

SureCo's Enrollment Platform

Employees | Frequently Asked Questions

What is ICHRA?

An Individual Coverage Health Reimbursement Arrangement (ICHRA) is a benefit that your employer offers, which allows you to receive a contribution from your employer towards your health insurance premiums. Instead of enrolling in a traditional group health insurance plan, you choose and purchase your own individual health insurance, and your employer reimburses you for some or all the costs (depending on the plan that you choose).

How does an ICHRA work?

Your employer provides a fixed amount of money each month or year that you can use to pay for individual health insurance. Your employer will then put that contribution amount towards your premium amount, and you will be responsible for paying the rest of the premium through payroll deductions.

How does ICHRA benefit me as an employee?

ICHRA gives you the freedom to choose a health insurance plan that best fits your needs. You are not limited to the options provided by your employer's group plan. Additionally, the money your employer provides for reimbursements is tax-free, meaning you don't have to pay taxes on these benefits.

What if I am already covered by an individual health plan?

If you are already enrolled in an individual health plan, you might be able to keep it if it is an ICHRA-eligible product. You will have to provide details about your existing plan to SureCo in order to determine eligibility. If you are already enrolled in an individual health plan and you are receiving a subsidy from the state, you will no longer qualify for that subsidy due to your employer offering affordable coverage. If you opt to continue receiving a subsidy, you may incur penalties from the state.

How do I enroll in an ICHRA Plan?

With SureCo's Enrollment Platform, you will have access to a variety of medical carriers and medical plans through the individual market, based on where you live. Once you are logged in, you can add your dependents information, verify your personal information, and choose your individually owned health insurance plan.

How do I log into SureCo's Enrollment Platform?

Go to the [Enrollment Platform](#). If you are a new user (never registered your account before) you will need the following information to get started:

- Last 4 of your social security number
- Date of birth
- Zip code of your residence
- Email and phone

I forgot my password, how do I reset it?

To reset your password, click "Forgot your password?" on the Platform Home Page. You will be asked to enter your email address and we'll send you instructions on resetting your password. Password must be 8 characters in length and contain an uppercase, lowercase, and number.

How do I change the email address associated with my Enrollment Platform account?

If you would like to use a different email address to log into SureCo's Enrollment Platform, you will need to log into the Platform with your existing credentials. Click on "Settings" in left navigation bar, select "Change Email" and confirm new

email address. You will be required to provide your current password to submit the change. Once change has been accepted you will be presented with a banner message indicating your new email address on record has been updated.

How can I view what benefits I have selected for the current plan year?

To view a summary of your selected benefits, click “My Benefits Summary” on the Platform dashboard. A copy of your health insurance SBC (summary of benefits and coverage) can be downloaded by clicking on “View Details” then “Download.”

Can I make changes to my current benefit selections?

Generally, you may enroll in the plan or make changes to your benefits, when you are first eligible. However, you can make changes/ enroll during the plan year if you experience a change in status or Qualifying Life Event (QLE). As with a new enrollee, you must complete enrollment within 30 days of the change, or you will be considered a late enrollee.

Can I opt out of any/all benefits?

Yes. You can opt out of any/all of the benefits offered by your employer for yourself (and your family members, if applicable). You will be provided the option to opt out through the Platform during open enrollment. To opt out, click the DECLINE button on the corresponding benefit page.

NOTE: If you choose to decline coverage in an offered benefit, you will not be able to enroll again until next year's open enrollment – except under certain qualifying events (e.g., getting married, having a baby, losing coverage, spouse losing their coverage, etc.)

What qualifies as a change in status or Qualifying Life Event (QLE)?

Examples of changes in status:

- Married, divorced, or legally separated
- Birth, adoption, or death of child or spouse
- *Birth of a baby is ONLY considered a QLE if an employee waived coverage and then had a baby. But if employee is already enrolled, it's not a QLE, we just add the baby to their existing plan as of DOB.*
- Qualified Medical Child Support Order (QMCSO)
- Change in your dependent's eligibility status
- Loss of coverage from another health plan
- Change in your residence or workplace (if your benefit options change)

I've had a QLE, how do I make changes to my benefits?

Make sure to contact the SureCo Admin within 30 days of the change at employee.experience@sureco.com. If additional documentation is needed to support your QLE, the SureCo Admin will contact you.

NOTE: While not every change in residence will allow/require you to make changes to your benefit selections, it is recommended that you notify the SureCo Admin as well as your Human Resources department when a change in address/residence is made.

