SureCo

Frequently Asked Questions | Employees

The move from a traditional group health plan to an ICHRA is a big one. You're going from a model your employer controlled to one that puts you in charge. Owning your own plan is liberating, but it also increases your responsibility. SureCo is here to support you every step of the way, but we understand that it can be confusing to know when you should contact us. While we always suggest erring on the side of caution (meaning emailing or calling our Employee Experience Team), we've put together guidance below on some of the more frequently asked questions.

ICHRA 101

What is an 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

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 an 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.

SureCo's Enrollment Platform

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.

Benefit Enrollment

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 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 with 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.)

SureCo contacted me about the plan I elected. Do I need to respond?

YES! Some carriers will request address confirmations, residence verifications, and other documents needed to complete your enrollment application. Therefore, an Employee Experience team member may be contacting you to gather the pertinent information to submit documentation on your behalf. If SureCo does not have all the necessary documentation needed for the carrier, the carrier may reject your application, putting your policy and policy effective date at risk.

Additionally, if you are Medicare eligible and elected for Medicare Reimbursement in the platform, SureCo will request a copy of the Medicare premium invoices and/or verification of your Medicare status. We will need this documentation to process the reimbursement and notify your employer of the reimbursement amount.

Qualifying Life Events

If I have a QLE, how do I make changes to my benefits?

Please contact SureCo as soon as possible if you think you have experienced a QLE that may affect your coverage. SureCo will then advise you on the next steps needed, if any. SureCo may be contacted prior to the QLE, but <u>no more than 30 days after the date of change</u>. SureCo may request documentation (e.g., a copy of birth, marriage, divorce, or death certificate) and it is vital that you provide the documentation in a timely manner to ensure deadlines are met.

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

Examples of changes in status:

- Change in residential address (resulting in a need to re-elect a new plan)
- 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. However, if an 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

Why do I need to notify SureCo if my address changes during the year?

If the address for your primary residence changes during the plan year, it may impact your health insurance policy. For example, if you move out of state, your current policy may no longer be available in your new state, and you will need to elect a new plan. In addition, policy premiums are based on factors such as age and geographic location; therefore, depending on where you move, your coverage options and costs may change.

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 they 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.

After Enrollment

I didn't receive a Member ID card from my carrier. What do I do?

Your Member ID cards come directly from the carrier. SureCo has found that it may take up to 14 business days after your coverage effective date for carriers to mail your member ID cards. If you haven't received your cards within that timeframe, please reach out to your carrier or register on the carrier's online portal. If you have an upcoming medical appointment, need to fill a prescription, or need additional assistance, please don't hesitate to contact SureCo's Employee Experience team. They will be happy to complete a merged call with you and the carrier to obtain your ID cards.

I received an invoice from my insurance carrier. It does not say "late" or "past due." Do I need to do anything?

In a perfect world, the invoice will be for informational purposes ONLY and simply show the premium paid amount for the upcoming month. Sadly, that's not how most carriers operate. If the amount on the invoice reads "$0" and/or there is not mention of payment being late or past due, you can simply save and file the invoice for your records. No further action is needed.

Uh oh, my carrier sent me a late notice. Now what?

During the first week of the month, it is common for employees on an ICHRA to receive late notices in the mail or in their carrier portal. Typically, a notice that is dated before the 5th of the month is not late. You are likely receiving the notice because there is a timing/sync issue with the carrier s payment system and invoicing (i.e., your payment and the notice crossed in the mail). If, however, you receive a late notice or a "2nd notice" dated after the 5th of the month, you should send an email to employee.experience@sureco.com with a screenshot of the full notice, so we can verify your status. Please save and file the invoice for your records. Do NOT pay the invoice or cancel your coverage.

If you receive a late notice that indicates more than 1-month premium is past due, please contact SureCo immediately (send an email to employee.experience@sureco.com with a screenshot of the full notice) so we can ensure your account is up to date.

I thought my provider or facility was in-network with my plan, but now they're saying they are not. What happened?

Providers join and leave networks frequently and don't always inform anyone when they do. It's frustrating but not uncommon. This does not constitute a "Qualified Life Event," so you will not be able to switch your plan until the next Open Enrollment or recognized QLE. You can, however, call your provider and ask them to go back in-network with your carrier. Just be sure to tell them you are on an "individual plan with the carrier." Some providers are happy to accommodate these requests and others are not. SureCo's Employee Experience Team is always available to help you locate an alternate provider who is in-network.

My doctor or pharmacy said my plan is inactive. What should I do?

First, don't panic. This can happen for a variety of reasons and is more common the first few months of the year (or first few months after moving to an ICHRA). Sometimes it has to do with a delay in setting up an auto-payment or a glitch in the enrollment submission process. SureCo actively audits our customers' accounts to ensure we catch these issues, but there are times when you may discover it first. If that's the case, email employee.experience@sureco.com with your name, carrier, and member ID number if you have it. We will work with you to confirm your coverage is either active or restored.

There is an issue with my plan, and I cannot put off care or delay picking up a prescription. What can I do?

The sooner you let us know about the issue, the sooner we can help you figure out how to resolve it. The best way to do that is to email us at employee.experience@sureco.com. If you cannot wait for your care or medication, we recommend paying out of-pocket for the cost and asking your provider to resubmit the claim to your carrier once we have resolved the issue. While we cannot guarantee your carrier will reimburse you, we typically see that they do if the issue occurred during a grace period (usually 15-30 days). Another option when it comes to medication is to ask if you can purchase a "bridge" prescription, which will give you a few days of medication and afford us some time to resolve the issue.

My question isn't on this list. What now?

Feel free to reach out to SureCo's Employee Experience team. Representatives are available Monday through Friday from 8 AM to 8 PM EST (closed on holidays).

Email: employee.experience@sureco.com

Phone: 949-989-4909 *(press 1 for English, press 2 for Spanish)*