

# Quick tips for an easy ICHRA setup

We make it simple to offer health benefits to your team. Because we'll be moving funds on your behalf, there are a few key security steps.

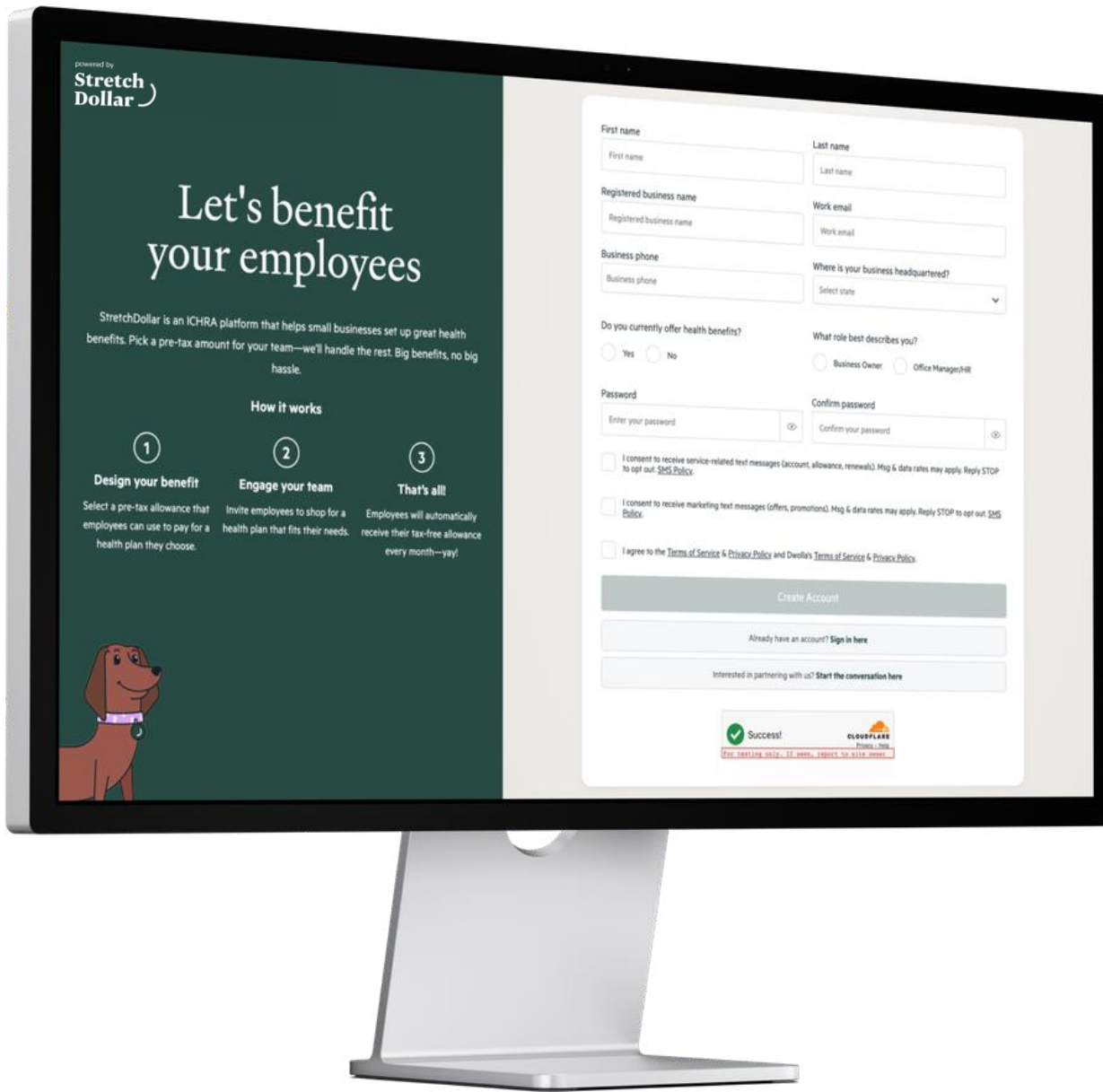
Don't worry, we'll walk you through each one.

[ADMIN GUIDE](#)

powered by

**Stretch  
Dollar** 

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# Initial setup

You have two different ways to set up your account

## Option 1: Payroll sync

RECOMMENDED

This sync lets you utilize with payroll provider to auto-fill the bulk of your policy information.

*This streamlines adding employees and verifying your business.*



### Sync with your payroll

Automatically import your business details and employee information from your payroll provider.

