



**Gallagher**

Insurance | Risk Management | Consulting

# Open Enrollment 2025

ICHRA (Individual Coverage Health  
Reimbursement Arrangement)

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Burlington CSD | May 13, 2025



# What is an **ICHRA**?

## Individual Coverage HRA

**ICHRA** stands for “Individual Coverage Health Reimbursement Arrangement” and is the newest standalone HRA that enables employers of all sizes to reimburse their employees tax-free for Individual health insurance premiums and unreimbursed medical expenses.

Final Rule: June 2019

Effective: January 1, 2020



# Individual Coverage HRAs

## ICHRA Advantages

**Personalized:** The coverage can be tailored to meet an employees needs.

**Employer Sponsored:** Your coverage is still sponsored by your employer through monthly contributions.

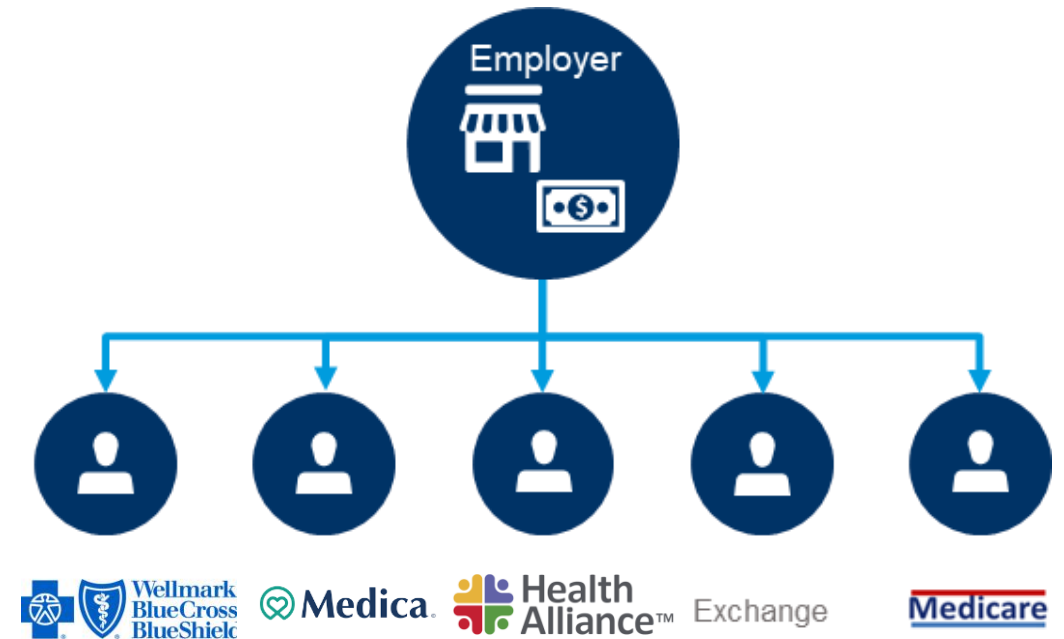
**Multiple Insurance Carriers:** Employees get to select the carrier of their choice in the individual insurance marketplace

**Plan Selection:** A wide range or carriers, monthly premiums and deductible levels are available in the individual marketplace



# ICHRA: How It Works – Simplified

- 1 With an ICHRA, the Company provides a monthly medical contribution to employees
- 2 Employees use the Company funds to purchase their own medical plan on the individual marketplace
- 3 Any employee premium responsibility beyond the ICHRA contribution is deducted via payroll (similar to group insurance).
- 4 Employees also choose the plan design and insurance carrier that fits their specific needs



Non-Group Rates Based On:

- ☐ Rating Area – within each state by zip code
- ☐ Member age and age of oldest three dependents

# ICHRA – Putting the “I” in Individual Benefits

If one employee wants BCBS because it has their family doctor in network, no problem!

If another employee wants Medica it handles their family prescriptions better or costs less monthly, that's fine!

If one employee wants to enroll in an available EPO or PPO plan while another employee wants to enroll in a local HMO plan, not an issue here!

If another employee wants medical coverage through their spouse, they can stay on that plan and opt-out of the ICHRA benefit, zero issue!



# ICHRA – Plans & Carriers Differ by State

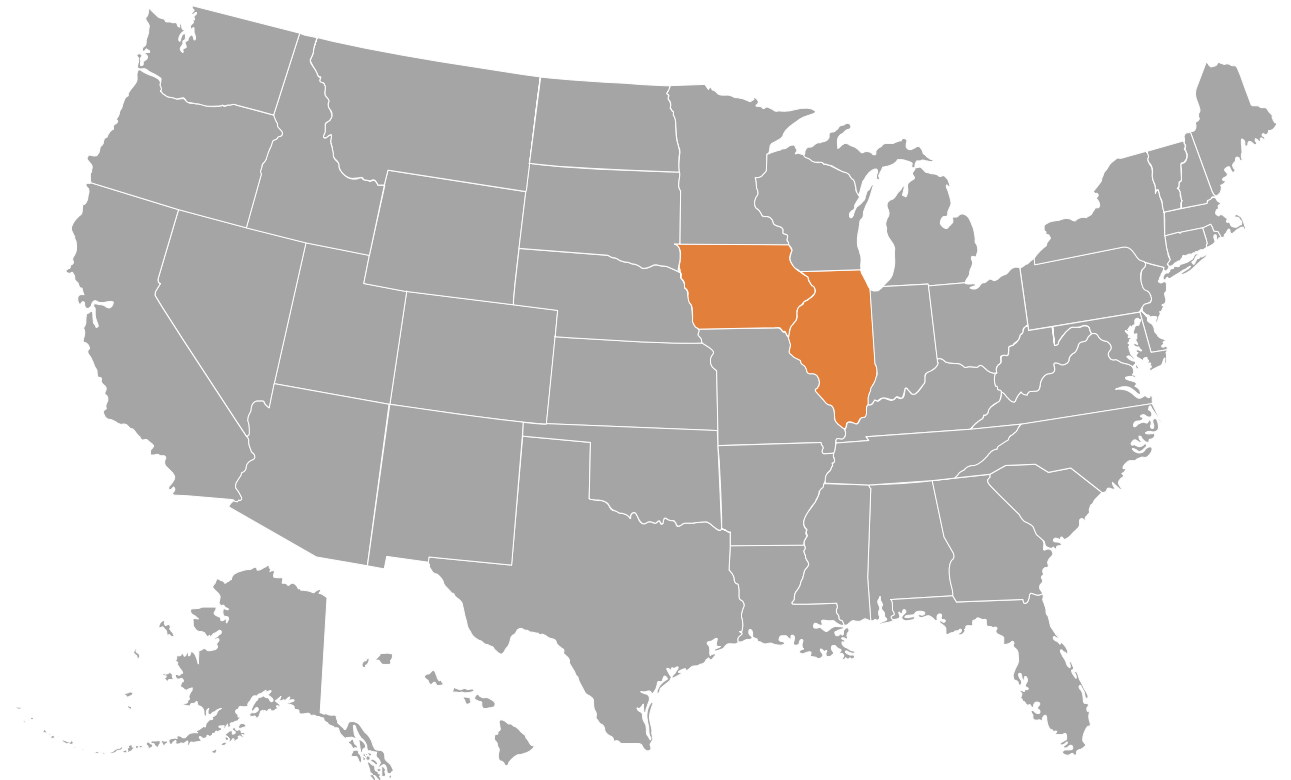
## Individual Market Plans & Premiums

### Access & Costs Vary:

- State to State
- County to County

## Availability by State (examples)

- Iowa: 2 carriers, 16 plans
- Illinois: 3 carriers, 28 plans



# Types of Plans

## HMO

A budget-friendly plan

A Health Maintenance Organization (HMO) plan is one of the most affordable types of health insurance. While it may have coinsurance, it generally has lower premiums and deductibles. It also often has fixed copays for doctor visits. It's a good choice if you're on a budget.

HMOs require you to use doctors in the HMO network. When you sign up for a plan, you'll choose a primary care physician (PCP). This is the person you'll see for regular checkups. Your PCP will need to give you a referral before you can see a specialist, like a dermatologist. Because all your health services go through your PCP, it's important to find one you trust.

**Example:** Gayle doesn't have any serious health problems. Her regular doctor and allergist are part of the HMO's network. Her main doctor will be her PCP, who'll give her referrals to in-network specialists like her allergist. She doesn't mind getting referrals. She'll get the care she needs at a price she can afford.

## POS

An affordable plan with out-of-network coverage

Like an HMO, a Point of Service (POS) plan may require you to get a referral from your PCP to see a specialist. For slightly higher premiums than an HMO, this plan does cover out-of-network doctors. But you'll pay more. This is an important difference if you are managing a condition and one or more of your doctors are not in the network.

**Example:** Donald, 43, is a divorced dad living in Houston. His girlfriend lives in New Orleans. His son attends college in Atlanta. Donald has type 1 diabetes and regularly sees several specialists. If he gets sick when visiting his girlfriend or his son out of state, he knows he's covered. His son is also able to see out-of-network doctors in Atlanta during the school year. For Donald, paying for more flexibility is worth it.

## EPO

A larger network makes life easier

An Exclusive Provider Organization (EPO) is a lesser-known plan type. Like HMOs, EPOs cover only in-network care. But the networks are generally larger. They may or may not require referrals from a primary care physician. Premiums are higher than HMOs, but lower than PPOs. (We'll talk about PPOs next.)

**Example:** Karen, 35, manages a chain of restaurants across the country. She has asthma, and usually sees her specialist a couple of times a year. Because she travels a lot for work, Karen uses an open access EPO with a large national network. If she ever needs care away from home, she knows she'll be able to find an in-network specialist. Her EPO doesn't require referrals. That's a convenience she's willing to pay a bit more for.

## PPO

The plan with the most freedom

A Preferred Provider Organization (PPO) has higher premiums than an HMO or POS. But this plan lets you see specialists and out-of-network doctors without a referral. Copays and coinsurance for in-network doctors are low. If you know you'll need more health care in the coming year and you can afford higher premiums, a PPO is a good choice.

**Example:** Jenelle, 38, of Jacksonville, FL, has been married for five years. The couple is having trouble conceiving. They've been to a number of fertility specialists. When offered three choices for health plans, Jenelle picked the PPO. She pays more to see a particular fertility doctor who's out of network, but she doesn't mind. Her mission is to get pregnant..

# Why Are We Moving to ICHRA?

Our self-funded medical plan proposed a 27% increase at this renewal making premiums unaffordable for employees, their families, and for BCSD. Additionally, due to our claims experience, we expected several carriers to offer even higher premiums to cover us or elect not to bid on our business at all!

When we reviewed how this increase would affect employee contributions, we knew these costs were unsustainable and BCSD needed to try something different this year.

## **Actual BCSD employee example(s):**

1. One employee selecting Employee Only coverage would have seen their contributions increase by \$873 annually.
2. An employee covering their spouse would have experienced a \$3,520 increase annually.
3. Another employee covering their Family would have seen a \$3,537 increase annually.

Based this increased prices we all are seeing everything else we purchase, BCSD felt they were not comfortable with this large increase, or passing along a large increase to employees this year.

# ICHRA – Is This Better For Me and My Family?



MOST GEN Z EMPLOYEE WILL SAVE MONEY THIS YEAR . . .



**GEN Z**

(BORN 1997-2015)

Age	Location	Group Tier	Current EE Amt	Renewal EE Amt	ICHRA Model EE Amt	Net Monthly Employee Savings
21	IA 52601	EEO	\$160.98	<b>\$204.44</b>	\$30.02	<b>\$174.42</b>
22	IA 52640	EEO	\$40.70	<b>\$51.69</b>	\$2.10	<b>\$49.59</b>
24	IA 52601	EES	\$610.75	<b>\$775.65</b>	\$38.71	<b>\$736.94</b>
24	IA 52601	EEO	\$160.98	<b>\$204.44</b>	\$30.02	<b>\$174.42</b>
25	IA 52601	EEO	\$269.59	<b>\$342.38</b>	\$3.49	<b>\$338.89</b>
25	IA 52601	EEO	\$40.98	<b>\$52.04</b>	\$3.49	<b>\$48.55</b>
25	IA 52601	EEO	\$216.98	<b>\$275.56</b>	\$31.41	<b>\$244.15</b>
26	IA 52601	EEO	\$40.98	<b>\$52.04</b>	\$3.56	<b>\$48.48</b>
26	IA 52601	EEO	\$112.13	<b>\$142.41</b>	\$3.56	<b>\$138.85</b>
26	IA 52601	EEO	\$40.98	<b>\$52.04</b>	\$3.56	<b>\$48.48</b>
26	IA 52601	EEO	\$40.70	<b>\$51.69</b>	\$3.56	<b>\$48.13</b>
26	IA 52627	EEO	\$40.98	<b>\$52.04</b>	\$3.56	<b>\$48.48</b>
26	IA 52655	EEO	\$216.98	<b>\$275.56</b>	\$38.35	<b>\$237.21</b>
26	NE 69155	EEO	\$40.98	<b>\$52.04</b>	\$8.49	<b>\$43.55</b>
27	IA 52802	EEC	\$610.75	<b>\$775.65</b>	\$19.24	<b>\$756.41</b>
27	IA 52601	EEO	\$40.98	<b>\$52.04</b>	\$3.64	<b>\$48.40</b>
27	IA 52641	EEF	\$392.37	<b>\$498.31</b>	\$120.30	<b>\$378.01</b>
28	IA 52637	EEO	\$40.98	<b>\$52.04</b>	\$3.77	<b>\$48.27</b>
28	IA 52601	EEO	\$40.98	<b>\$52.04</b>	\$3.77	<b>\$48.27</b>
28	IA 52601	EEO	\$40.98	<b>\$52.04</b>	\$3.77	<b>\$48.27</b>
28	IA 52601	EEO	\$30.89	<b>\$39.23</b>	\$56.61	<b>-\$17.38</b>
28	IA 52601	EEO	\$160.98	<b>\$204.44</b>	\$56.61	<b>\$147.83</b>

# ICHRA – Is This Better For Me and My Family?



MOST MILLENNIALS WILL SAVE MONEY THIS YEAR . . .



Age	Location	Group Tier	Current EE Amt	Renewal EE Amt	ICHRA Model EE Amt	Net Monthly Employee Savings
29	IA 52601	EEO	\$40.98	<b>\$52.04</b>	\$3.89	<b>\$48.15</b>
29	IA 52601	EEF	\$392.37	<b>\$498.31</b>	\$75.72	<b>\$422.59</b>
29	IA 52601	EEO	\$211.64	<b>\$268.78</b>	\$58.28	<b>\$210.50</b>
30	IA 52601	EEC	\$392.37	<b>\$498.31</b>	\$19.54	<b>\$478.77</b>
30	IA 52601	EES	\$610.75	<b>\$775.65</b>	\$122.18	<b>\$653.47</b>
30	IA 52601	EEO	\$40.98	<b>\$52.04</b>	\$3.94	<b>\$48.10</b>
30	IA 52601	EEO	\$40.98	<b>\$52.04</b>	\$3.94	<b>\$48.10</b>
30	IA 52601	EEO	\$40.98	<b>\$52.04</b>	\$3.94	<b>\$48.10</b>
30	IA 52601	EEO	\$40.70	<b>\$51.69</b>	\$3.94	<b>\$47.75</b>
30	IA 52601	EEC	\$392.37	<b>\$498.31</b>	\$19.54	<b>\$478.77</b>
30	IA 52601	EEO	\$112.13	<b>\$142.41</b>	\$3.94	<b>\$138.47</b>
31	IL 61437	EEO	\$269.59	<b>\$342.38</b>	\$7.47	<b>\$334.91</b>
31	IA 52627	EEO	\$112.13	<b>\$142.41</b>	\$4.02	<b>\$138.39</b>
31	IA 52601	EEF	\$392.37	<b>\$498.31</b>	\$38.49	<b>\$459.82</b>
31	IA 52601	EEO	\$40.98	<b>\$52.04</b>	\$4.02	<b>\$48.02</b>
31	IA 52601	EEO	\$40.70	<b>\$51.69</b>	\$4.02	<b>\$47.67</b>
31	IA 52601	EEO	\$112.13	<b>\$142.41</b>	\$4.02	<b>\$138.39</b>
32	IA 52601	EEF	\$392.37	<b>\$498.31</b>	\$124.90	<b>\$373.41</b>
32	IA 52601	EEO	\$112.13	<b>\$142.41</b>	\$12.36	<b>\$130.05</b>
32	IA 52632	EEO	\$40.98	<b>\$52.04</b>	\$12.36	<b>\$39.68</b>
32	IA 52641	EEC	\$610.75	<b>\$775.65</b>	\$27.96	<b>\$747.69</b>
32	IA 52601	EEF	\$392.37	<b>\$498.31</b>	\$95.76	<b>\$402.55</b>
32	IA 52653	EEF	\$1,091.72	<b>\$1,386.48</b>	\$369.92	<b>\$1,016.56</b>
32	IA 52627	EEO	\$269.59	<b>\$342.38</b>	\$61.61	<b>\$280.77</b>

33	IA 52601	EEO	\$112.13	<b>\$142.41</b>	\$4.16	<b>\$138.25</b>
33	IA 52601	EEO	\$112.13	<b>\$142.41</b>	\$4.16	<b>\$138.25</b>
33	IA 52601	EEO	\$112.13	<b>\$142.41</b>	\$4.16	<b>\$138.25</b>
33	IA 52637	EEF	\$392.37	<b>\$498.31</b>	\$65.10	<b>\$433.21</b>
33	IA 52601	EEF	\$392.37	<b>\$498.31</b>	\$78.99	<b>\$419.32</b>
33	IA 52627	EEO	\$40.98	<b>\$52.04</b>	\$4.16	<b>\$47.88</b>
33	IA 52601	EEO	\$40.98	<b>\$52.04</b>	\$4.16	<b>\$47.88</b>
33	IA 52637	EEO	\$40.98	<b>\$52.04</b>	\$4.16	<b>\$47.88</b>
34	IA 52601	EEO	\$112.13	<b>\$142.41</b>	\$4.21	<b>\$138.20</b>
34	IA 52353	EEF	\$392.37	<b>\$498.31</b>	\$54.99	<b>\$443.32</b>
34	IA 52601	EEF	\$610.75	<b>\$775.65</b>	\$89.68	<b>\$685.97</b>
34	IA 52601	EEO	\$40.98	<b>\$52.04</b>	\$4.21	<b>\$47.83</b>
34	IA 52601	EEO	\$40.98	<b>\$52.04</b>	\$4.21	<b>\$47.83</b>
34	IA 52601	EES	\$392.37	<b>\$498.31</b>	\$19.81	<b>\$478.50</b>
34	IA 52601	EEC	\$392.37	<b>\$498.31</b>	\$35.41	<b>\$462.90</b>
34	IA 52601	EEF	\$392.37	<b>\$498.31</b>	\$144.88	<b>\$353.43</b>
35	IA 52601	EEF	\$392.37	<b>\$498.31</b>	\$74.35	<b>\$423.96</b>
35	IA 52658	EEF	\$392.37	<b>\$498.31</b>	\$53.55	<b>\$444.76</b>
35	IA 52632	EEF	\$610.75	<b>\$775.65</b>	\$112.17	<b>\$663.48</b>

# ICHRA – Is This Better For Me and My Family?



MOST GEN XERS WILL SAVE MONEY THIS YEAR . . .