What happens to my benefits if I am terminated?

If your employment is terminated your insurance premiums will no longer be paid by your employer. To keep your individual health insurance benefits, you will need to contact your health insurance carrier directly to make the premium payments. Premium payments are due on the 1st of each month and have only a 30-day grace period. If you do not wish to continue coverage with your current health plan, please contact the carrier directly at the phone number provided on your insurance card and request to cancel your policy. Your employer is not responsible for cancelling your plan.

What happens to my benefits if my employer contributions are terminated (ex. unpaid leave of absence not related to FMLA)?

There may be circumstances where your employer's contribution towards your premiums will be stopped while you are still employed. Please refer to your company policy regarding leave of absence, FMLA, short term disability and workers comp for specific details. IF your employer insurance premium contributions will no longer be paid by your employer, you will

need to contact your health insurance carrier directly to keep your benefits by making the monthly premium payments directly. Premium payments are due on the 1st of each month and have only a 30-day grace period.

Once you return to work and your employer has authorized your eligibility, your employer will begin making the monthly employer premium contribution payments again. The monthly payments will begin on the 1st of the month after you return to work. If you let your health plan coverage lapse due to non-payment of premiums, you will be eligible to re-enroll on the 1st of the month after you return to work.

What do I do if I receive a premium notice from my insurance carrier?

If you receive a late notice and are concerned, please contact employee.experience@sureco.com to investigate the matter right away.

NOTE: To clarify, because you own your individual health insurance policy (as opposed to traditional group health insurance provided by an employer), it is possible that you may receive premium notices or premium bills in the mail or email. Unfortunately, carriers tend to start sending out late notices on the 1st of each month. So, you may receive a late notice because your payment has not yet been processed and posted to your account. **Should you receive a premium notice or bill, please do not pay it.** By law, all health plan policies have a 30-day grace period. **Your company is making the premium payments.** If you terminate, then you must make the premium payment should you wish to continue with the plan.

Is there anything required of me as an employee to ensure my benefits will be effective on the start date?

Individual insurance carriers follow strict regulations in order to protect their members' privacy. In the event that a carrier limits SureCo's ability to act on their behalf, additional documentation and/or contact with the employee may be required.

A SureCo representative may be required to contact an employee to request additional signed or verbal documentation, assist in navigating the set-up of an online member portal and/or request their participation in a phone call to their carrier.

Traditional Group Health Plans vs. ICHRA Plans

An ICHRA (Individual Coverage Health Reimbursement Arrangement) differs from a traditional group health plan in several key ways. Here's a breakdown of the main differences:

	Traditional Group Insurance	ICHRA
Plan Structure	Employer selects and provides a single health insurance plan (or a set of plans) that covers all eligible employees and often their dependents. The employer negotiates the terms and benefits with the insurer, and the plan covers the group as a whole.	An employer-funded arrangement where employees are reimbursed for their individual health insurance premiums. Employees choose and purchase their own individual health insurance plans, and the employer reimburses them up to a set contribution.
Portability	Coverage under a traditional group health plan is generally tied to employment. When an employee leaves the company, they lose access to the group plan, although they may be eligible for COBRA continuation coverage, which is often more expensive.	ICHRA is portable, meaning the individual health insurance policy an employee chooses is theirs to keep, even if they leave the company. The insurance remains in place, though the employee would need to pay premiums out of pocket without the employer's reimbursement.
Flexibility	Employees typically choose from a few employer-selected plan options, with limited ability to customize the coverage to their individual needs.	Employees have the flexibility to choose any individual health insurance plan that meets their needs. This allows them to tailor their coverage based on personal preferences, such as preferred providers, specific benefits, or cost.
Employee Experience	Employees have fewer choices and have to rely on their employer for education and ongoing support to help understand their health insurance. Employees have limited flexibility in customizing their coverage as it is based on the collective needs of the group.	Employees have more choice and flexibility over their health insurance choices and costs, leading to greater control and empowerment over their healthcare decisions.
Cost Control	Group plan prices are always rising, making costs unpredictable each year for the employee and employer. Employees have no choice but to select plans with pre-set costs.	Plans are offered directly through the free market, reducing annual premiums and creating cost predictability. Employees have the choice to filter out plans based on cost.

In conclusion, ICHRA offers greater flexibility, choice, and portability for employees while providing predictable costs and simpler administration for employers. In contrast, traditional group health plans offer more standardized coverage with less employee involvement in the selection process, while the coverage is also tied to employment.