#### What you get

- ✓ Automatic employee data sync — no manual entry
- ✓ Pre-fill your business details and employee information
- ✓ Works with 200+ payroll providers

Supports:   +200 more

We never collect or use any financial information.

Connect & Sync

## Option 2: Manual setup

If manual entry is a better fit, no problem. We'll guide you along the way.



### Enter details yourself

Prefer to enter employee information yourself? Set up your account step-by-step with our guided process. You can always connect payroll later.

Continue with manual entry

# Building your policy

These details go into your final policy and are part of your ICHRA policy.

Email [support@stretchdollar.com](mailto:support@stretchdollar.com) for any changes you want to make after signing.



If you ever need help, find this icon to live chat with customer service!

Need Help?

## Pick your groups

All employees of this group type will receive the same contribution.

## Set your contribution

How much you'll offer each employee per month. Don't know what to offer? We pull in local contribution averages as a starting point.

## Maximum contribution

This is the MAX you could contribute if every employee utilizes their benefits at the full amount. Does not include family coverage.

### Add Employment Benefit

Employee Group  
Full-time

Number of Employees  
6

Budget per Employee  
Insert amount or use the slider below  
\$ 460

Drag to adjust the amount

Good Better Best

The average employer contribution in TX is **\$335.00**. This would be a meaningful benefit for your employees.

Full-time employees	6
Benefit per employee	\$460
<b>Maximum Total Company Contribution</b>	<b>\$2,760</b>

Total reimbursement allowance if all full-time employees enroll.

Cancel Save & Add Benefit

**Offer More To Cover Families** Full-Time

**Dependents per employee**

–  +

**Contribution per dependent** Type amount or use the buttons

– \$  +

Drag to adjust the amount

Low  Great

Spouses and children are considered dependents. Your decision here does not prevent them from adding more dependents to their health insurance policies - it just limits your contribution.

**Cost per dependent** \$150

**Maximum additional budget** \$150 x 2 = \$300  
(per employee)

**Maximum Contribution Total per Employee** \$300  
Total benefit + added dependent allowance

Cancel Save & Add Family Scaling

## Dependent coverage

OPTIONAL

Set a flat rate per dependent and a maximum number of dependents you'll contribute to

*Note: This won't limit the number of dependents your employees can add to their own policies, just how much you'll offer.*

**When Do You Want This Benefit To Start?**

**Policy Start Date**

Your employees will have **0** days to shop for a health plan after this date.

**Waiting Period**

If you have a probationary period in place, or experience high turnover, we recommend a 30 or 60 day waiting period.

Cancel Save

## Start date & waiting period

Waiting period is the time period a new employee has to work before they can access the health benefit.

*Start date kicks off your employees 60 day shopping window.*

**Full-time**

Full-time Employees **6** × Budget per employee **\$460** = Monthly Contribution **\$2,760**

**Optional: Offer more for dependents?** (Spouses, children, etc.) Add

*Where to add family scaling  
(should you want to)*

## BILLING

### Activate Your ICHRA Policy

This monthly fee covers the tools, compliance oversight, and support required to administer your ICHRA correctly and continuously.

- ✓ Employee reimbursements are never charged to your credit card. Your card is used only for platform administration. Reimbursements are funded separately from your bank account in the next step.

#### Credit Card Details

Card number

[Autofill link](#)

Secured by Stripe

Activate

You won't be charged until your plan becomes active on **May 1, 2026**.

#### Estimated Monthly Cost

for Demo Dolly

Platform Access & Compliance Oversight \$100  
Admin tools, compliance monitoring, and support

Estimated Employee Participation (PEPM) \$125.00  
\$25 x 5 employees

**Estimated Monthly Total \$225.00**

Billed on the 1st of each month. Your actual charge is based on the number of employees who enroll. This estimate assumes full participation.

#### What's included:

- ✓ Platform access and compliance monitoring
- ✓ Employee support and plan guidance
- ✓ Automated reimbursements
- ✓ Benefit documentation

# Activating your policy

To finalize your account you will need to connect a card & activate monthly billing. This is **not** the source from which reimbursements will be pulled.

***On the first of each month, you will be charged a base platform fee of \$100 + \$25 per participating employee.***

## Billing info

You can change the card used for this within the 'Billing' tab of your admin portal.