Age	Location	Group Tier	Current EE Amt	Renewal EE Amt	ICHRA Model EE Amt	Net Monthly Employee Savings
43	IA 52601	EEF	\$392.37	<b>\$498.31</b>	\$183.78	<b>\$314.53</b>
43	IA 52601	EEO	\$96.76	<b>\$122.89</b>	\$4.71	<b>\$118.18</b>
44	IL 62321	EEO	\$112.13	<b>\$142.41</b>	\$9.01	<b>\$133.40</b>
44	IA 52601	EEF	\$392.37	<b>\$498.31</b>	\$140.29	<b>\$358.02</b>
52	IA 52601	EEF	\$392.37	<b>\$498.31</b>	\$67.78	<b>\$430.53</b>
52	IA 52601	EEO	\$40.70	<b>\$51.69</b>	\$101.66	<b>-\$49.97</b>
52	IA 52601	EEO	\$216.98	<b>\$275.56</b>	\$101.66	<b>\$173.90</b>
52	IA 52655	EEF	\$392.37	<b>\$498.31</b>	\$433.39	<b>\$64.92</b>
52	IA 52601	EEO	\$160.98	<b>\$204.44</b>	\$101.66	<b>\$102.78</b>
53	IL 61460	EES	\$392.37	<b>\$498.31</b>	\$286.68	<b>\$211.63</b>
53	IA 52641	EEO	\$40.98	<b>\$52.04</b>	\$7.08	<b>\$44.96</b>
53	IA 52638	EEO	\$112.13	<b>\$142.41</b>	\$7.08	<b>\$135.33</b>
53	IA 52601	EEF	\$610.75	<b>\$775.65</b>	\$0.00	<b>\$775.65</b>
53	IA 52601	EEF	\$560.75	<b>\$712.15</b>	\$167.55	<b>\$544.60</b>
53	IA 52601	EEF	\$392.37	<b>\$498.31</b>	\$207.48	<b>\$290.83</b>
53	IA 52601	EEF	\$392.37	<b>\$498.31</b>	\$324.14	<b>\$174.17</b>
53	IA 52601	EEF	\$392.37	<b>\$498.31</b>	\$279.37	<b>\$218.94</b>
53	IA 52641	EEF	\$392.37	<b>\$498.31</b>	\$251.23	<b>\$247.08</b>
53	IA 52601	EES	\$1,091.72	<b>\$1,386.48</b>	\$279.75	<b>\$1,106.73</b>
53	IA 52601	EEF	\$392.37	<b>\$498.31</b>	\$231.78	<b>\$266.53</b>
53	IA 52601	EEF	\$392.37	<b>\$498.31</b>	\$613.35	<b>-\$115.04</b>
53	IA 52601	EEO	\$203.98	<b>\$259.05</b>	\$99.68	<b>\$159.37</b>
53	IA 52601	EEO	\$211.64	<b>\$268.78</b>	\$99.68	<b>\$169.10</b>
53	IA 52601	EEF	\$392.37	<b>\$498.31</b>	\$388.52	<b>\$109.79</b>
53	IA 52601	EEF	\$1,091.72	<b>\$1,386.48</b>	\$813.09	<b>\$573.39</b>

54	IL 61480	EEO	\$256.59	<b>\$325.87</b>	\$13.77	<b>\$312.10</b>
54	IA 52655	EEF	\$392.37	<b>\$498.31</b>	\$305.14	<b>\$193.17</b>
54	IA 52601	EEF	\$392.37	<b>\$498.31</b>	\$347.88	<b>\$150.43</b>
54	IA 52655	EEF	\$392.37	<b>\$498.31</b>	\$352.72	<b>\$145.59</b>
54	IA 52246	EEF	\$392.37	<b>\$498.31</b>	\$152.41	<b>\$345.90</b>
54	IA 52601	EEO	\$40.98	<b>\$52.04</b>	\$7.41	<b>\$44.63</b>
54	IA 52601	EEO	\$112.13	<b>\$142.41</b>	\$7.41	<b>\$135.00</b>
54	IA 52601	EES	\$392.37	<b>\$498.31</b>	\$371.86	<b>\$126.45</b>
54	IA 52601	EEO	\$213.59	<b>\$271.26</b>	\$111.19	<b>\$160.07</b>
55	IA 52601	EEF	\$392.37	<b>\$498.31</b>	\$62.60	<b>\$435.71</b>
55	IA 52638	EEO	\$40.98	<b>\$52.04</b>	\$7.74	<b>\$44.30</b>
55	IA 52601	EES	\$392.37	<b>\$498.31</b>	\$260.17	<b>\$238.14</b>
55	IA 52601	EEF	\$392.37	<b>\$498.31</b>	\$225.09	<b>\$273.22</b>
55	IA 52601	EEC	\$610.75	<b>\$775.65</b>	\$191.70	<b>\$583.95</b>
56	IA 52650	EEO	\$40.98	<b>\$52.04</b>	\$8.10	<b>\$43.94</b>
56	IA 52601	EEO	\$40.98	<b>\$52.04</b>	\$8.10	<b>\$43.94</b>
56	IA 52601	EES	\$392.37	<b>\$498.31</b>	\$261.99	<b>\$236.32</b>
56	IA 52601	EEF	\$342.37	<b>\$434.81</b>	\$343.56	<b>\$91.25</b>

# ICHRA – Is This Better For Me and My Family?



MOST BOOMERS WILL SAVE MONEY THIS YEAR . . .



## BABY BOOMERS

(BORN 1946-1964)

Age	Location	Group Tier	Current EE Amt	Renewal EE Amt	ICHRA Model EE Amt	Net Monthly Employee Savings
62	IA 52601	EEO	\$213.59	<b>\$271.26</b>	\$149.62	<b>\$121.64</b>
63	IA 52601	EEO	\$112.13	<b>\$142.41</b>	\$10.25	<b>\$132.16</b>
63	IA 52601	EES	\$392.37	<b>\$498.31</b>	\$138.63	<b>\$359.68</b>
63	IA 52601	EEO	\$112.13	<b>\$142.41</b>	\$10.25	<b>\$132.16</b>
63	IA 52632	EES	\$392.37	<b>\$498.31</b>	\$121.97	<b>\$376.34</b>
63	IA 52601	EES	\$392.37	<b>\$498.31</b>	\$72.66	<b>\$425.65</b>
63	IA 52601	EEO	\$211.64	<b>\$268.78</b>	\$84.37	<b>\$184.41</b>
63	IA 52601	EEO	\$160.98	<b>\$204.44</b>	\$84.37	<b>\$120.07</b>
63	IA 52601	EEO	\$264.25	<b>\$335.60</b>	\$84.37	<b>\$251.23</b>
64	IL 62501	EEO	\$216.98	<b>\$275.56</b>	\$27.37	<b>\$248.19</b>
64	IA 52601	EEO	\$40.98	<b>\$52.04</b>	\$10.42	<b>\$41.62</b>
64	IA 52601	EES	\$392.37	<b>\$498.31</b>	\$123.96	<b>\$374.35</b>
64	IA 52601	EEO	\$211.64	<b>\$268.78</b>	\$90.07	<b>\$178.71</b>
64	IA 52658	EEO	\$211.64	<b>\$268.78</b>	\$90.07	<b>\$178.71</b>
65	IL 61425	EEO	\$264.25	<b>\$335.60</b>	\$0.00	<b>\$335.60</b>
65	IL 61469	EEO	\$40.70	<b>\$51.69</b>	\$0.00	<b>\$51.69</b>
65	IA 52601	EEO	\$112.13	<b>\$142.41</b>	\$0.00	<b>\$142.41</b>
66	IA 52650	EEO	\$40.98	<b>\$52.04</b>	\$0.00	<b>\$52.04</b>

# ICHRA – Who Is Benefitbay?

## Benefitbay™ platform

Benefitbay is a leader in ICHRA administration. BCSD has partnered with Benefitbay to assist with and support your upcoming medical shopping experience.

Benefitbay believes that health and wellness coverage decisions are best made by the individual, and should be empowered by information, access and affordability.



# ICHRA – How Employees Review Plans and Enroll

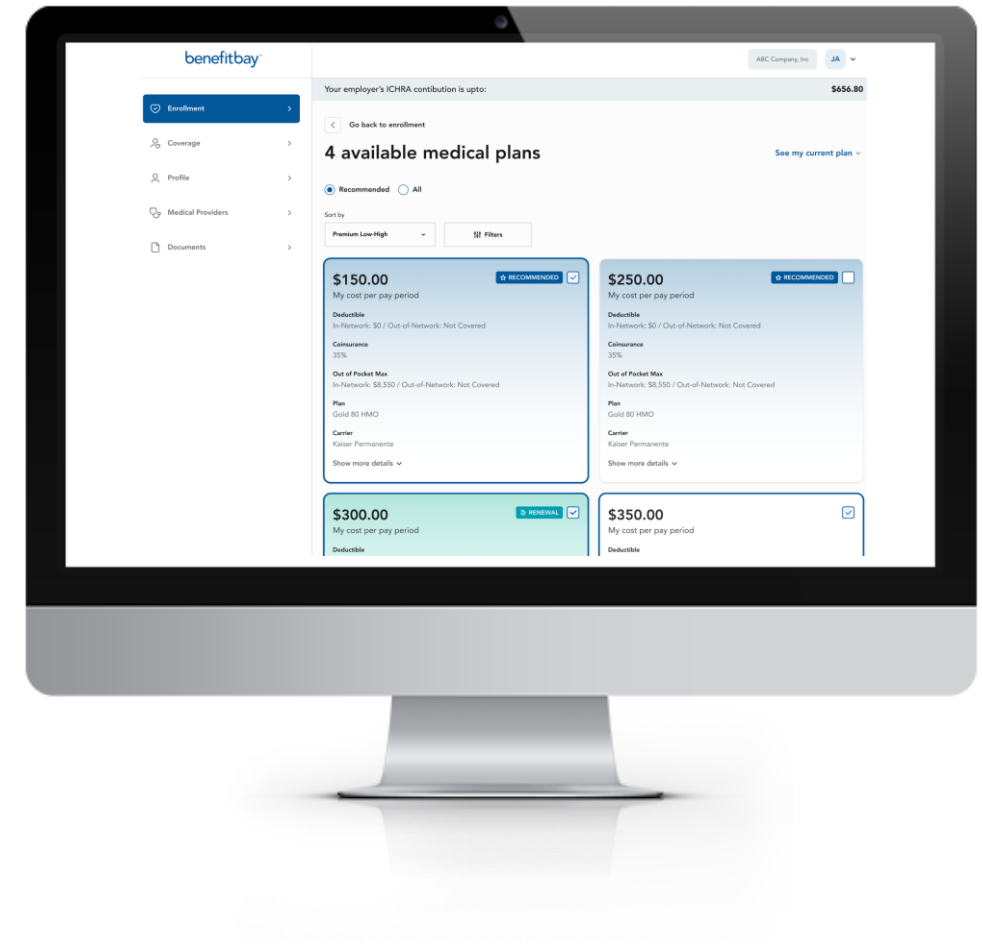
## ICHRA Administration Platform

### On the platform you can:

- Update your information
- View employer contributions
- Include or update dependents
- Shop & enroll in plans
- Manage benefits.

### Why should I use the ICHRA platform?

- Easily view and compare coverage options
- Review your specific premium contribution for coverage specific to you own needs and situation
- Less administration for you monthly
- Pre-tax premium contribution
- No need to pay for coverage in advance and get reimbursed.



# Medicare Eligible Employees & Spouses – Medicare Concierge

## Medicare Concierge

**Medicare eligible employees and spouses will enroll in Medicare under the ICHRA plan.**

- Medicare eligible employees are often the happiest employees.
- Medicare eligible employees also receive the largest contribution from their employer based on their age.
- Only under ICHRA, can Medicare eligible employees use their employer contribution to pay for their Medicare Advantage or Medicare Supplement plans.
- This frequently often reduces significantly or completely eliminates their health insurance contribution.

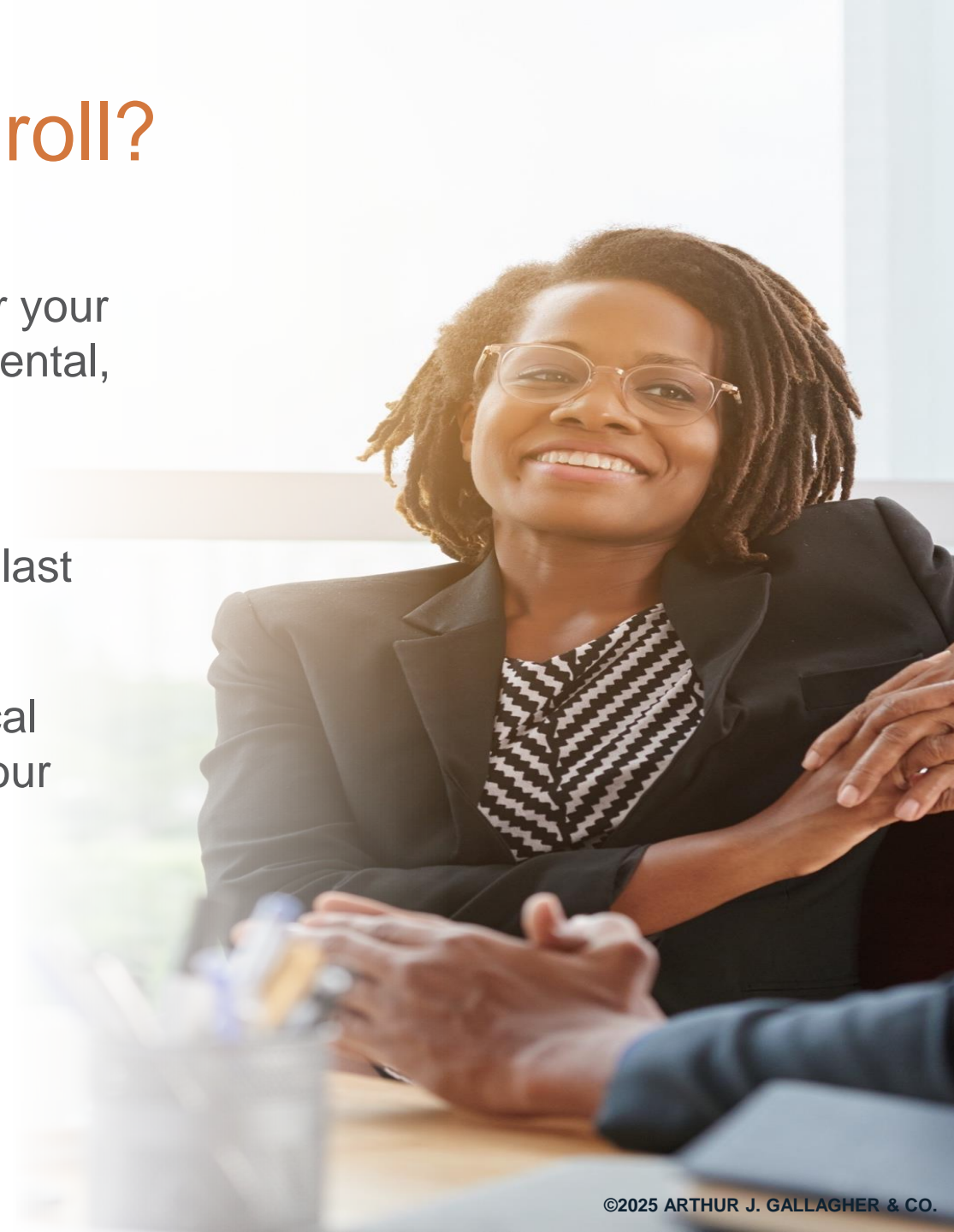


A woman with dark, curly hair is sitting at a wooden desk in a home office. She is smiling and looking down at a credit card she is holding in her left hand. Her right hand is on the keyboard of a silver laptop. The background is slightly blurred, showing a television on the wall and some plants on a shelf.

# EMPLOYEE ENROLLMENT

# Open Enrollment – How Do I Enroll?

- You will have to access to two websites. Benefitbay for your ICHRA plan and Wise Benefits for all other benefits (Dental, Vision, Voluntary Benefits, Flexible Spending Account (FSA), Dependent Care FSA, and Life insurance).
  - Wise Benefits is the company that you worked with last year when you met with benefits counselors.
- In Benefitbay you can enroll your spouse in one medical plan and yourself in another, if that makes sense for your family. You will have a lot more choices this year!



# Benefitbay – Open Enrollment Kick-Off Email

## Example of Your Welcome Email

benefitbay™


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**Hi Ashely,**

Welcome to benefitbay™. We are so glad you're here. It is time to enroll in your 2023 personalized medical benefits plan. We are excited to partner with Employee Enrollment in offering an exciting new benefit that empowers you to take control of your personal health insurance coverage decisions.

**Your enrollment period runs from September 12, 2023 through September 21, 2023.**

The effective date of your coverage is December 1, 2023.



**Let us launch your benefits journey with three simple steps!**

1. Create a password to secure your account
2. Complete your personal profile
3. Verify your information and provide your family member information that you would like to review health insurance coverage for

[Set up new password](#)

If you have any questions or concerns, please do not hesitate to reach us at [support@benefitbay.com](mailto:support@benefitbay.com)

Regards,

The benefitbay™ Team

Employees will receive an invite to log into [app.benefitbay.com](https://app.benefitbay.com). It is important to note that any time during the enrollment process you can chat with a Customer Support representative at Benefitbay by clicking on the benefitbay logo in the bottom right-hand corner of the screen.

# Benefitbay – Log in to Benefitbay



You must be a  
registered user  
to access the  
**Benefitbay**  
system.

## Welcome back,

Use your benefitbay credentials to get access to the platform.

Email address

Password

Show

Sign in

# Benefitbay – What If I Forget or Lost My Password?

Email address

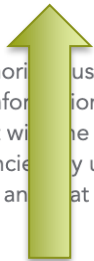
Password

Show

Sign in

**Forgot your password?**

I understand that any unauthorized use or disclosure of information residing on the Benefitbay information resource systems may result in disciplinary action consistent with the policies and procedures of federal, state, and local agencies. By using this system, I am agreeing that I am an authorized user, and that all usage of this system is monitored and logged.



benefitbay™

You are requesting assistance with accessing your account.

