



EMPLOYEE GUIDE

# Quick tips for your health benefits

We make it simple to get started with your health benefits.

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

powered by  
**Stretch  
Dollar** )

# What is ICHRA?

ICHRA is a new way for employers to give health benefits to their employees.

## Why?

What works for your coworker might not work for you. You deserve the power to choose a health plan that makes sense for your life. ICHRA lets your employer give you that freedom without a majority of that money being taken out for taxes.

*Gallagher's ICHRA is powered by StretchDollar.*

### **YOU GET TO CHOOSE**

Pick from dozens of health insurance plans that fit your needs.

### **OWN YOUR HEALTH**

Keep your plan if you change jobs

### **FULL COVERAGE**

Plans include your essential benefits and federal health protections

# Understanding Your Benefits

An ICHRA (pronounced ICK-ruh) stands for Individual Coverage Health Reimbursement Arrangement. While the name sounds complicated, the concept is simple concept:

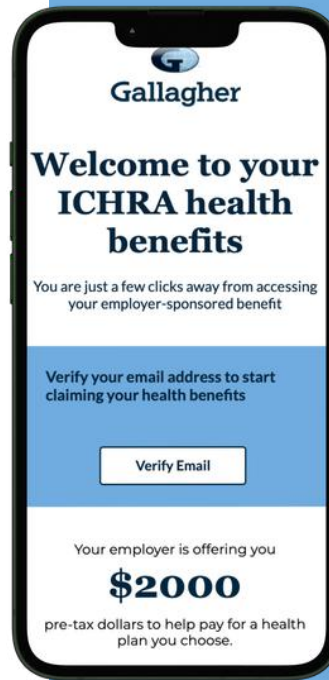
Your employer gives you a monthly pre-tax allowance for health insurance  
(you may also use this for dental and vision premiums)

You pick any plan you want

Automatically get reimbursed for your premium, up to the allowance offered

# Getting Started

This takes about 5 minutes



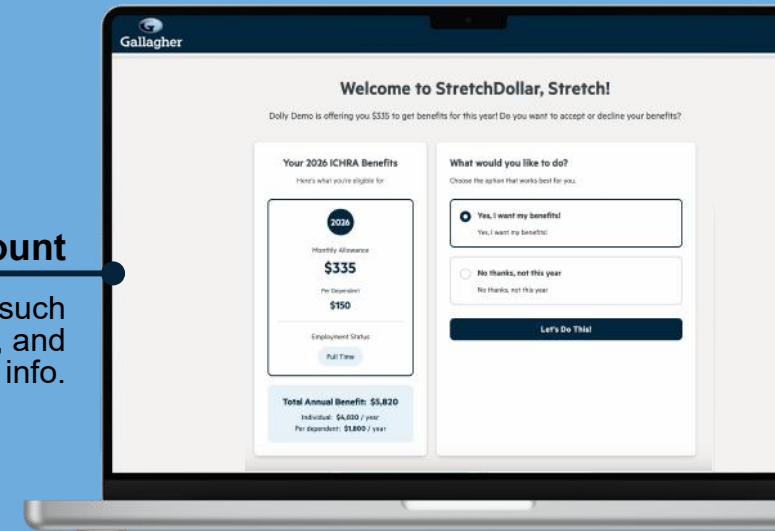
## Step 1: Find your invite

Look for an email from StretchDollar with your employer's name in the subject line.

Can't find it? Email your admin to resend it or click '[forgot password](#)' [here](#).

## Step 2: Create your account

You'll fill in basic information, such as your password, address, and contact info.



## Step 3: Accept Your Benefit

Review your monthly benefit amount (shown on your dashboard) Click "Accept" to activate your funding or "waive" if you already have something through a spouse.

On the fence? Select "Accept" just in case. You don't have to use it, but it will be there in case you need to.



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

# Benefits Portal

Your hub for all things benefits

## Home

Here you will see your benefit allowance & policy details.

## Bank setup

Connect the bank account you wish to receive your monthly benefit dollars.