[Learn more about billing](#)

# StretchDollar Portal

Your control center as an ICHRA administrator

## Account setup

Verify your business details to allow for the transfer of pre-tax funds

## Bank setup

Connect your business bank account—this is where funds will be transferred from

## Employees

View, add, and manage your employees and see their enrollment status

## Billing

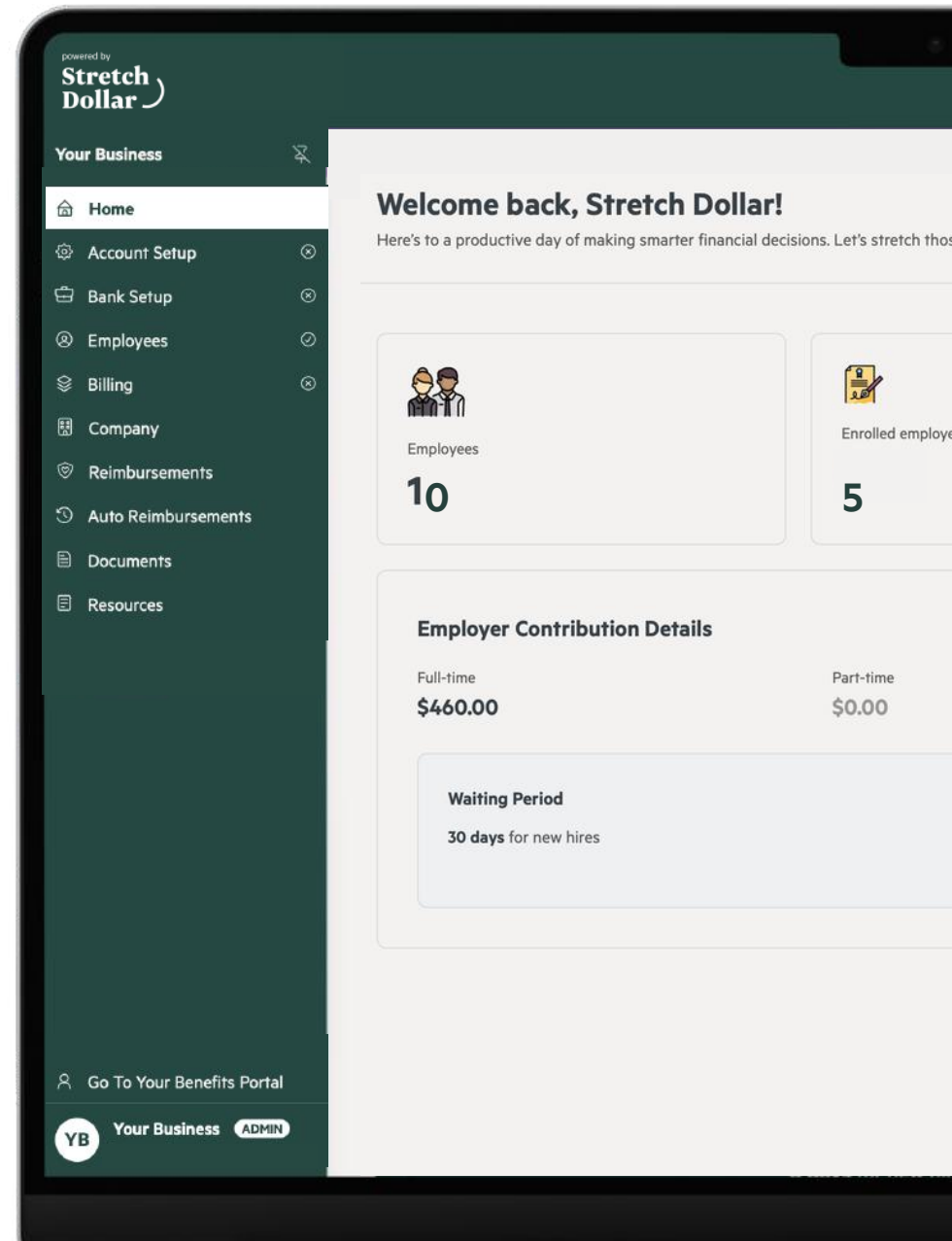
This is where your monthly fee for the platform & active employees is handled

## Reimbursements

Approve and view employee reimbursements

## Your Benefits Portal

If you're an admin enrolling in benefits, switch to your benefit portal to shop for a plan and submit your own reimbursements



# Account setup

## ADMIN VERIFICATION

### Now we need to verify your identity

Having these ready before you begin will help you get verified on the first try — and get you up and running faster!



A residential address for the person who controls the business (the Admin or Controller)

**No PO boxes or business addresses allowed**



A valid photo ID — choose one:

- **Drivers license**
- **Passport**



SSN (Social Security Number) of the Admin

**If they don't have an SSN, you can enter their Passport ID Number instead**



A **Beneficial Owner** is anyone (yourself included) who owns at least 25% of your company.