Reset your password for sandy.kimlinger+admin@benefitbay.com by clicking on the button below. If you did not request this password reset, please reach out to [support@benefitbay.com](mailto:support@benefitbay.com) immediately.

Reset Password

If this does not resolve your issue, please contact the benefitbay™ support team by clicking the chat bubble in the bottom right corner on the benefitbay™ personalized benefits platform or email [support@benefitbay.com](mailto:support@benefitbay.com).

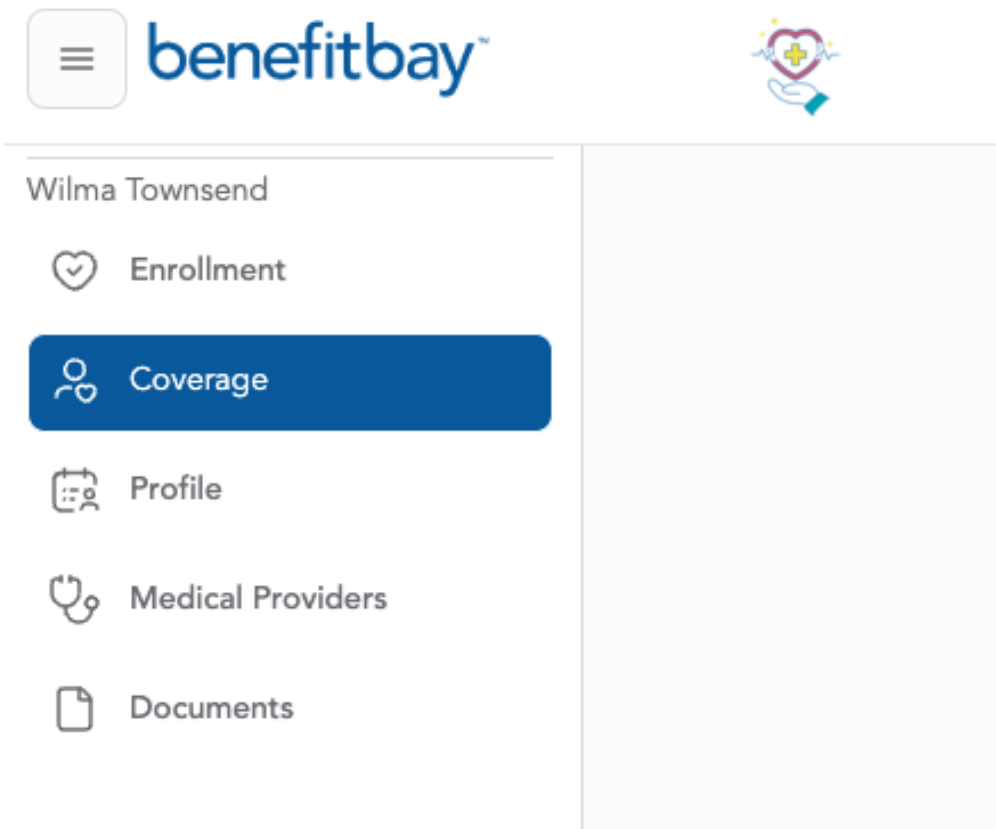
The reset password link will expire in 3 days. If you are unable to reset your password in that period, please click the button below to request a new password reset.

Request Password Reset

Please reach out with any questions,

The benefitbay™ Team

Your Employee Enrollment will be the place where you begin your journey. You can always navigate to Enrollment by clicking on “Employee Enrollment” in your menu bar at the top left of the page.



OTHER SECTIONS INCLUDE:

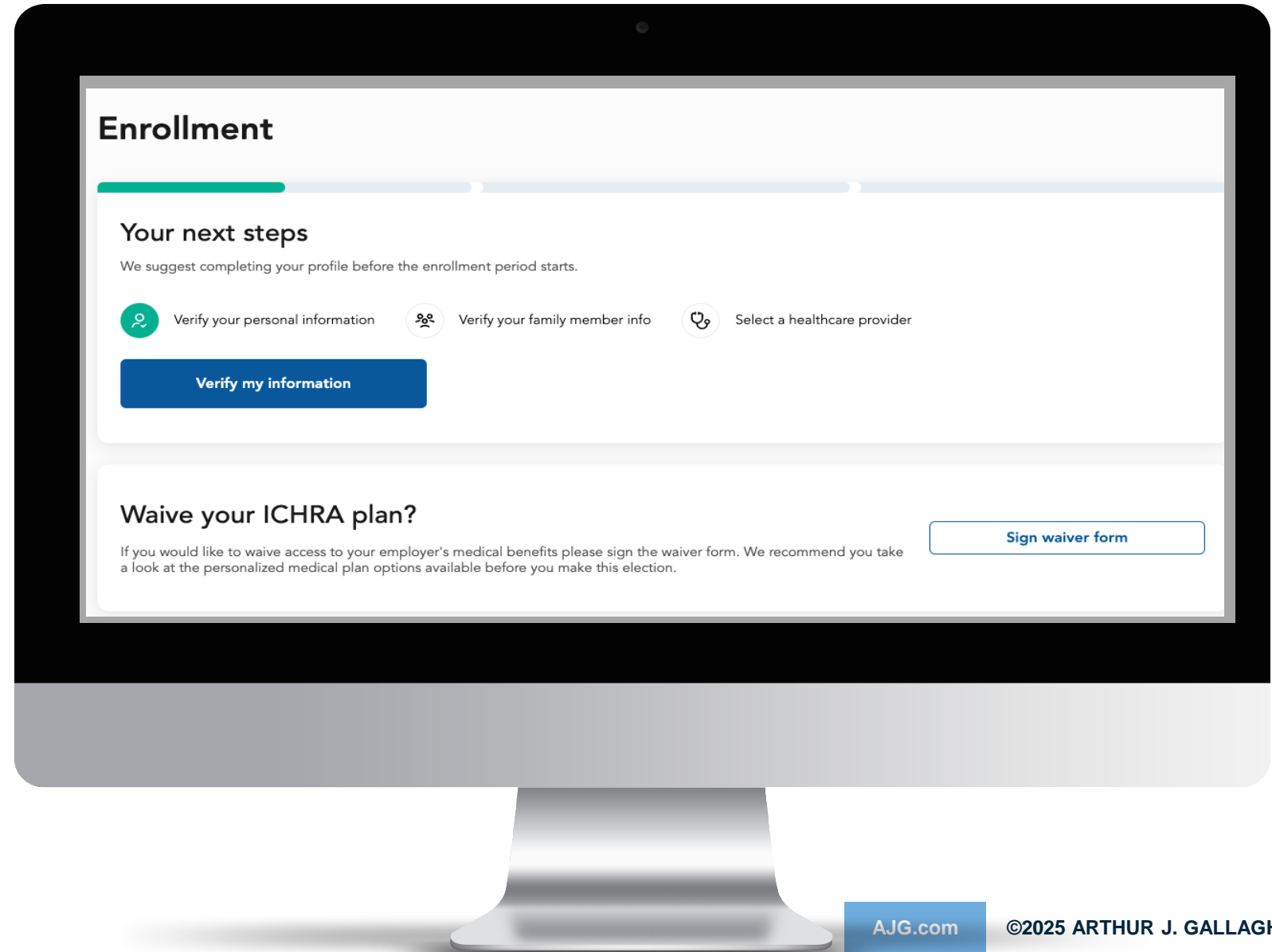
**Coverage:** shows your Current or Pending medical insurance coverage

**Profile:** shows your home address, family members, and employment information

**Medical Providers:** you will be able to add your physicians and medical providers (must enter zip code)

**Documents:** contains your Individual Coverage HRA notice which your insurance carrier may need

Your **Employee Enrollment** screen will be the place where you begin your journey.



# Benefitbay – Verify Personal Info

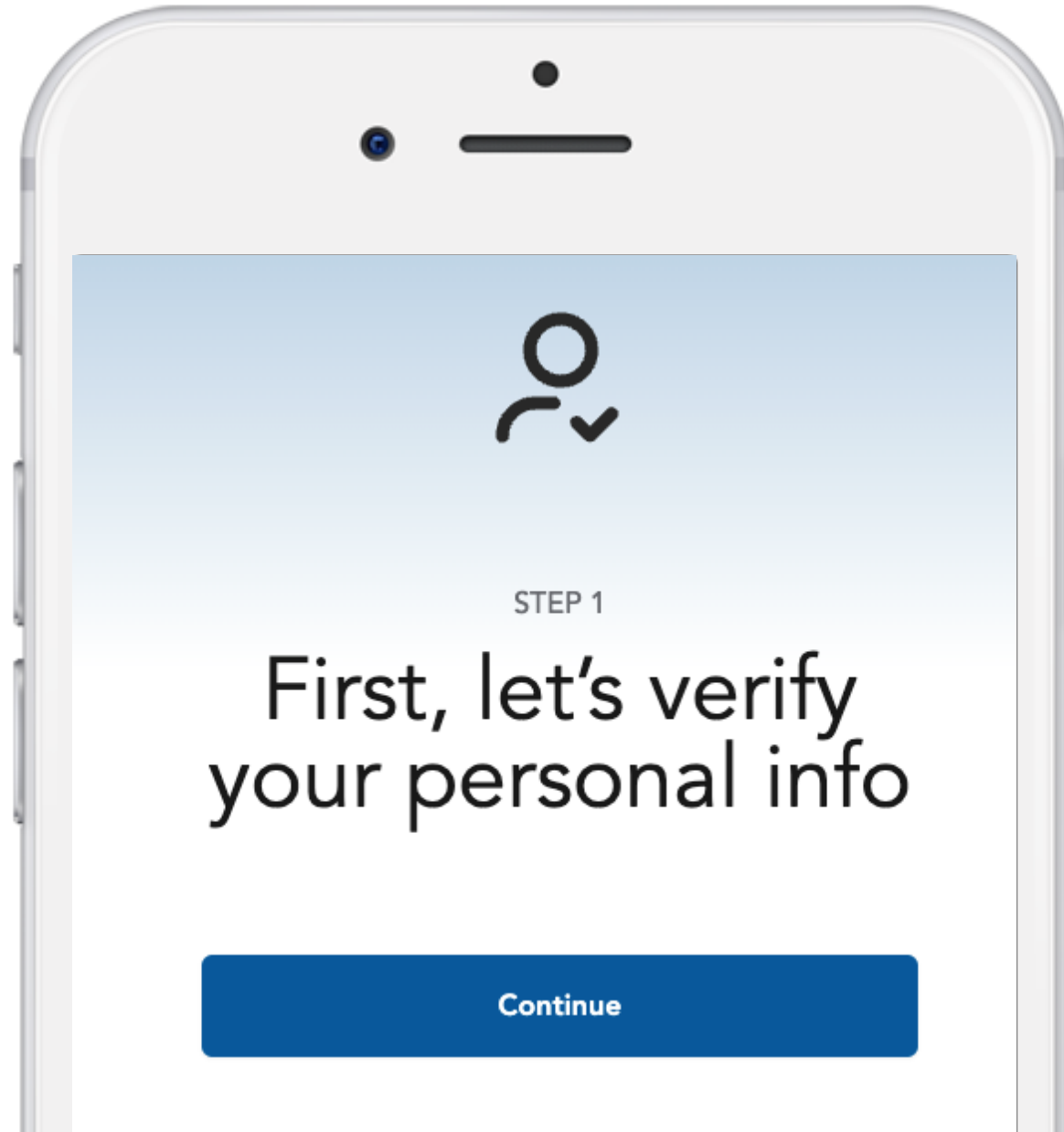
## STEP 1:

Click on “[First, let’s verify your personal info](#)”

Update any incorrect or missing information such as your phone number

Next, your Employment Information will be displayed. If anything is incorrect, please reach out to your HR Team.

Click “[Continue](#)”



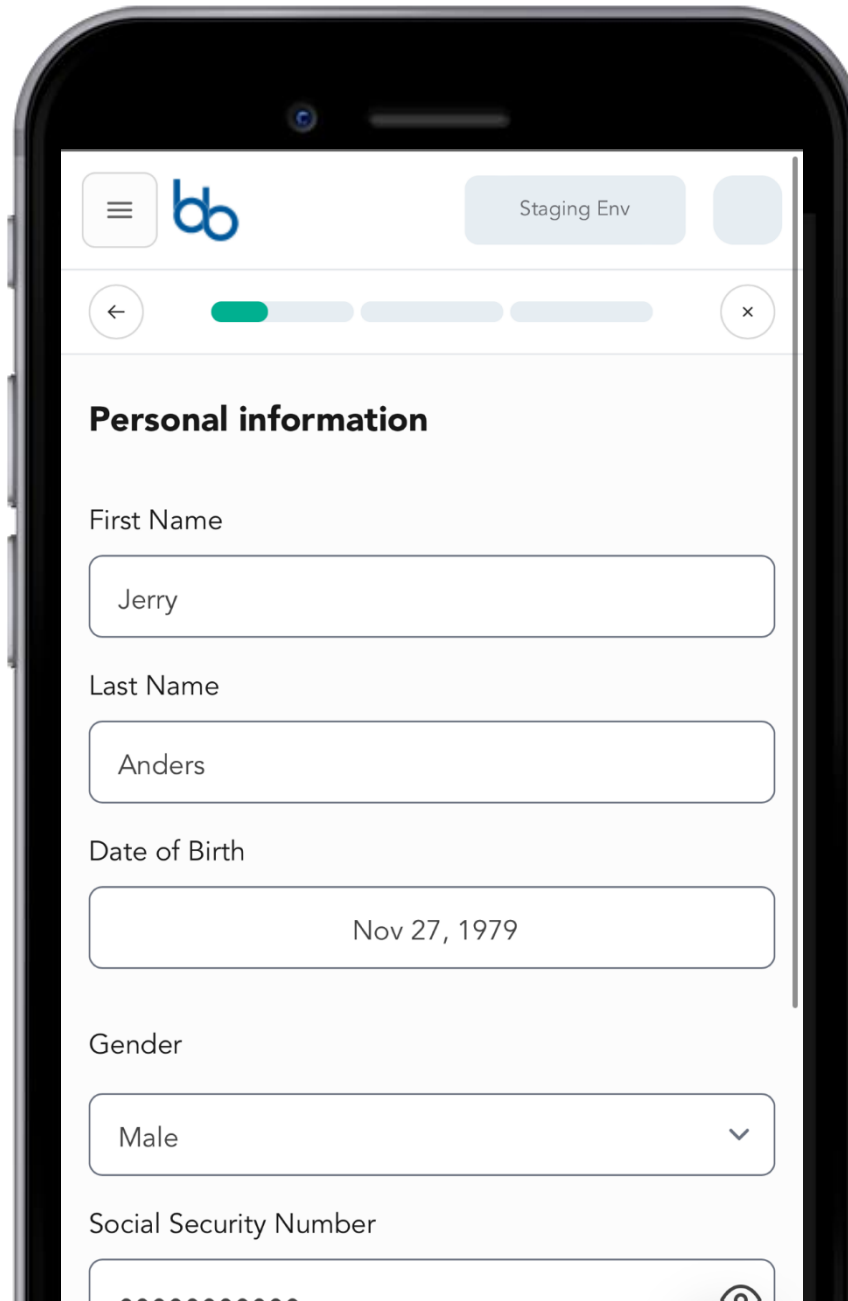
# Benefitbay – Verify or Update Home Address

## STEP 1:

Next, your [Address Information](#) will be displayed. If anything is incorrect please make updates.

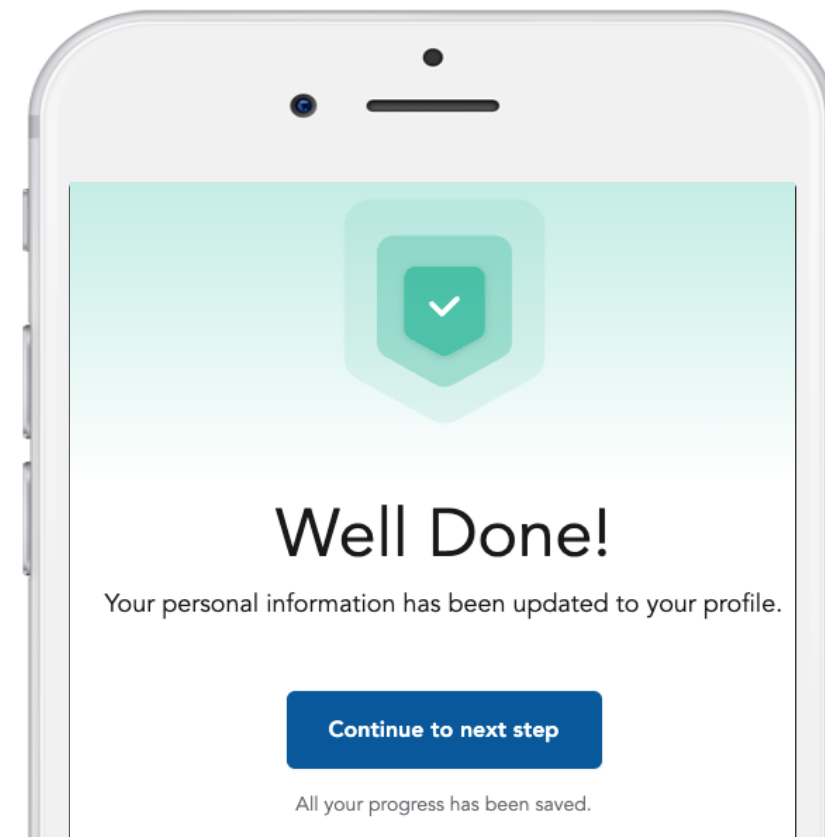
Your address determines the insurance carriers and plans available to you and your dependents.

Click [“Continue”](#) to move to next step.