## Reimbursements

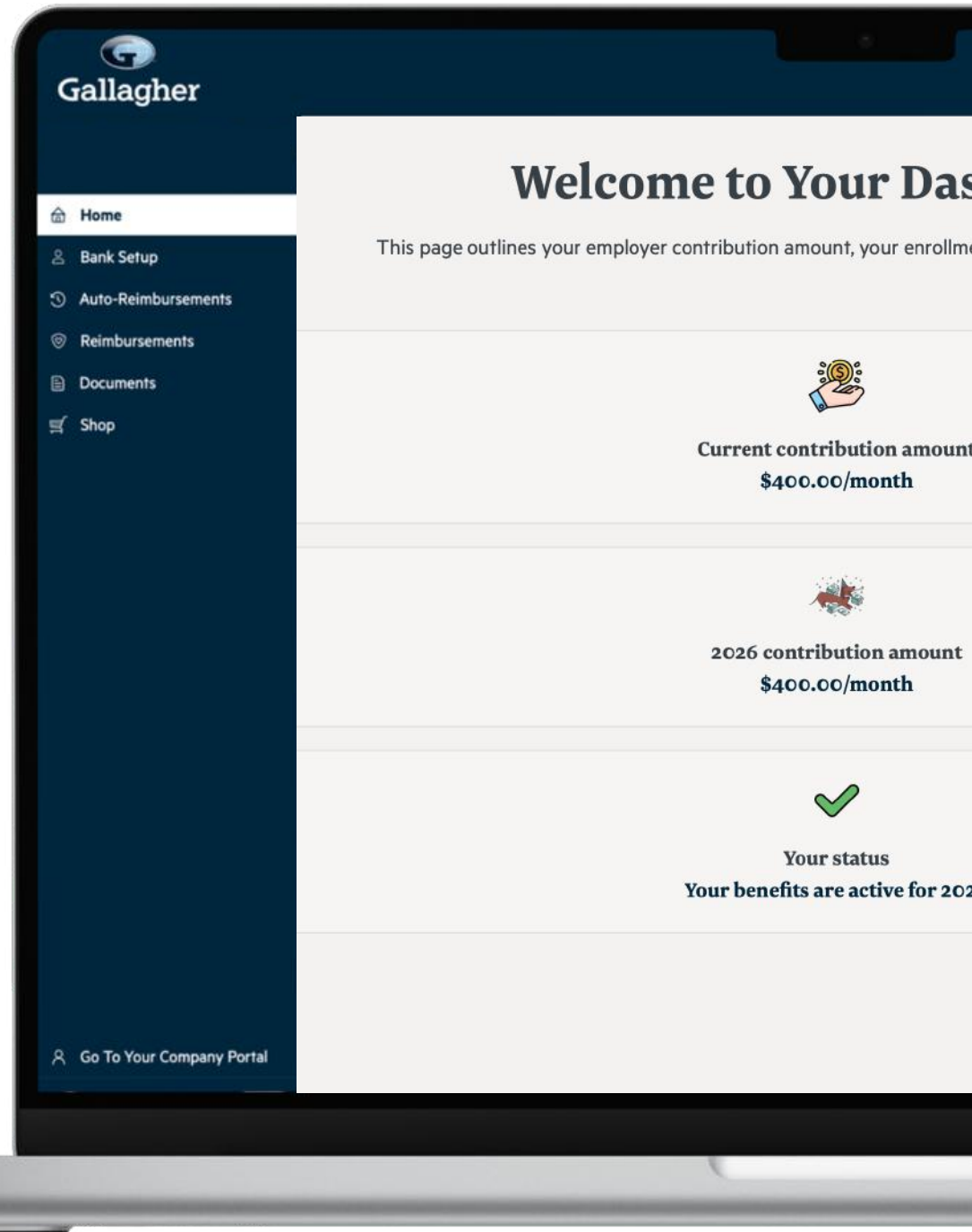
Your pre-tax benefit dollars will be deposited into your bank account around the first of each month.

## Documents

Find your employee notice for shopping here.

## Shop

See all available plans you can choose from *or* meet with a licensed Gallagher broker for assistance.



# Picking your plan

When it comes to choosing coverage that works for you, there are two ways to shop for your benefits.