# Account setup

## BUSINESS VERIFICATION

### Verify your business

You will need to have these items on hand when you begin business verification:

EIN Letter from the IRS  
(shows your business's tax ID)

- AND -

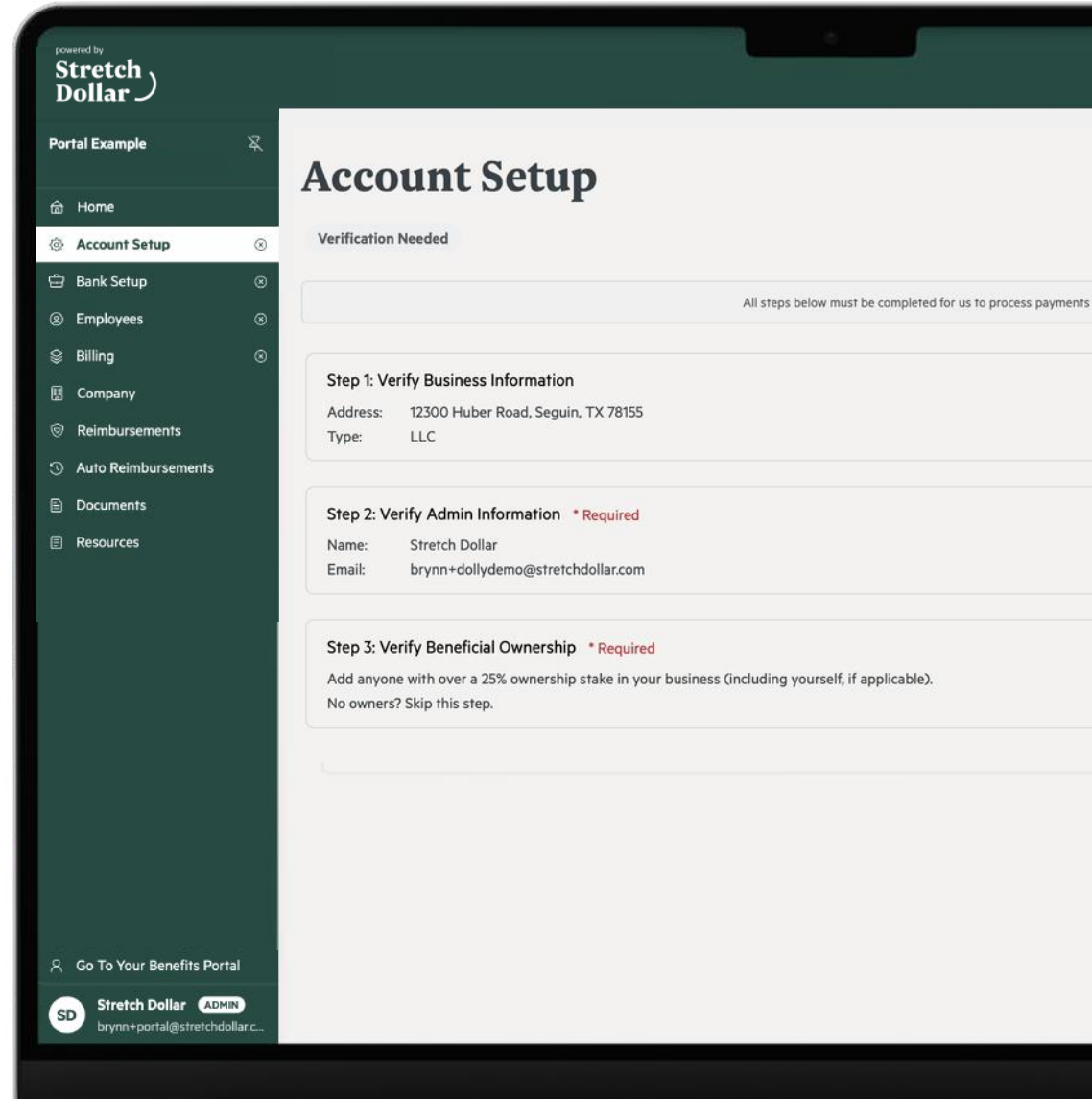
Proof of Business Address— pick one of the following:

Lease agreement  
Recent utility bill  
Recent bank statement

**Do not use a PO Box or virtual address**

### Confirm business details

Take care when entering this information, our financial processing partner is **very strict**. If for some reason you fail this step, reach out to our team.