The smartphone screen displays the 'Personal information' form. At the top, there is a hamburger menu icon, the 'bo' logo, a 'Staging Env' button, and a close icon. Below the header is a progress bar with three segments, the first of which is green. The form fields are as follows:

- First Name:** Jerry
- Last Name:** Anders
- Date of Birth:** Nov 27, 1979
- Gender:** Male (with a dropdown arrow)
- Social Security Number:** (partially obscured by dots)

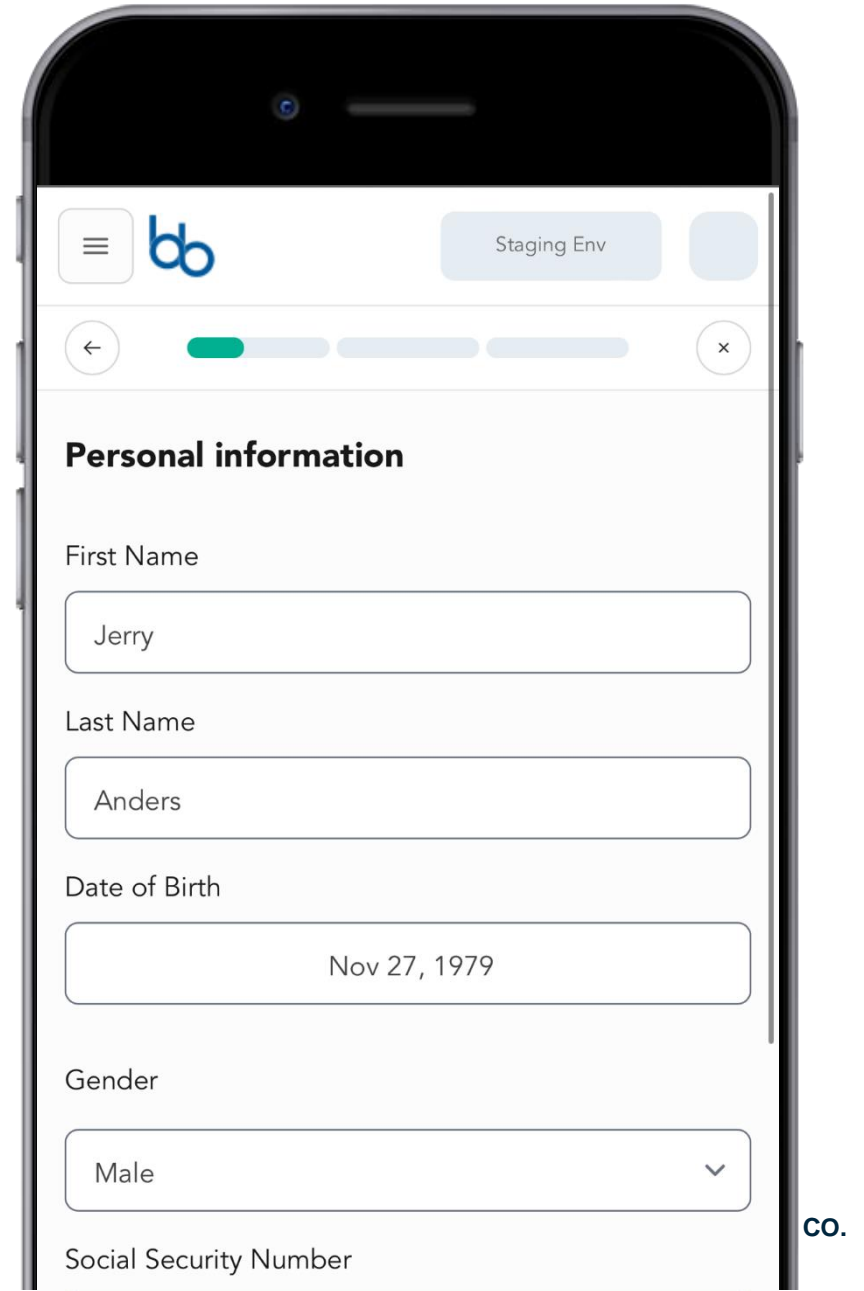
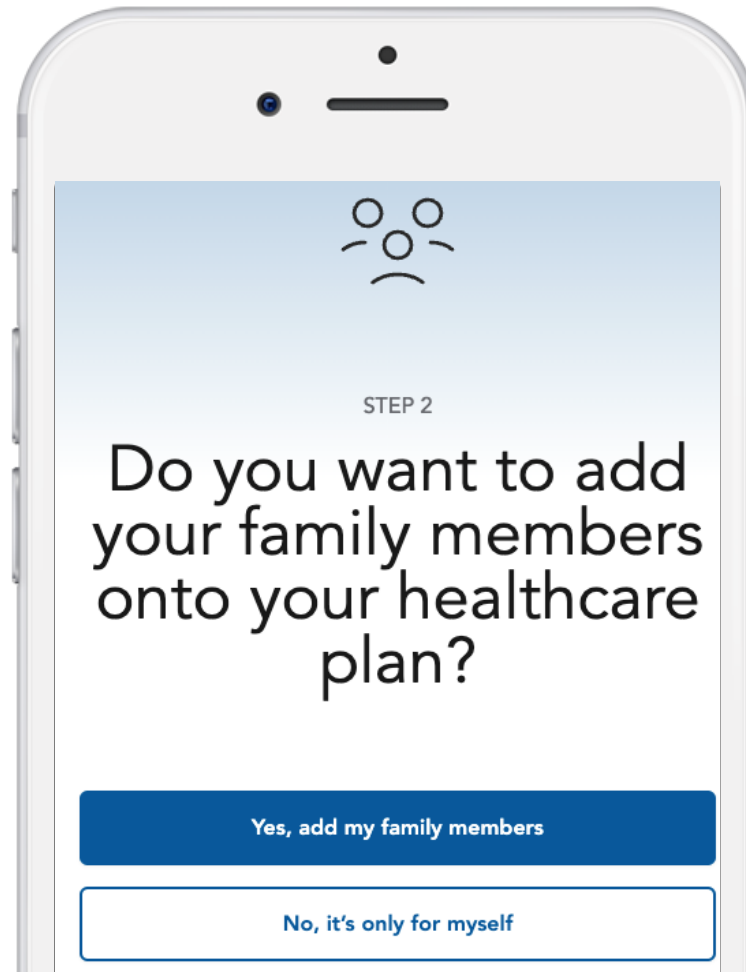


## STEP 2:

Click "Yes, add my family member". Add family members only if you are covering your dependents. If they have other medical insurance then you do not need to add them.

Click "No, it's only for myself" if applying for insurance coverage for yourself only.

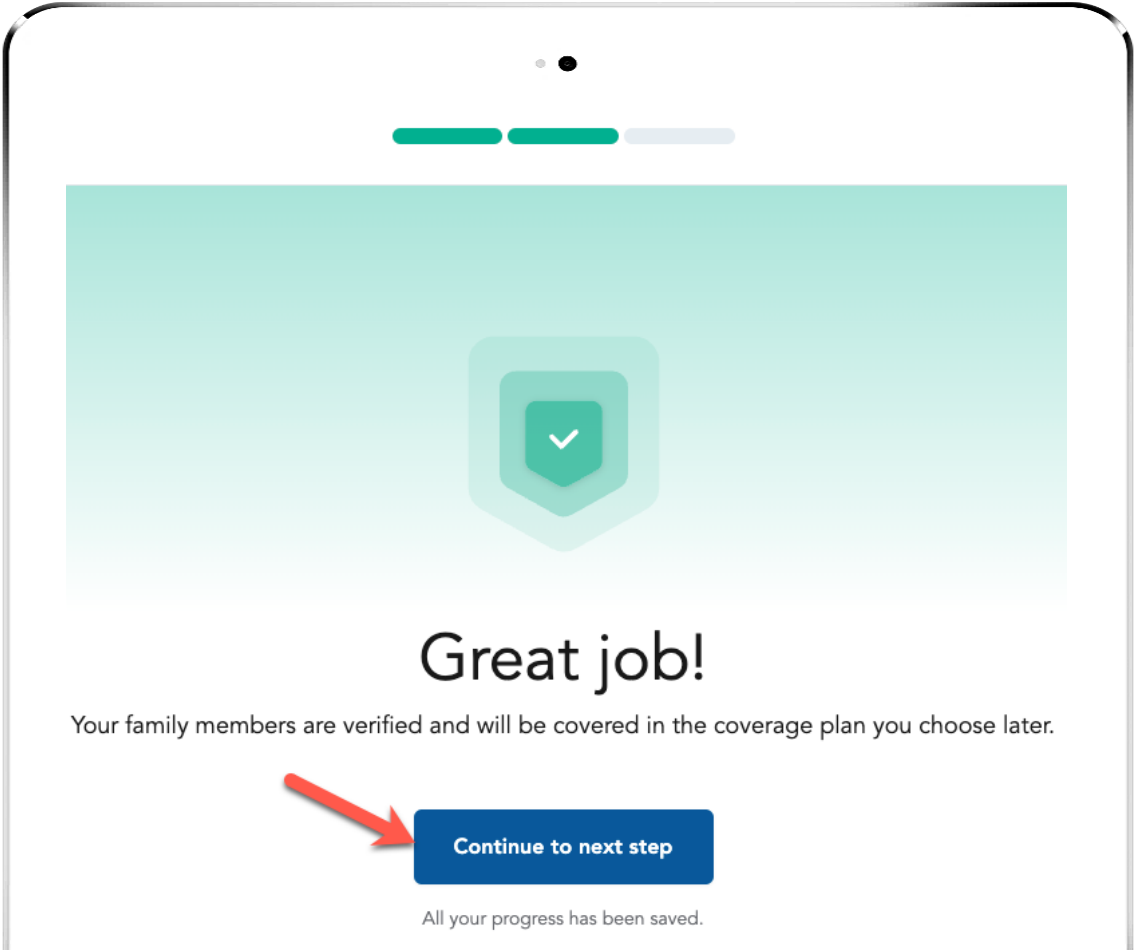
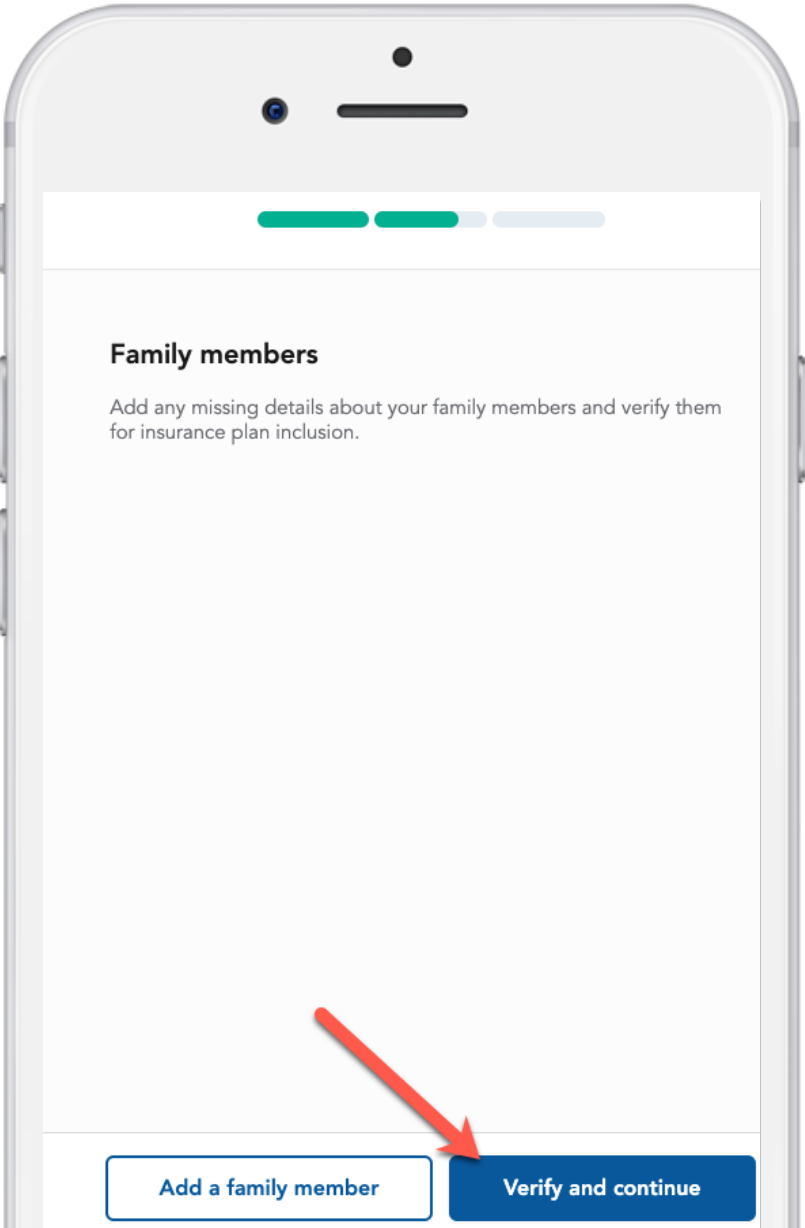
If adding family members click "Save changes".



# Benefitbay – Add Dependents (only if covering)

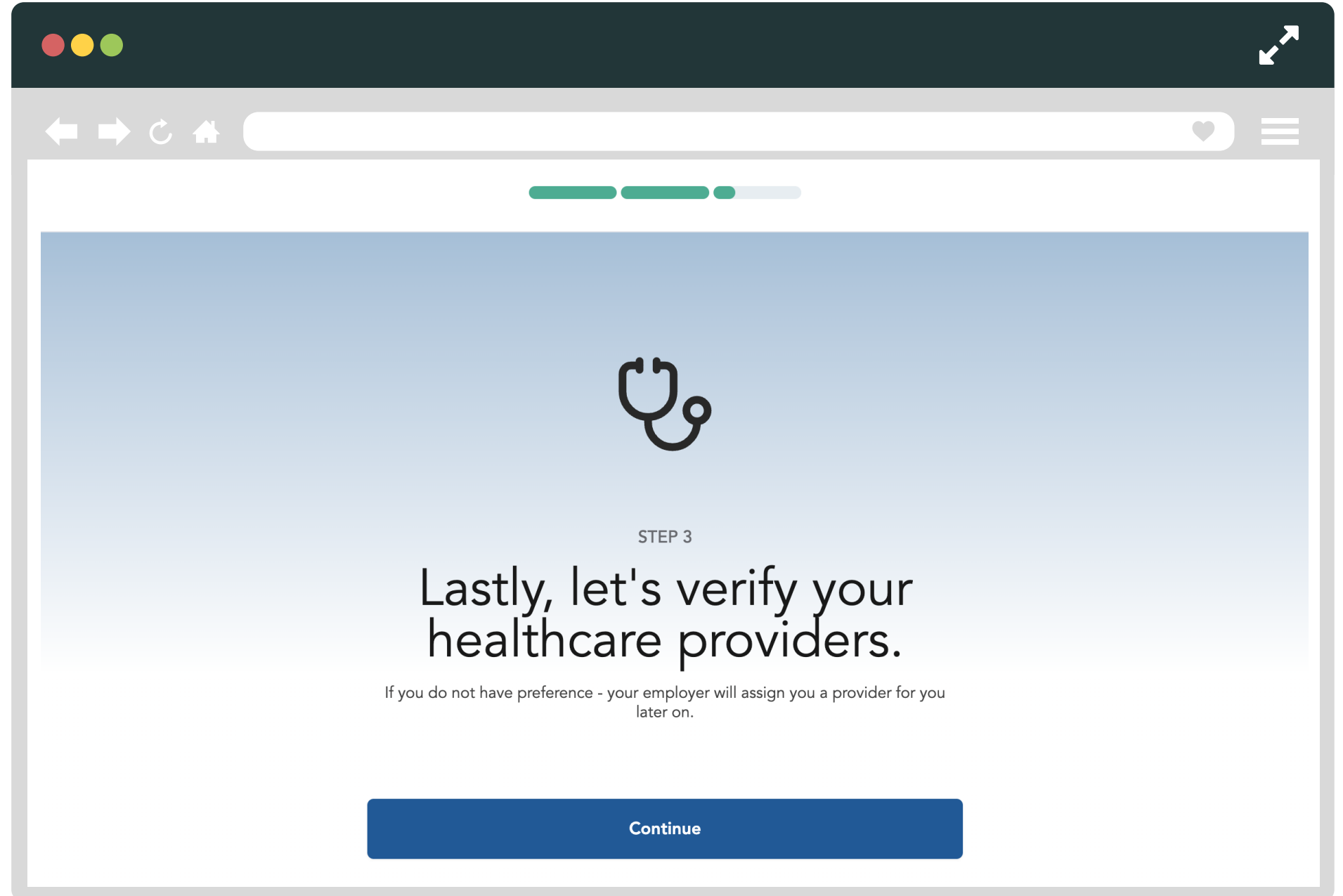


Next, click “Verify and Continue” and “Continue to next step” to add your healthcare providers and continue enrollment.



## STEP 3:

Verify your providers to help ensure they are covered on your selected plans.



# Benefitbay – Add Providers

Search for your providers by name or zip code. Then select your Provider from the list.

Q Johnson

Q 95252

Search

**Jenna Gabrielle Johnson**  
Psychologist  
Choose provider's location  
51 Wellness Way VALLEY SPRINGS, CA 95252 (+)

**Dr. Walter Kip Johnson**  
General Practice  
Choose provider's location  
1113 Highway 49 SAN ANDREAS, CA 95249 (+)  
305 Preston Ave Lone, CA 95640 (+)  
52 S Main St Angels Camp, CA 95222 (+)  
12140 New York Ranch Rd Jackson, CA 95642 (+)

# Benefitbay – Add Medical Providers

Would you like to assign **Dr. Walter Kip Johnson** as the primary care provider?

