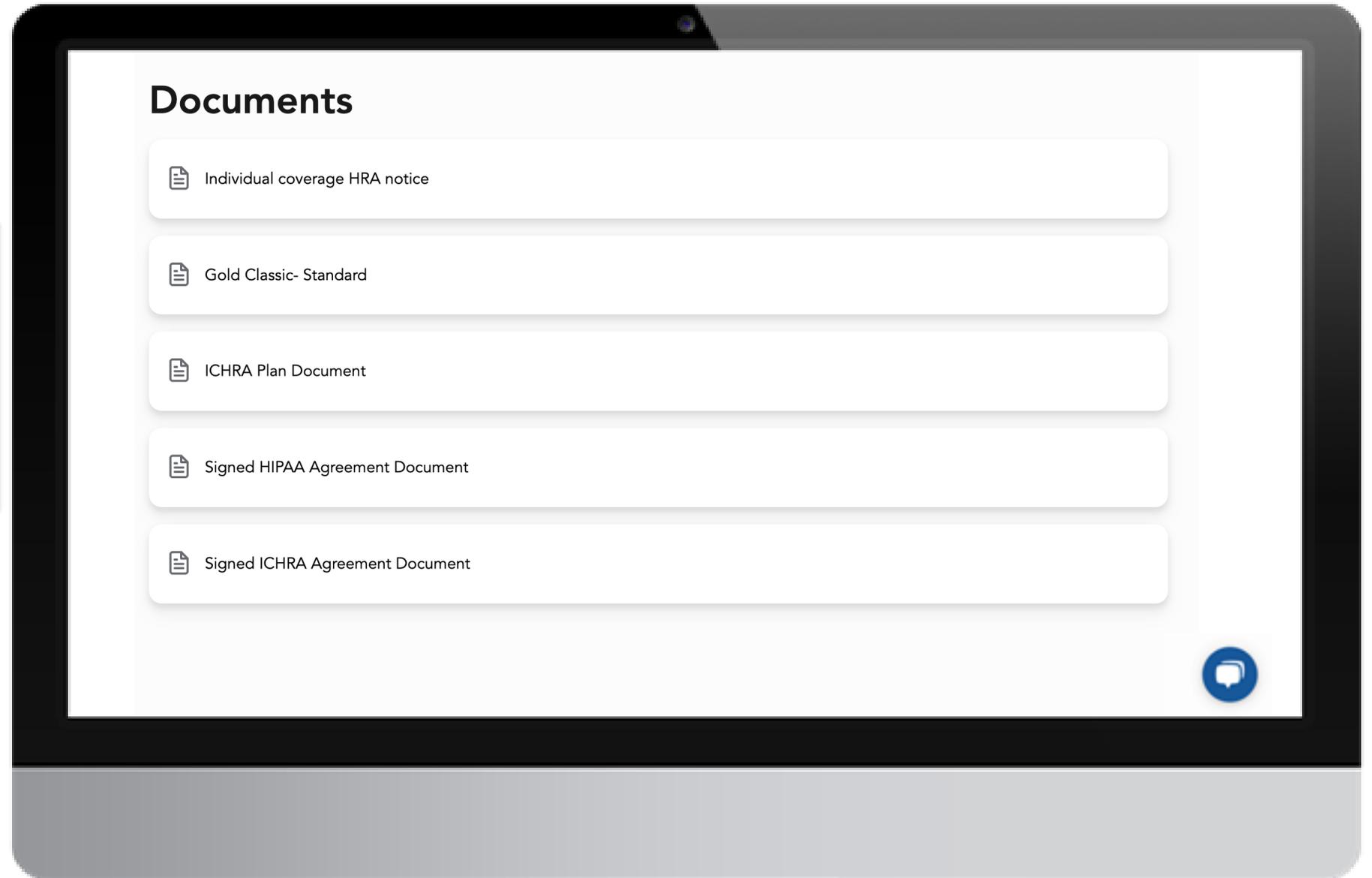
Enrollment: Payment Information

Congratulations!
Your enrollment
is complete.



Benefitbay: You can find all your documents here

Your home screen also contains a link to your [Documents](#).



Benefitbay: Your Benefitbay provided banking info

If you need to make a premium payment for your individual medical plan, you will use your Benefitbay ARC (advanced premium payment) account. The account information is located under the [Wallet](#) tab and displays your Account and Routing numbers for premium payment. You may need to access these to set up monthly recurring payments with your medical carrier of choice. If you need help setting up your payment method, please contact Benefitbay support for assistance. Benefitbay may also reach out to you as well.