# Bank setup

Seamlessly connect your company bank account to StretchDollar via Plaid. Select your bank through the integrated setup or choose to add it manually.

## Important Note

This is the source from which reimbursements will be processed. This is pulled from your account on the 25<sup>th</sup> of the month.

Learn more about [manual setup](#)

Stretch  
Dollar

## Bank Setup


Add your company bank account so that we can

Connect Bank



StretchDollar uses Plaid to connect your account

 +1 Phone

 Use your phone number to log in or sign up with Plaid to go faster next time. [Learn more](#)

[Terms](#) apply. By continuing, you agree to Plaid's [Privacy Policy](#) and to receive updates on plaid.com




Continue

Continue without saving

# Adding Employees

## Manage employees

Edit employees & employee contribution, and terminate if needed.

-  Edit employee information & contribution
-  Resend invitation
-  Terminate employee

## Add & Manage Employees

Invite your employees and update their details with just a few clicks. Keep your employee records accurate and up to date so no one misses out on their coverage.

● Active Employees (1) ● Terminated Employees (0)

### Employment

Select options ▾

+ Add Employees

Clear All Filters

	First Name ▾	Last Name ▾	Email	Start Date ▾ ⓘ	Enrollment Status ⓘ	Enrollment Date ⓘ	Employment	Allowance ▾	Actions	Role
●	Dolly	StretchDollar	dolly.demo.test@gmail.com	N/A	Not started	N/A	Full time	\$0.00	  	Admin

### Invitation is sent

Once you add your employees, they'll receive an email invite.

Entered the wrong email? Add them again, then deactivate the incorrect account by clicking the "x" icon.

### Employee information

This information will be used to generate their employee notice (sent from StretchDollar)

### Add Employee

Add a new employee to your team. Upon save, they will receive an invitation to the StretchDollar portal.

#### ⓘ Your Policy Information:

- Eligible Classes: Full-Time employees
- Reimbursement allowances are automatically set based on the contribution amounts specified in your policy.

First Name \*

First Name

Last Name \*

Last Name

Email \*

employeename@business.com

Employment Start Date ⓘ \*

03 / 26 / 2025

Employment Status

Full Time ▾

Reimbursement Allowance (\$) ⓘ \*

345

Phone Number \*

+1 (123) 456-7890



With Auto-Reimbursements, funds are **pulled** from your account on the 25th of the month. Funds are **transferred** to your employees on the 1st of the following month.

# Reimbursements

All reimbursements will need admin approval before they are issued.

Reimbursements are **only** for health plan premiums—including dental and vision.

## Auto-Reimbursements (ARs)

RECOMMENDED

With Auto-Reimbursements, funds are pulled from your account on the **25th** of the month. Funds are then transferred to your employees on the 1st of the following month.

### Auto-Reimbursement

[Auto-Reimbursement Policy](#)

Employees will submit auto-reimbursements for you to review here! Once approved, payments will be withdrawn from the business bank account on the 25th of the month and deposited into employees' accounts on the 1st.

Pending Approved Rejected

Insurance Type	Year	Employee	Submitted	Status	Amount	Start	End	Proof of Coverage	Notes	Action
HEALTH	2026	Stretch Dollar	4/2/2026	Pending	\$560.00		12/31/2026		Submission Reason: I just bought a new plan	Approve Reject

You will receive an email when an AR is submitted. An account admin will then need to review and approve the request.

#### Approve Auto-Reimbursement

Upon approval, a reimbursement will be automatically processed monthly on the 25th of each month through the remainder of the plan year. Each month, \$560.00 will be debited from the company bank account on file.

Cancel Approve

View all active reimbursements within the 'Approved' Tab.

## One-Time Reimbursements (OTRs)

Employees may submit OTRs if:

- There's a gap between when premiums were paid and when their allowance began
- If they need the benefit allowance before paying their first premium

After the OTR, an employee can submit an AR so that their allowance is transferred automatically for the plan year.

### Reimbursements

Review all reimbursements processed here (including auto-reimbursements). Also, take action on one-time reimbursements.

Reimbursements

Insurance Type	Year	Employee	Premium Paid On	Submitted	Status	Carrier	Premium Amount	Proof of Coverage
HEALTH	2026	Stretch Dollar	4/1/2026	4/2/2026	Pending	Anthem Blue Cross	\$780.00	

Similar to an AR, you will receive an email when a OTR is submitted and will need to review and approve the request.

- Home
- Account Setup
- Bank Setup
- Employees
- Billing
- Company
- Reimbursements**
- Auto Reimbursements
- Documents
- Resources

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Connect with us on live chat!