Yes, assign as primary

No

Select the family members you want to assign this medical provider for

Dr. Walter Kip Johnson, General Practice

☒ Jane Hubbard (Myself)

Continue

## My Providers

**Dr. Walter Kip Johnson** ...

General Practice PRIMARY PROVIDER

Primary provider for:

Jane Hubbard (Myself)

Contact details:

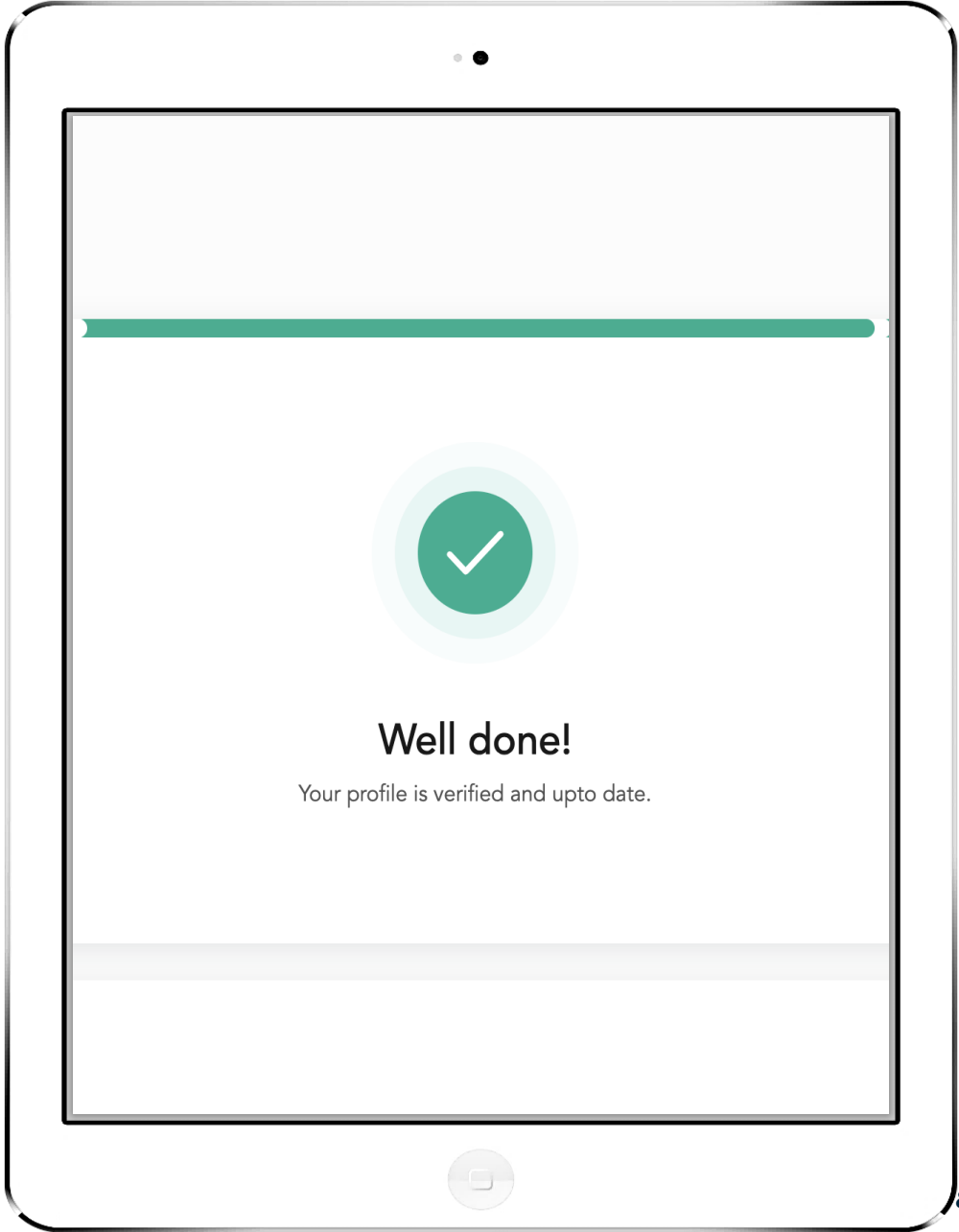
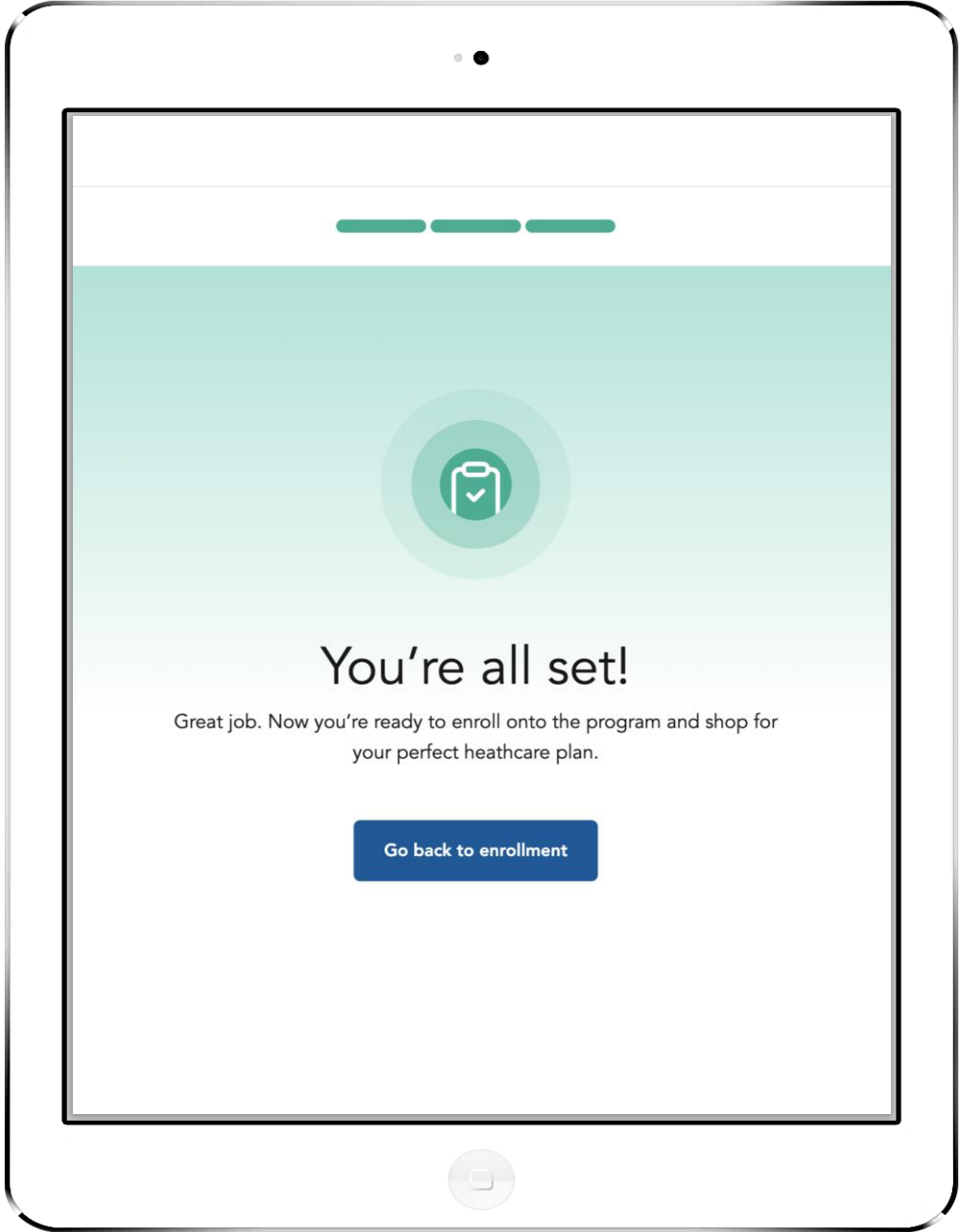
209-755-1400

1113 Highway 49 SAN ANDREAS, CA 95249

Add another provider

Done

# Benefitbay – Profile Complete

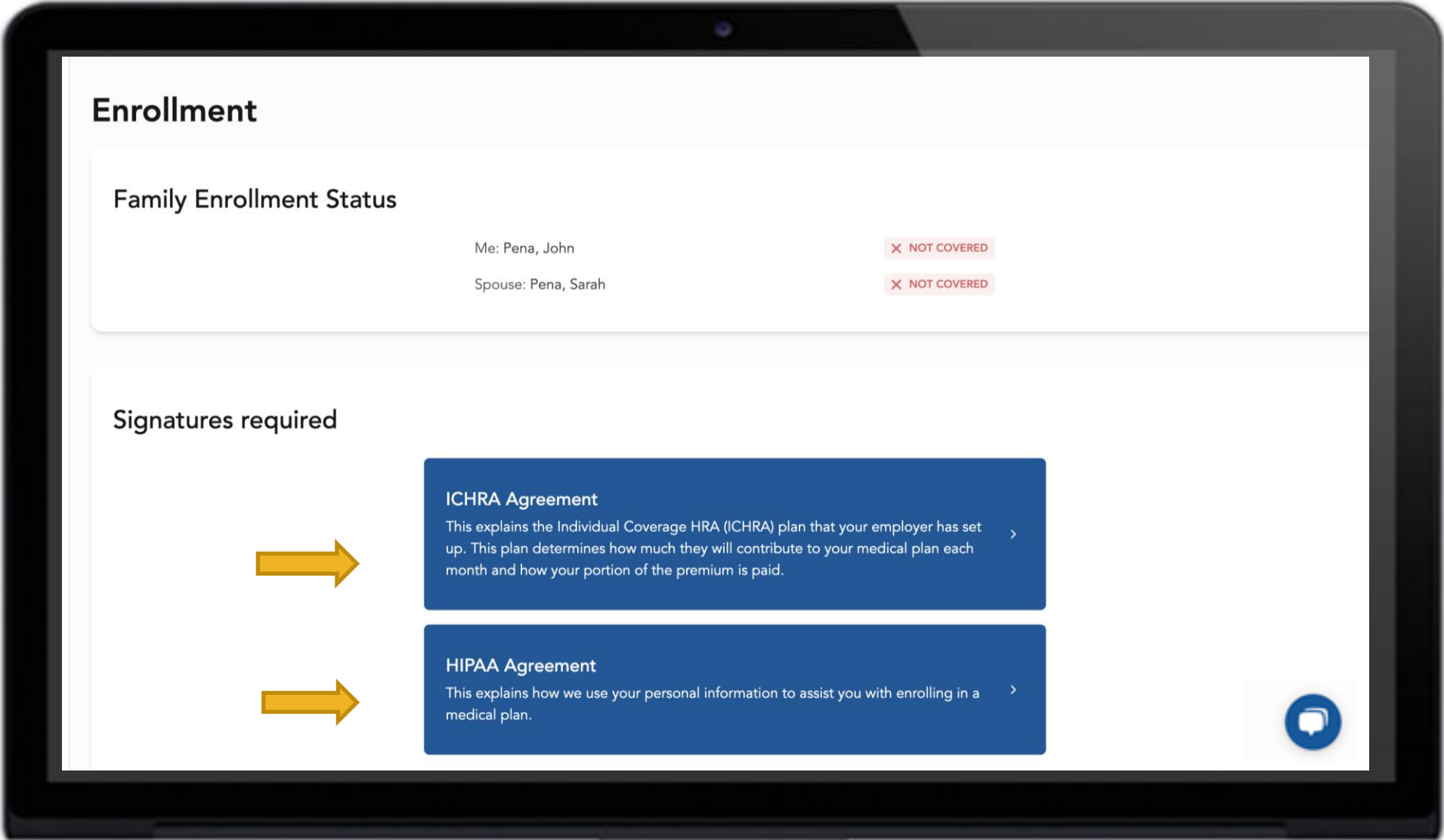




# HOW TO ENROLL

benefitbay

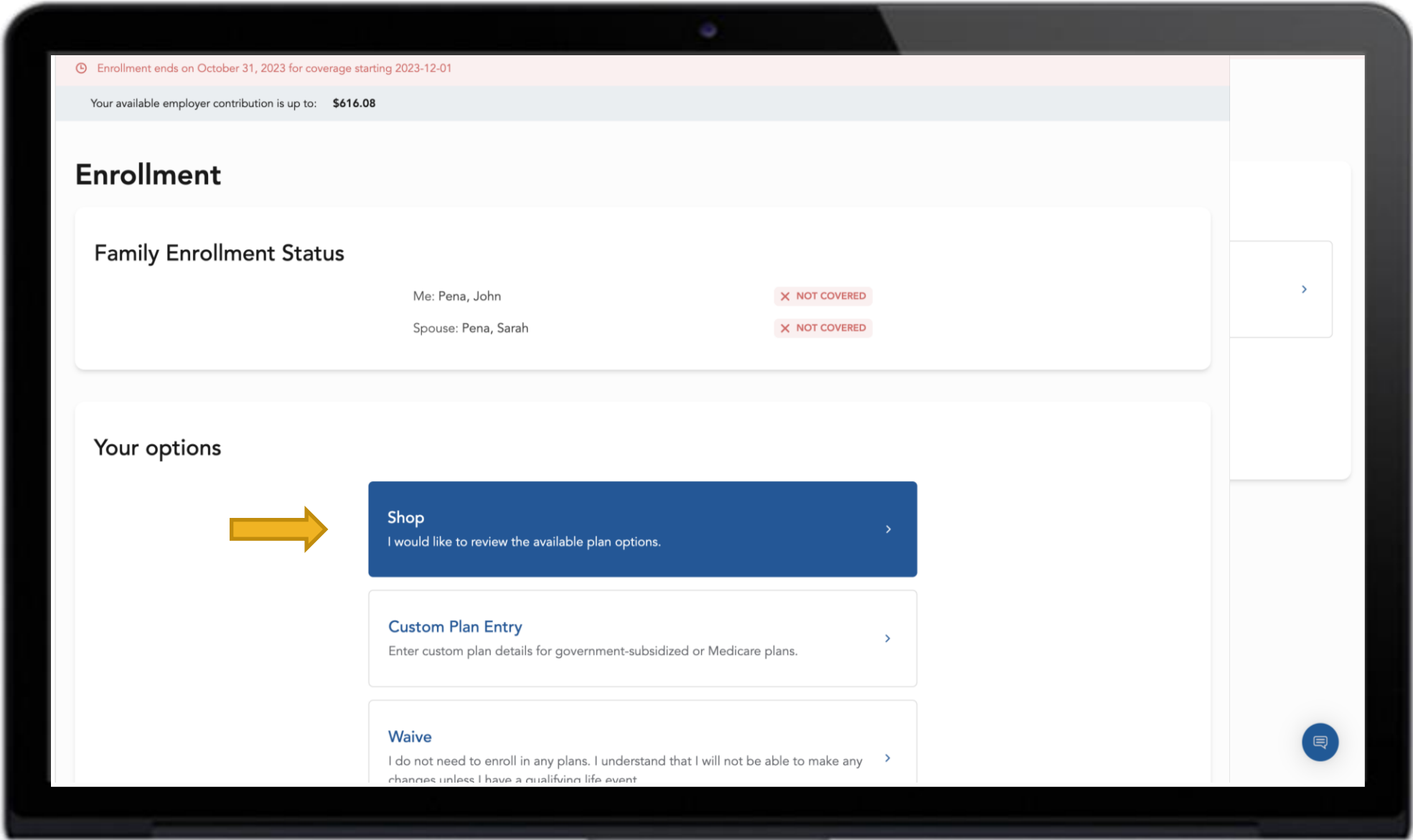
Review and electronically sign your ICHRA and HIPAA Agreements.



# Benefitbay – How To Enroll



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

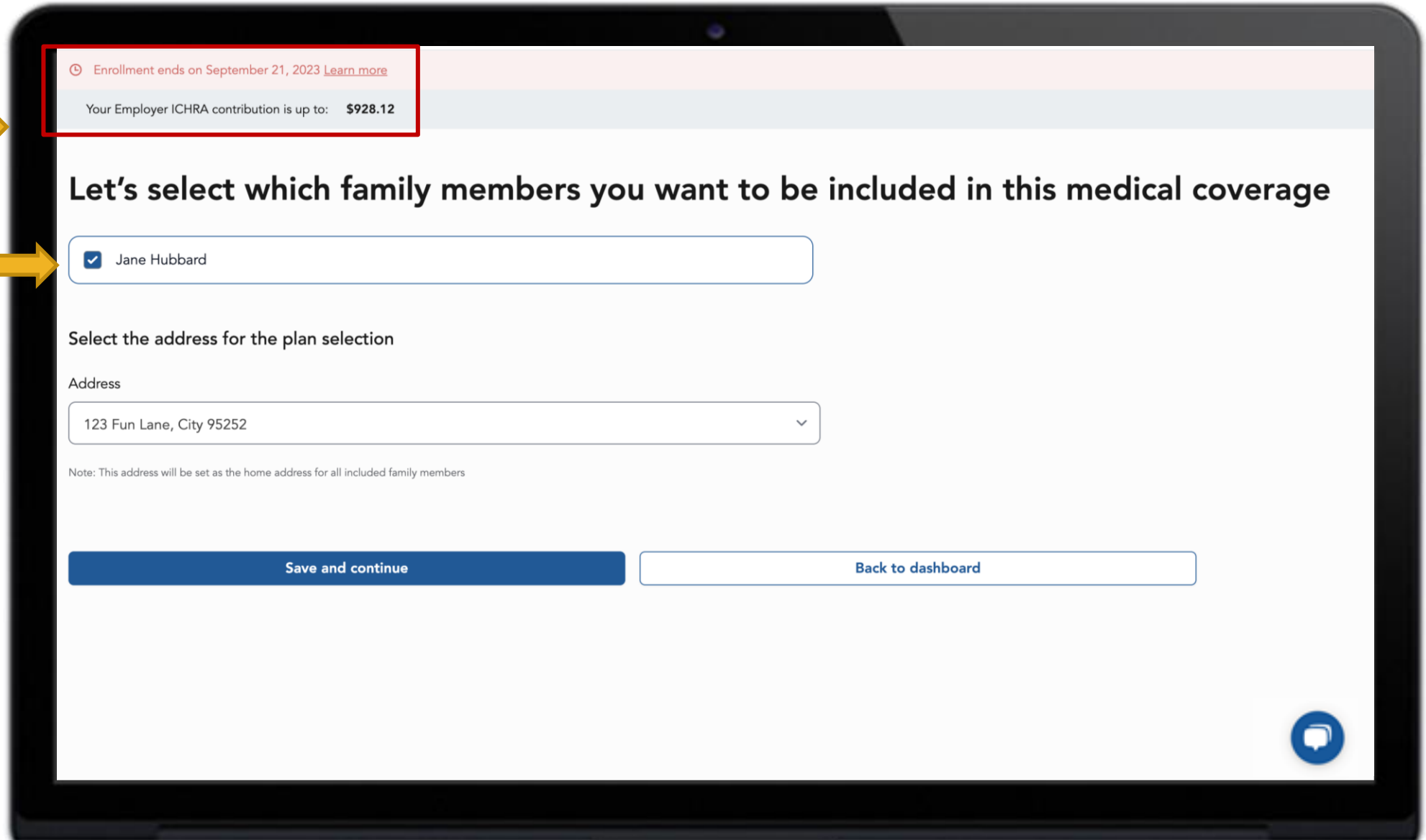


# Benefitbay – How To Enroll

Employees will see their employer ICHRA contribution displayed.



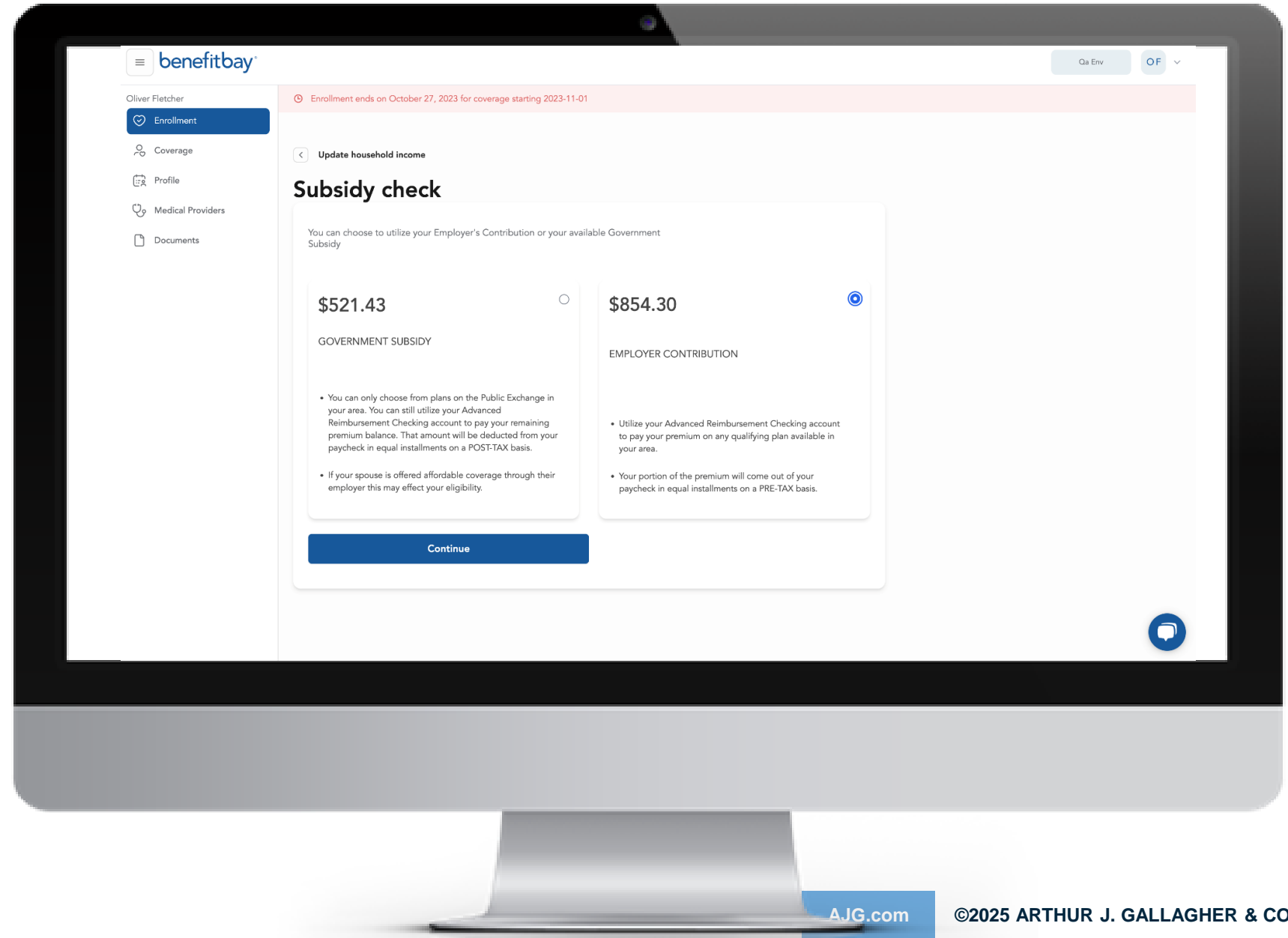
Choose which family members you will be shopping for or covering.



The screenshot shows the Benefitbay enrollment interface. At the top, a red banner indicates "Enrollment ends on September 21, 2023" with a "Learn more" link. Below this, a grey bar states "Your Employer ICHRA contribution is up to: \$928.12". The main heading reads "Let's select which family members you want to be included in this medical coverage". A selection box contains a checked checkbox next to "Jane Hubbard". Below this, the text "Select the address for the plan selection" is followed by an "Address" dropdown menu showing "123 Fun Lane, City 95252". A note states: "Note: This address will be set as the home address for all included family members". At the bottom, there are two buttons: "Save and continue" (solid blue) and "Back to dashboard" (outline blue). A blue chat icon is in the bottom right corner.

# 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

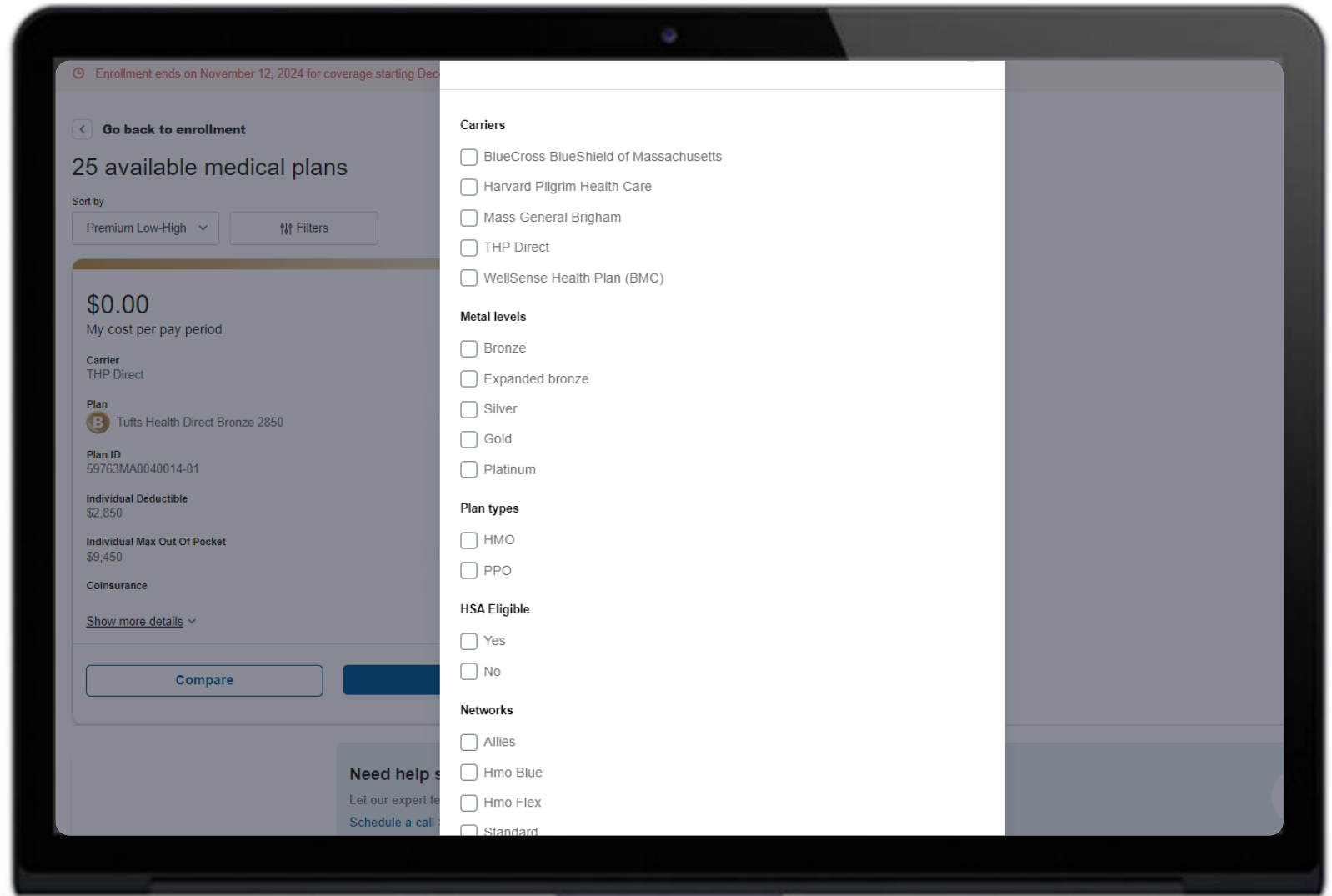
You may want to use the filters to shop for available plans.

You can filter by:

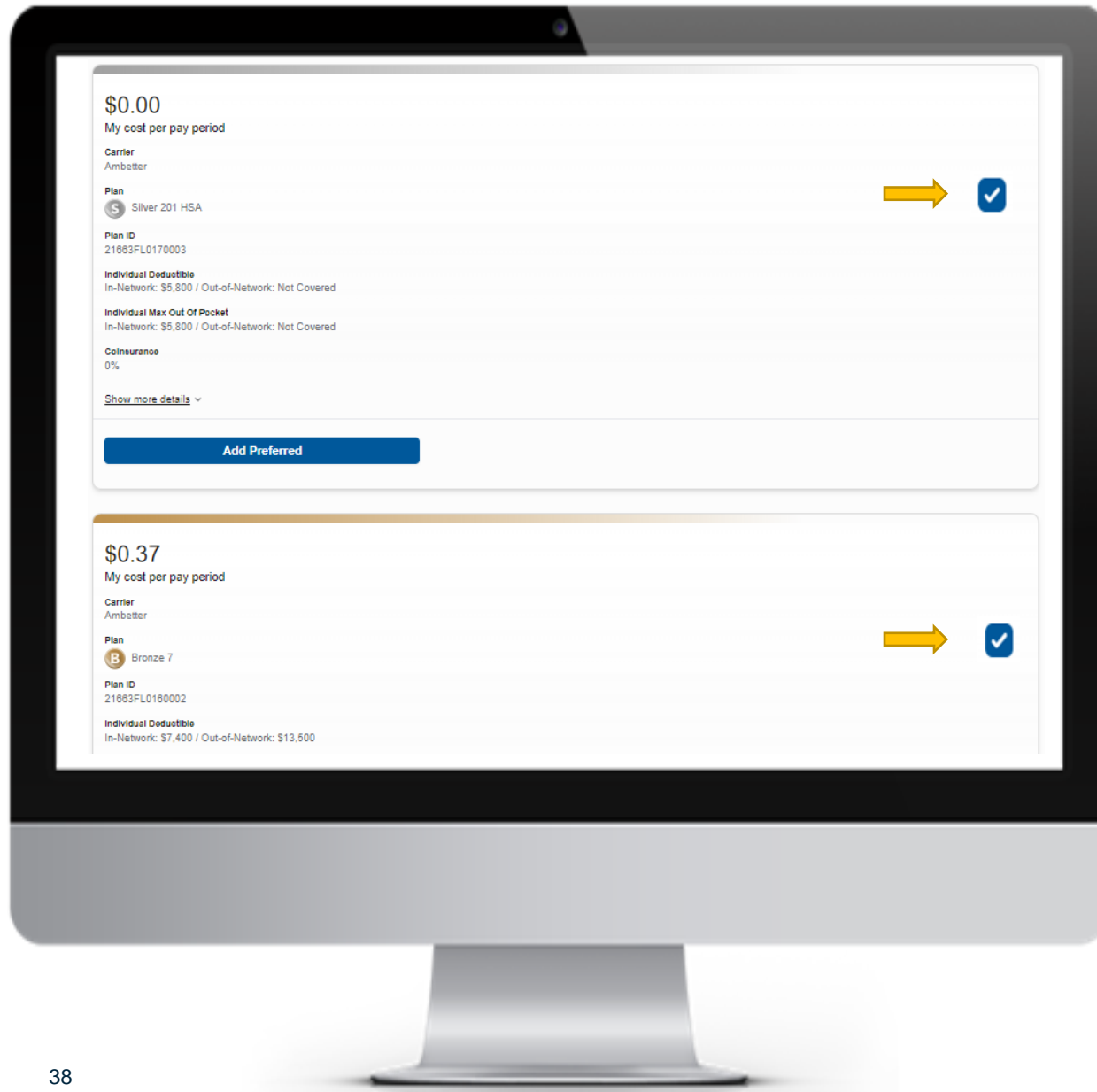
- ☐ Carrier
- ☐ **Metal levels**
- ☐ Plan type
- ☐ HSA eligible
- ☐ Network
- ☐ Providers

You can also sort by:

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



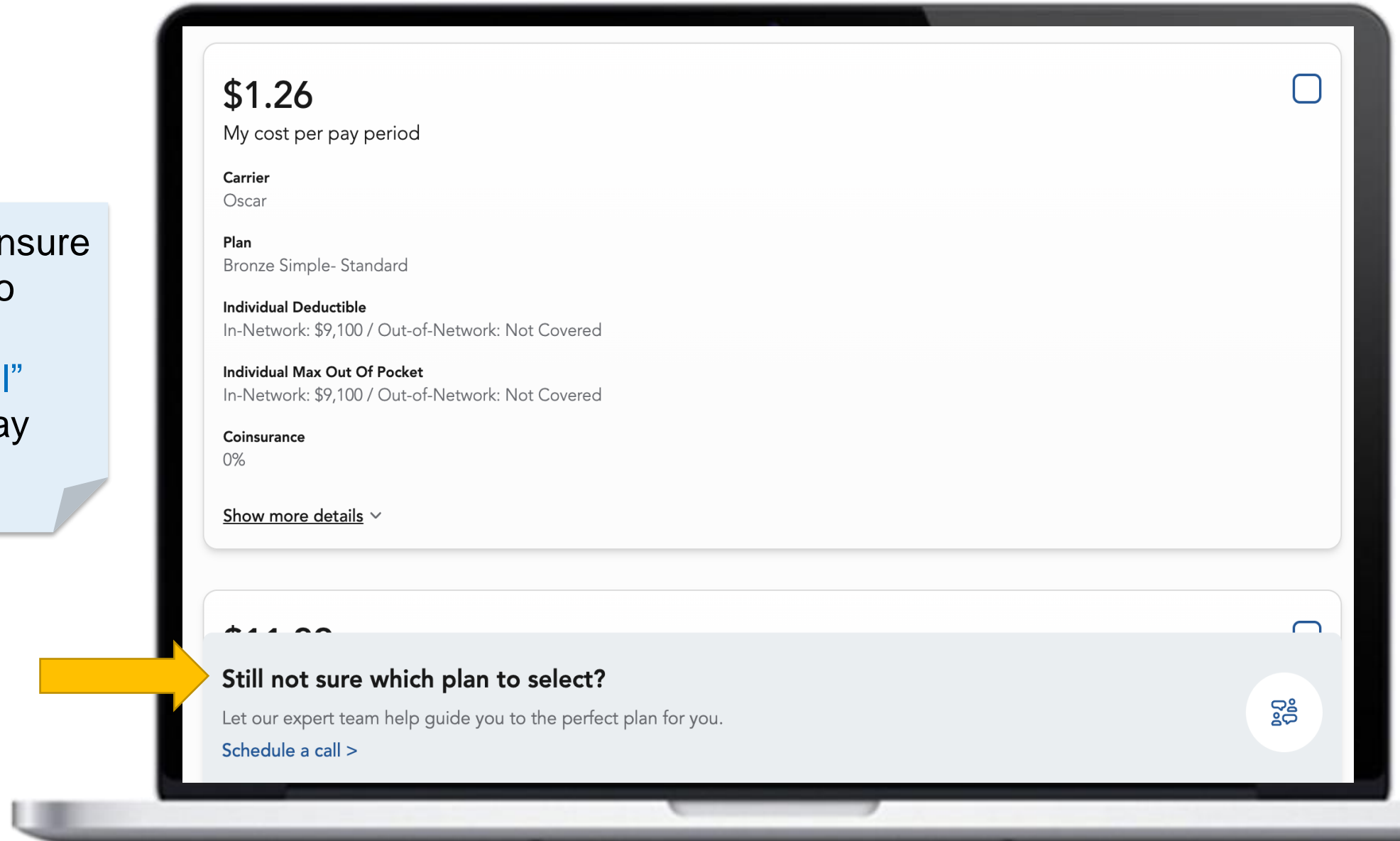
# Benefitbay – Plan Comparisons



Select plan	Select plan	Select plan	Select plan
Remove	Remove	Remove	Remove
<b>\$178.32</b> My cost per pay period	<b>\$185.01</b> My cost per pay period	<b>\$57.81</b> My cost per pay period	<b>\$0.00</b> My cost per pay period
Carrier BlueCross BlueShield of Massachusetts	Carrier Harvard Pilgrim Health Care	Carrier Harvard Pilgrim Health Care	Carrier THP Direct
Plan Non-Standard Low Gold: HMO Blue Deductible with Copayment	Plan HPHC HMO 500 - Flex (201129)	Plan HPHC PPO HSA 3400 - Flex (201162)	Plan Tufts Health Direct Bronze 2850
Plan ID 42690MA1290077	Plan ID 36046MA0750153-00	Plan ID 36046MA0790072-00	Plan ID 59763MA0040014-01
Individual deductible In-Network: \$2,000 / Out-of-Network: Not Covered	Individual deductible \$500	Individual deductible IN: \$3,400	Individual deductible \$2,850
Individual max out of pocket In-Network: \$5,250 / Out-of-Network: Not Covered	Individual max out of pocket \$7,000	Individual max out of pocket IN: \$8,050	Individual max out of pocket \$9,450
Coinurance 0%	Coinurance	Coinurance	Coinurance
Doctor visit cost In-Network: \$30 / Out-of-Network: Not Covered	Doctor visit cost \$25	Doctor visit cost IN:Deductible then \$35	Doctor visit cost Deductible, then \$30
Specialist cost In-Network: \$55 / Out-of-Network: Not Covered	Specialist cost \$50	Specialist cost \$55 OON:Deductible then 20%	Specialist cost \$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.



# Benefitbay – What If I Still Need Help?

Your personalized benefits journey is almost complete.

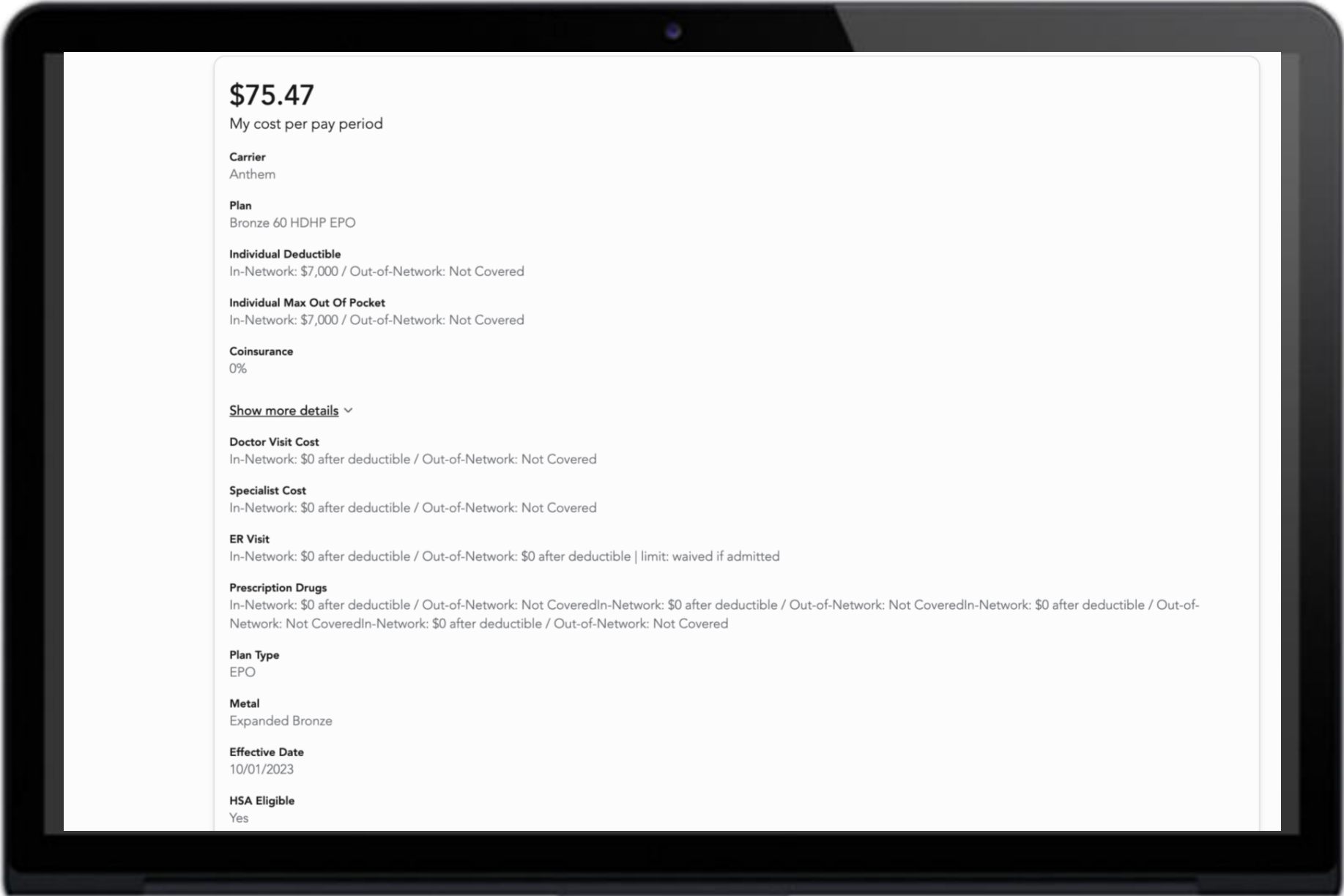
Please review the plan shown and confirm that you have selected the insurance policy you would like to enroll for 2023.

Schedule time with enroller

Please reach out to us at [support@benefitbay.com](mailto: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 CoveredIn-Network: \$0 after deductible / Out-of-Network: Not CoveredIn-Network: \$0 after deductible / Out-of-Network: Not CoveredIn-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**

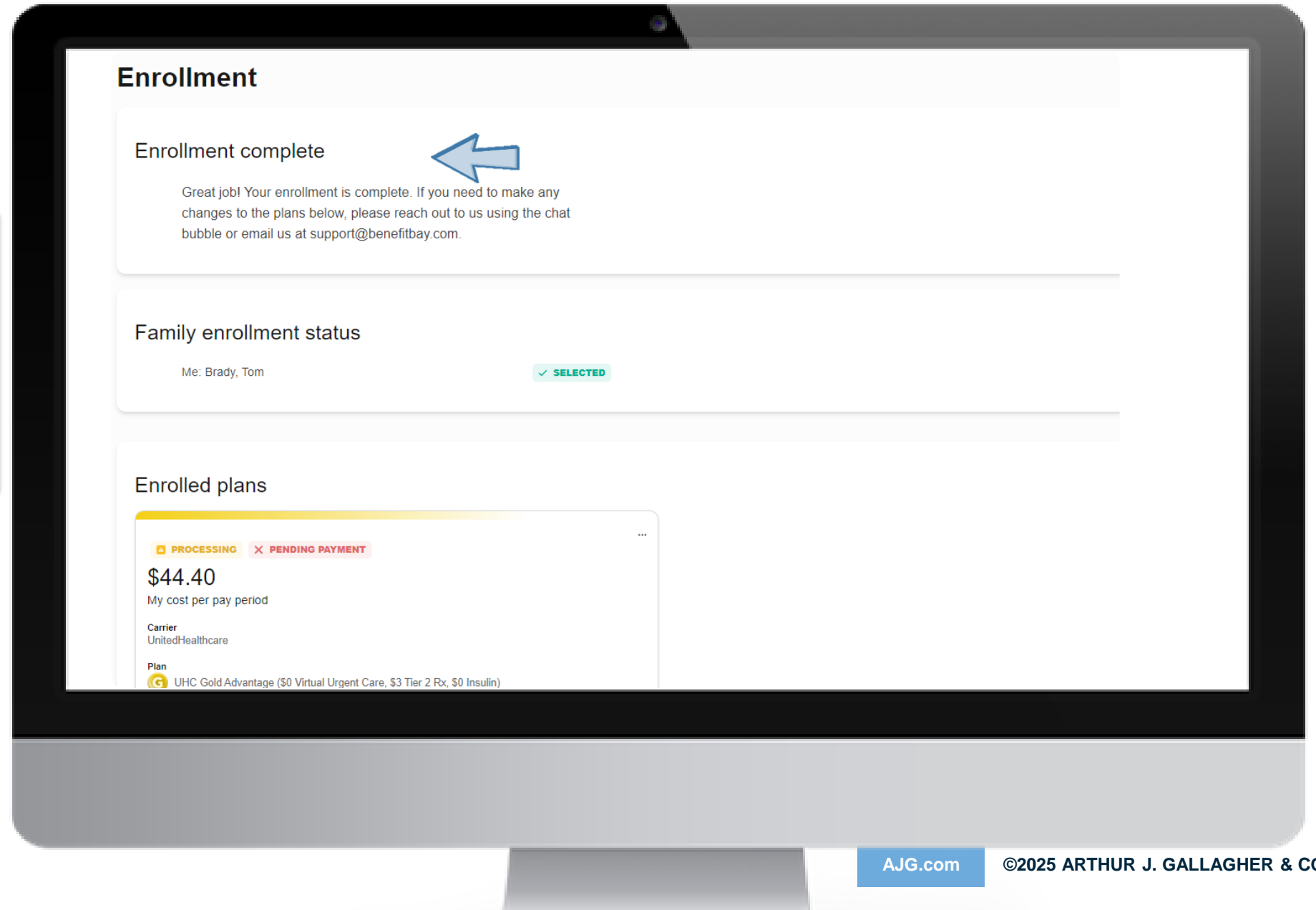
**Participants**

Erin Colligan / YYYY Colligan

Show more details

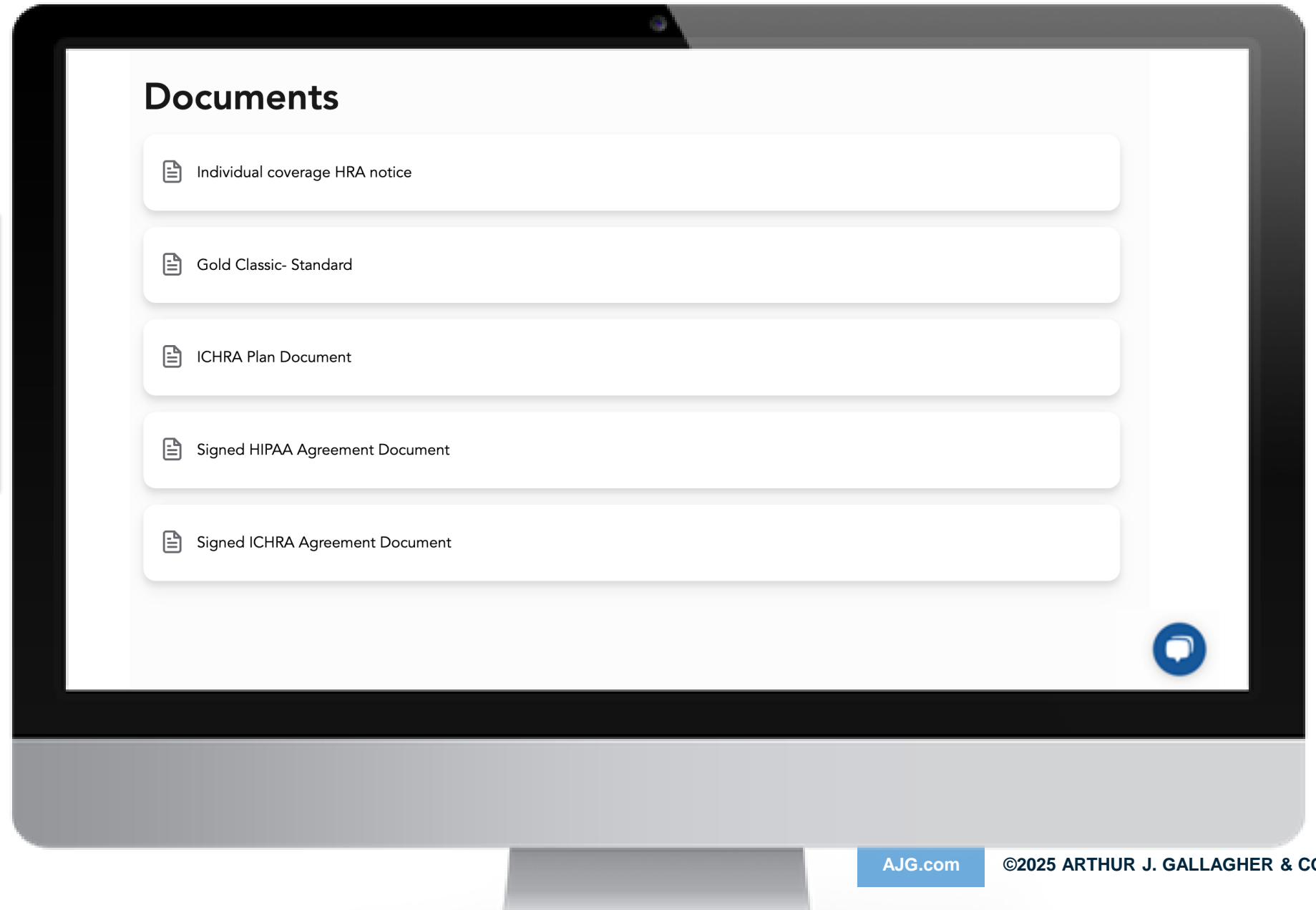
# Enrollment: Payment Information

Congratulations!  
Your enrollment  
is complete.



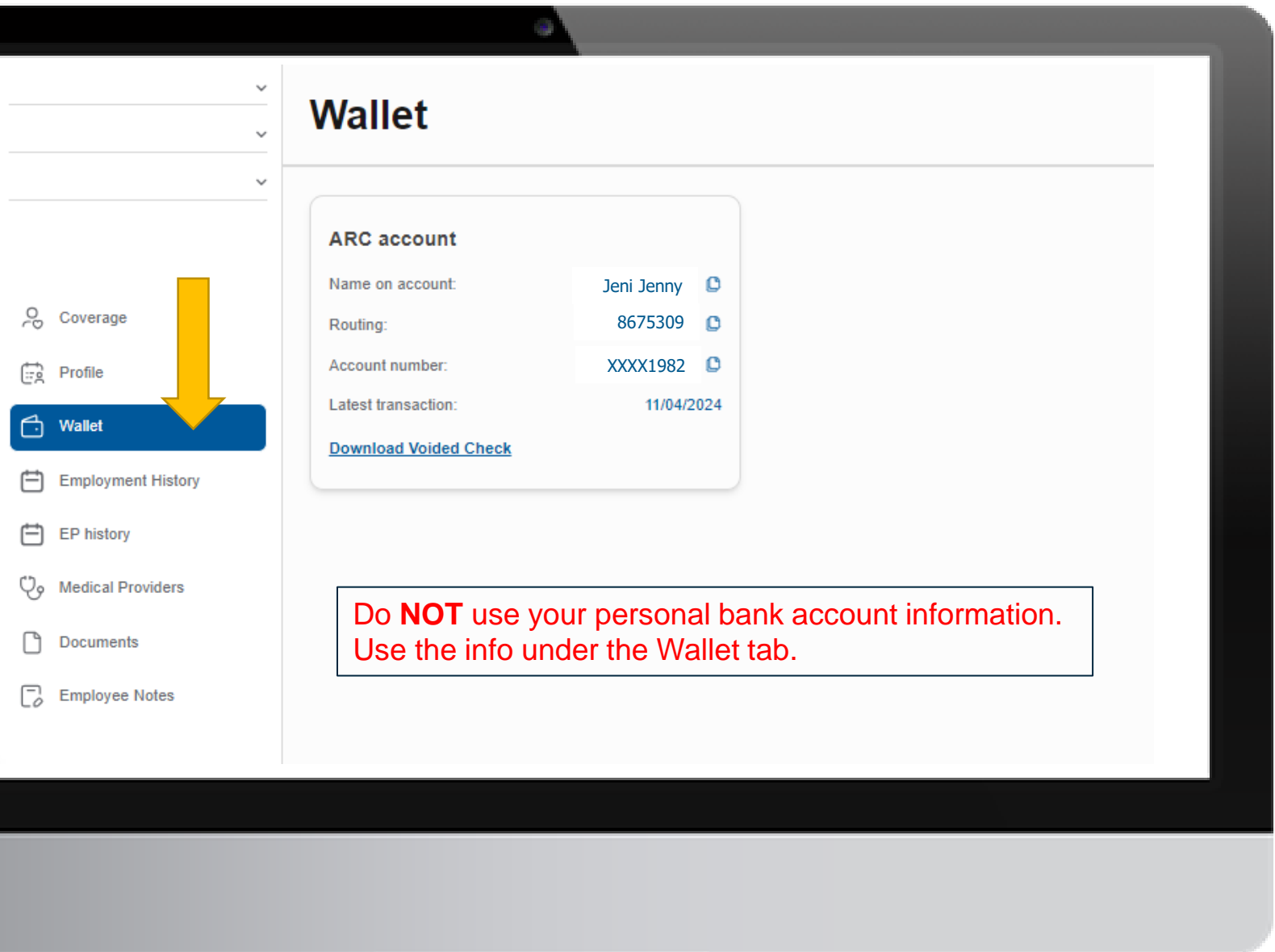
# Benefitbay: You can find all your documents here

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.

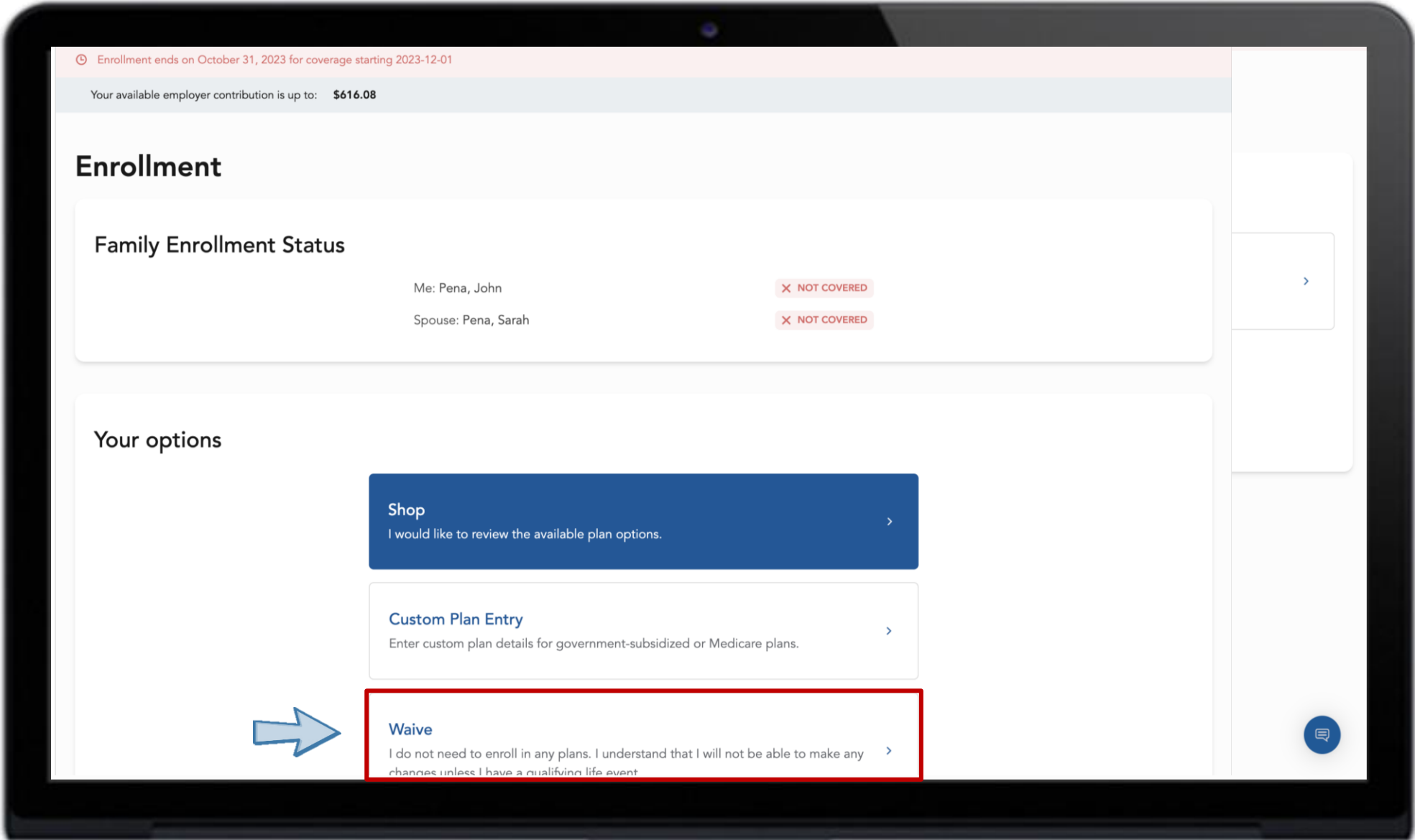


# WAIVE COVERAGE

# Benefitbay – How To Enroll



Those choosing to waive coverage in the ICHRA plan will select the “Waive” button.



# Benefitbay – Waiving Coverage

## Enrollment



Well done!

Your profile is verified and upto date.

### Waive your ICHRA plan?

If you would like to waive access to your employer's medical benefits please sign the waiver form. We recommend you take a look at the personalized medical plan options available before you make this election.

[Sign waiver form](#)

Complete your  
electronic  
signature by  
typing your name

[Go back](#)

## Medical Plan WAIVER

You have elected to waive coverage in your individual coverage health reimbursement arrangement (HRA). You will not be able to elect to participate in this plan until the next plan year or a change in a Qualified Life Event prior to the next plan year.

DIGITAL SIGNATURE

Please Type Full Name Here To Waive Coverage

Submit Signature

Cancel

An elderly couple is sitting on a couch in a living room. The man, on the left, has short grey hair and wears glasses and a dark button-down shirt. The woman, on the right, has short grey hair and wears a black dress with white polka dots and a necklace. They are both looking down at a large, open, dark-colored book or binder that the man is holding. The background shows a blurred living room with a wooden shelf, a framed picture, and a plant.

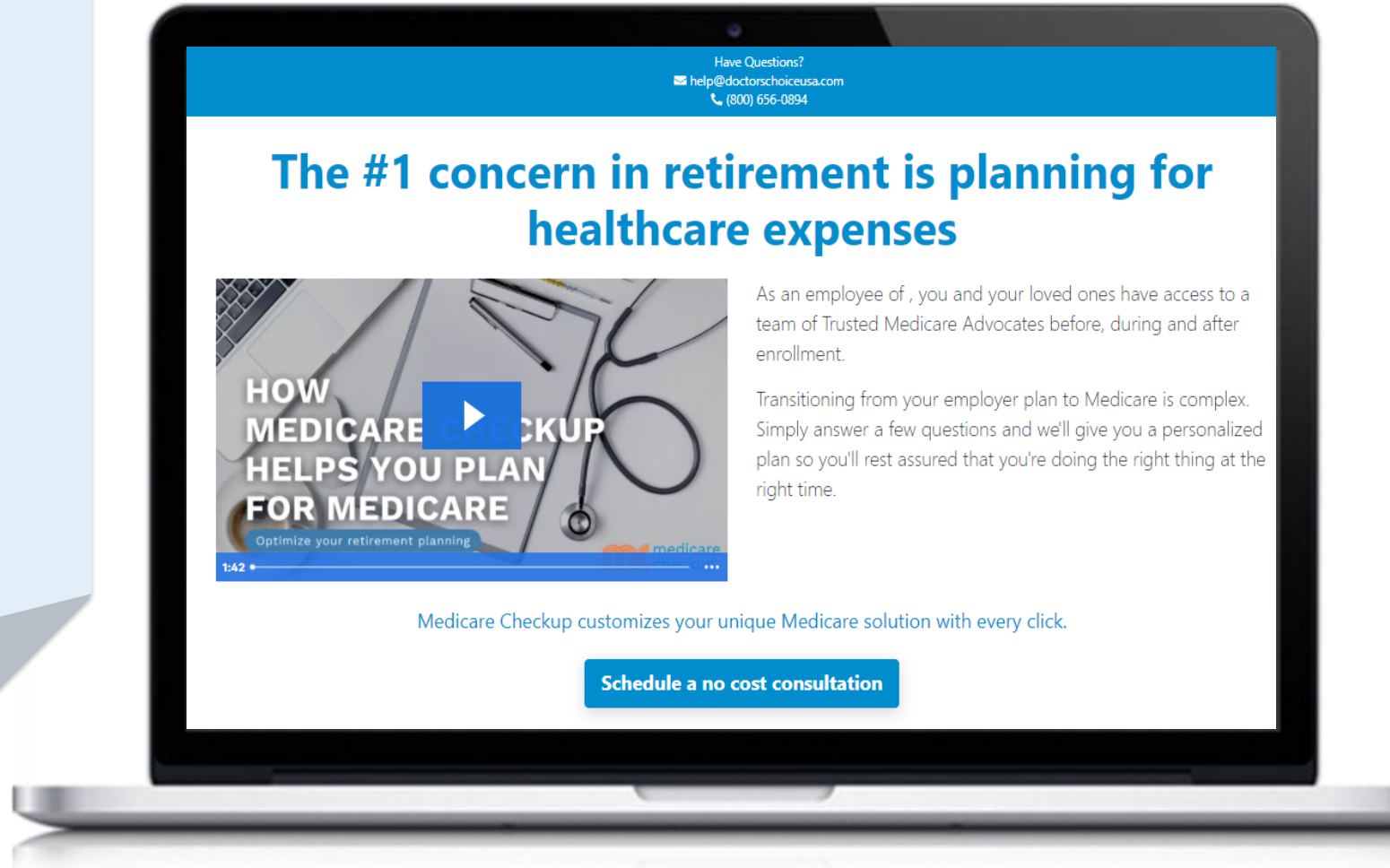
# MEDICARE ENROLLMENT

# Benefitbay – For Medicare Eligible Employees and Spouses

If you have not already scheduled a consultation with [Doctor's Choice](#), please do so at your earliest convenience. You can use your [Benefitbay portal](#) to access or you may also go to your custom site to set up a meeting to discuss your specific situation:

[burlington.medicarecheckup.com](http://burlington.medicarecheckup.com)

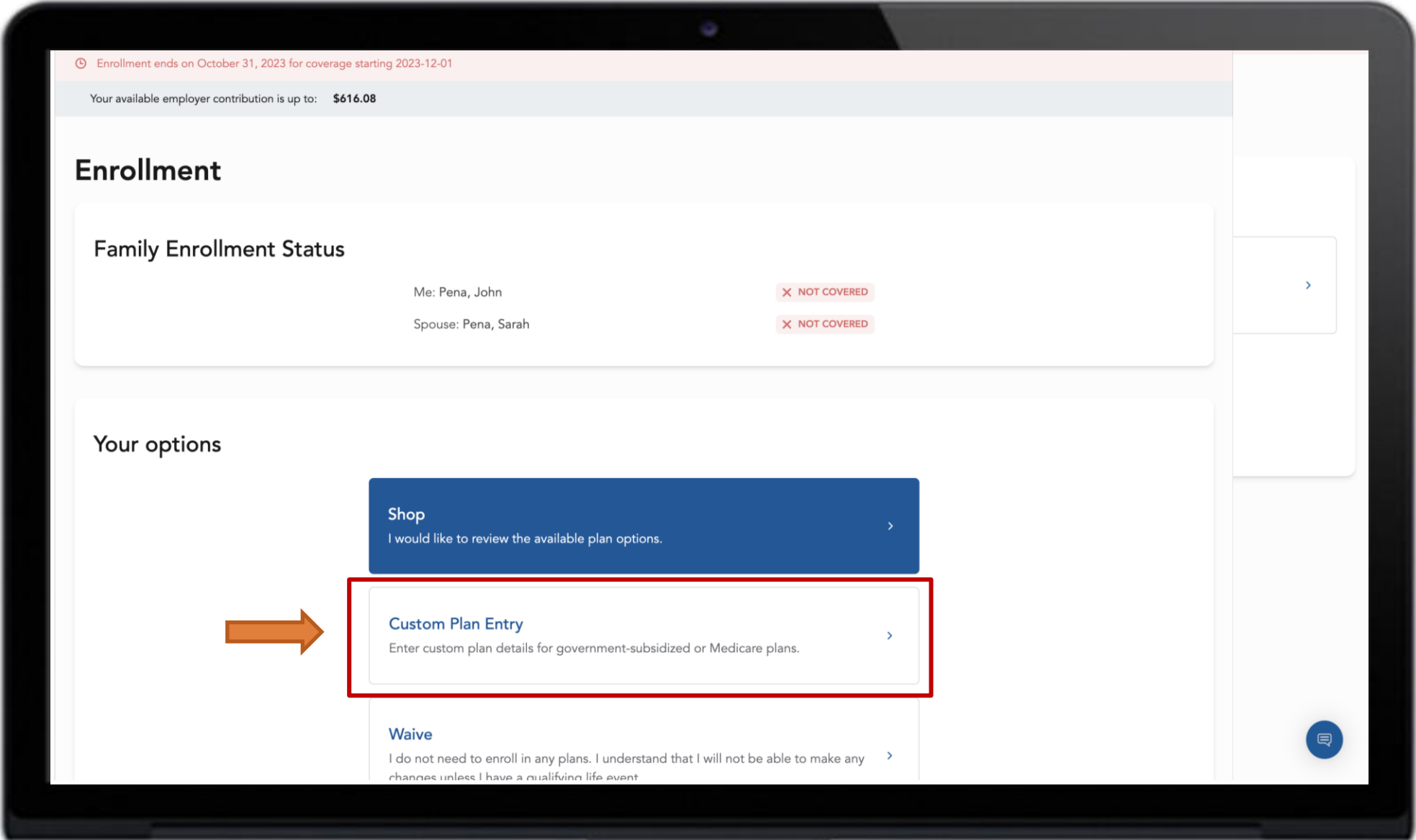
There can be multiple steps in getting enrolled in Medicare for the first time, so please don't delay!



# Benefitbay – How To Enroll

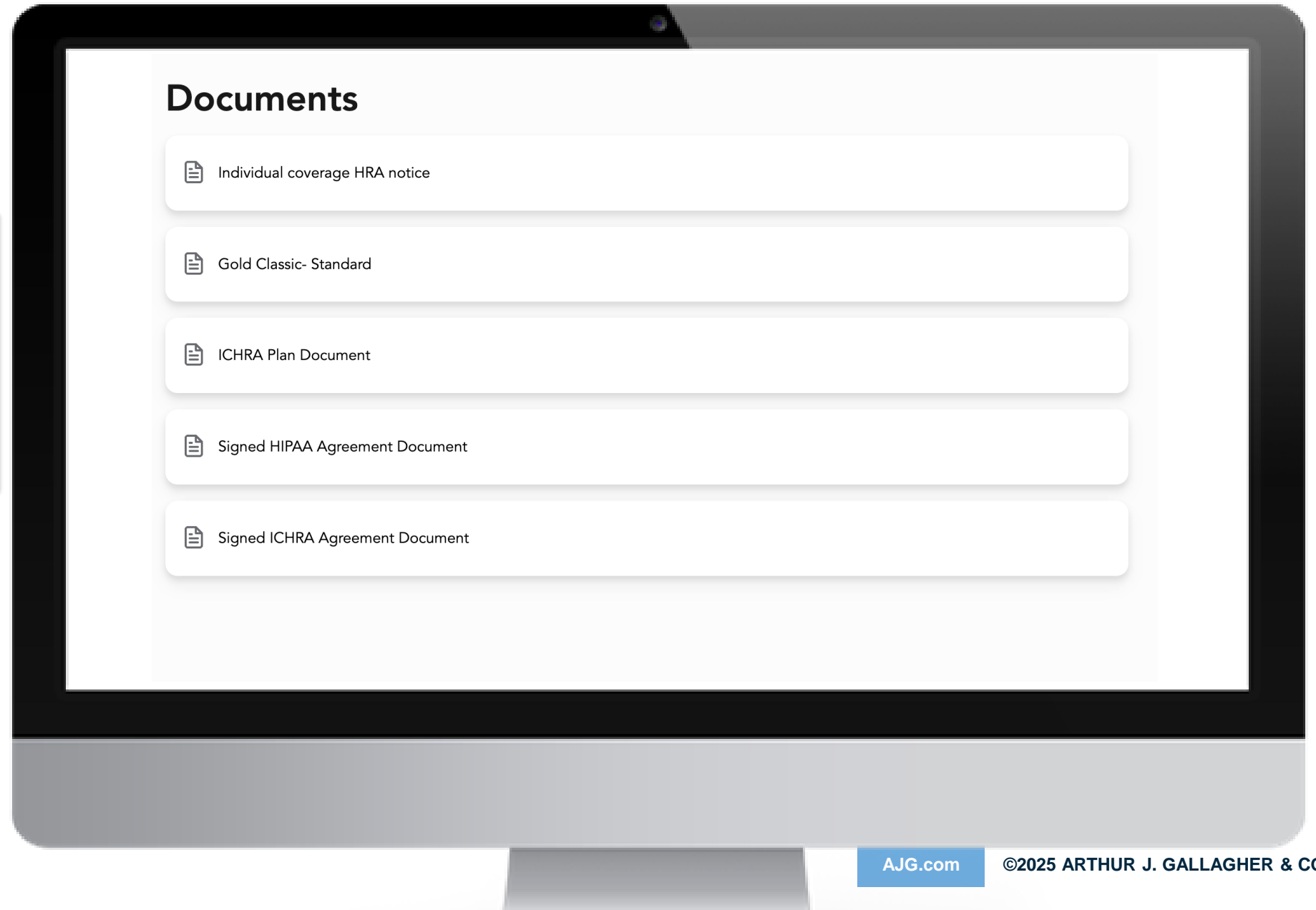


Those enrolling in Medicare coverage will work with **Doctors Choice** to have selected plan information loaded into the “**Custom Plan Entry**” option.



# Benefitbay: You can find all your documents here

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



A blurred background image of a call center with several agents wearing headsets.


WHAT IF I NEED HELP?

# Benefitbay Support Team – During Open Enrollment



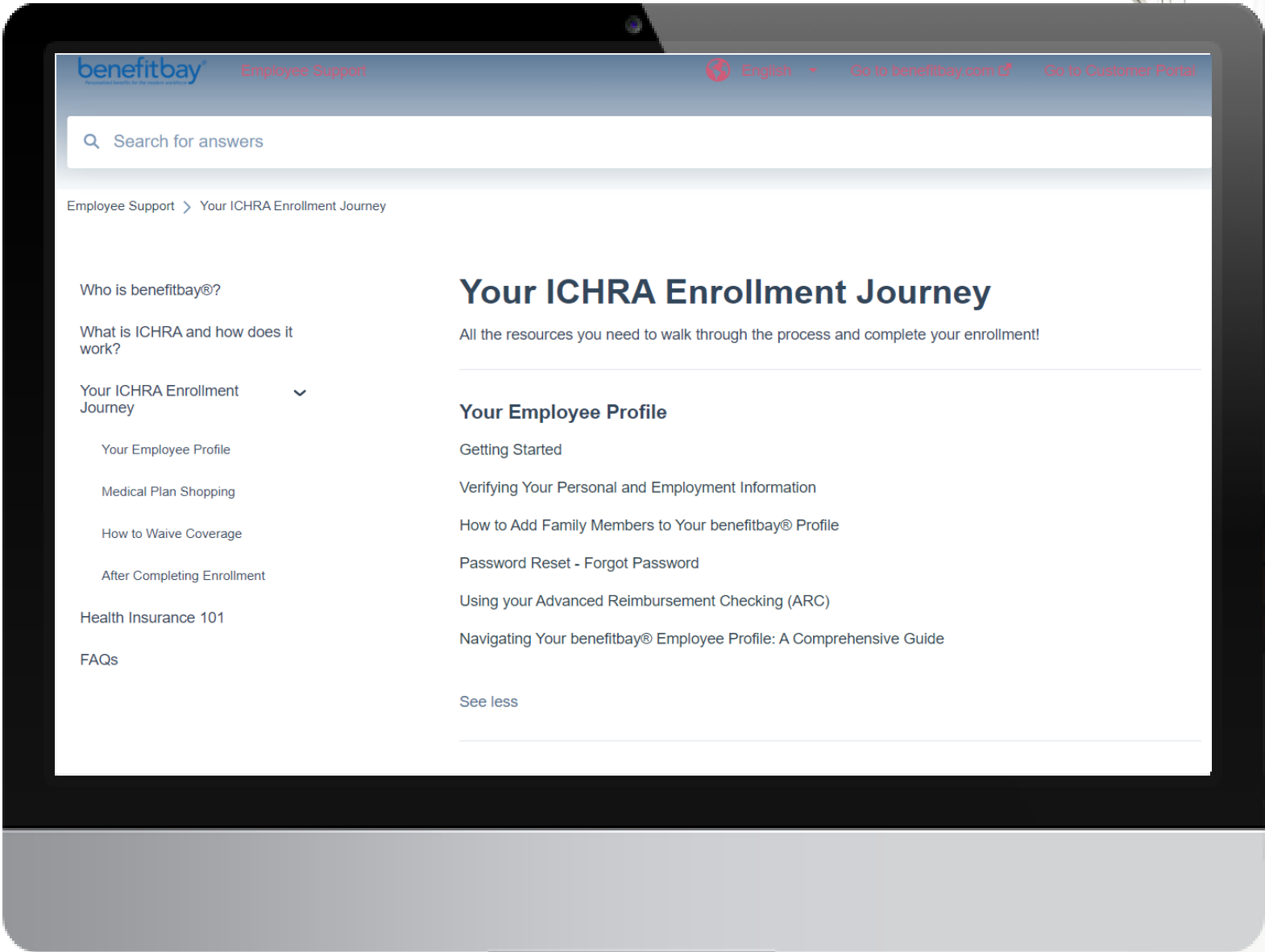
- Benefitbay Support team will assist with enrollment help via the chat feature.
- Support will substantiate coverage to ensure plan is ACA qualified.
- Support confirms plan selection in Benefitbay.
- Support team can assist Employees in setting up an account with their carrier and auto-payments

## Three Ways To Access Benefitbay Support

- Email support at [support@benefitbay.com](mailto:support@benefitbay.com)
- Access [the](#)  icon in Benefitbay to chat with a support member.
- Schedule a 1:1 meeting through the benefitbay site and speak directly with an advisor.



# Benefitbay – Employee Knowledge Base



Link to:  
[Employee knowledge base](#)



A photograph of three diverse professionals (two men and one woman) smiling and looking at a laptop screen. The man on the left has a beard and glasses, the woman in the middle has curly hair, and the woman on the right has dark hair and is wearing a polka-dot top. The text "REVIEW TOPICS" is overlaid in white, bold, sans-serif font across the center of the image.

# REVIEW TOPICS

# Review Topics

Why ICHRA? – A lot more choice and for most a significant cost savings.

To get this choice and cost savings you have to do a little more work up front:

- Sort through all the choices;
  - It will take a little longer to choose your plan,
  - You won't know your choices and costs until you log in
  - Everyone must go in and research.

## To Do:

1. Enroll in your medical plan **first**, in case you choose a HDHP plan that allows you to contribute to an HSA, since this impacts your FSA choice.
  - Once you enroll you need to respond to any emails you receive from the insurance carrier you select. **Failure to respond could result in your enrollment not being completed/or it could be terminated.**
2. Use the Wise Benefits system to enroll in all of your other benefits
  - If you are not making any changes, your benefits can just roll over to the next plan year.
  - If you want to contribute to the FSA, you **MUST** enroll each year.
  - If you enroll in the FSA and are contributing to an HSA, you may only enroll in a limited purpose FSA (dental and vision expenses).

# Next Steps

- Review your benefits guide/materials
- Prepare questions
- Watch for your Benefitsbay kick-off email so you can enroll in your new medical plan
- Go to BCSD's Open Enrollment page and follow the instructions to enroll for coverage effective 7/1/25 for all benefits except medical
  - If you don't need to make any changes for benefits (other than medical), they can just roll over (exception is the FSA and Dependent Care FSA – you must enroll for these benefits)
- **Complete enrollment by May 30<sup>th</sup>**

# Disclaimers

## **Coverage Disclaimer**

*This proposal is an outline of the coverages proposed by the carrier(s) based upon the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. See the policies and contracts for actual language. This proposal is not a contract and offers no contractual obligation on behalf of GBS. Policy forms for your reference will be made available upon request.*

## **Renewal / Financial Disclaimer**

*This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.*

## **Legal**

*The intent of this analysis is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It should not be construed as, nor is it intended to provide, legal advice. Laws may be complex and subject to change. This information is based on current interpretation of the law and is not guaranteed. Questions regarding specific issues should be addressed by legal counsel who specializes in this practice area.*

# Thank You!

## Disclaimer – GBS

For Institutional Use Only. Not for Public Distribution.

This material was created to provide information on the subjects covered, but should not be regarded as a complete analysis of these subjects. The information provided cannot take into account all the various factors that may affect your particular situation. The services of an appropriate professional should be sought regarding before acting upon any information or recommendation contained herein to discuss the suitability of the information/recommendation for your specific situation.

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Insurance | Risk Management | Consulting

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