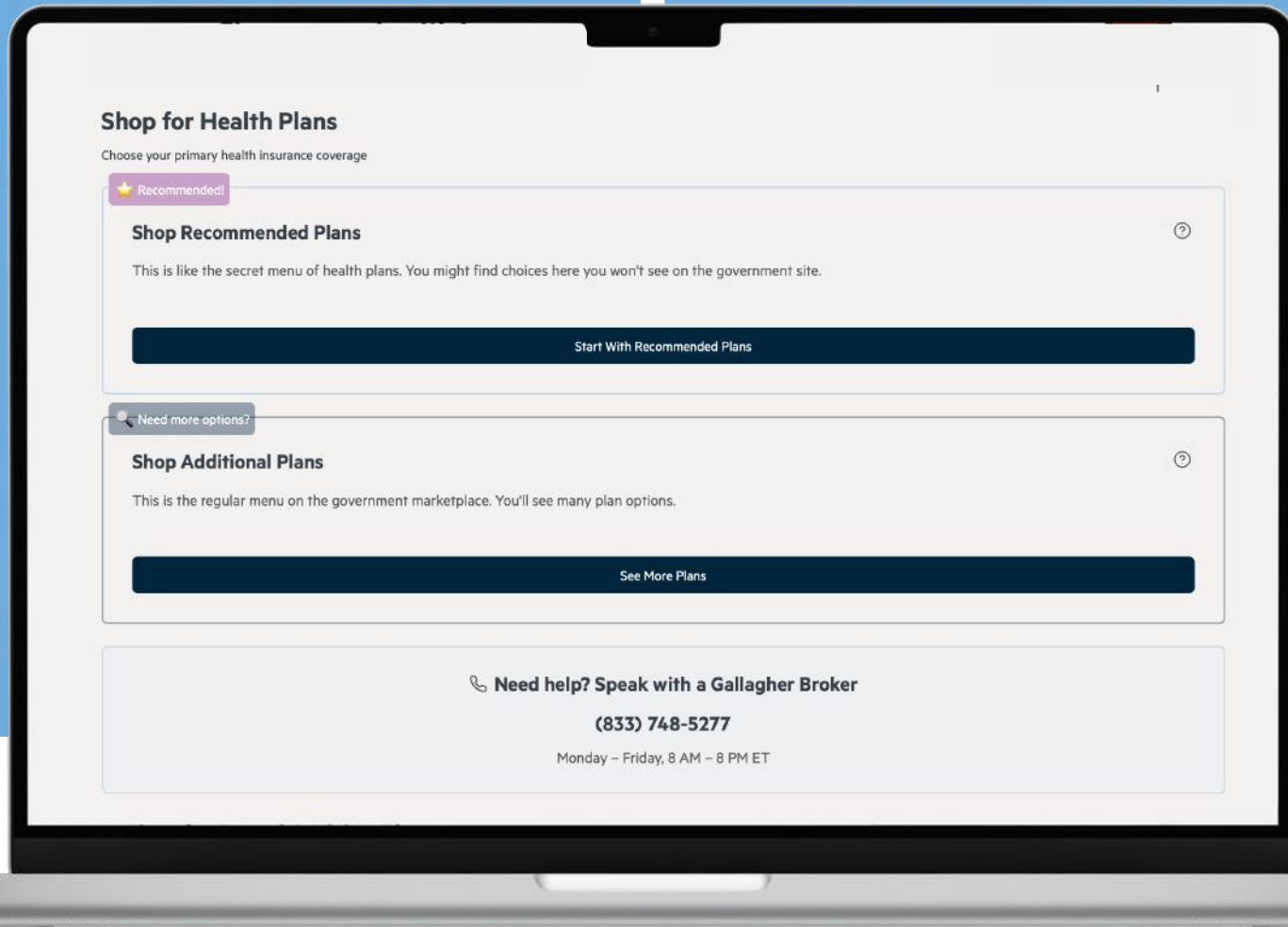
## Option 1: Shop on your own

RECOMMENDED

Our portal makes it easy to shop on your own.

## Option 2: Get expert help

Connect with a licensed Gallagher broker to review your options.



## RECOMMENDED

# Option 1: Shop on your own

## Simple plan shopping

### Shop prepared with:

- Doctors you want to be covered
- Current medications
- Details or features you want included
- Your “Employee Notice” which details your ICHRA plan.
  - Find this under the “Documents” tab of your Benefits portal

You cannot accept government subsidies (sometimes referred to as “savings”) for your health plan and your company's ICHRA funds.

Recommended

### Shop Recommended Plans

This is like the secret menu of health plans. You might find choices here you won't see on the government site.

Start With Recommended Plans

Need more options?

### Shop Additional Plans

This is the regular menu on the government marketplace. You'll see many plan options.

See More Plans

## Start by shopping recommended plans

“Recommended” options are unique to your state.

Don't see any? Check out “All Plans” to see the full list.

Your details

Zip code: 78666

County: Guadalupe

ICHRA offered:  Individual Coverage HRA

Total ICHRA amount: \$ 300

Salary deductions for premium amount: \$

Applicants

Age: 35

Sex:  M  F

Tobacco user:

Save

Add spouse applicant

Add dependent applicant

## Enter basic demographic info

Plans & pricing vary by your age and the county you live in. Enter your ICHRA allowance & dependents to see your out-of-pocket monthly premium.

OSCAR Bronze Classic Standard - EPO

EXPANDED BRONZE ★★★★★ EASY PRICING

Monthly premium	Deductible (Health + Rx)	Drug deductible	N/A
\$80.67	\$7,500	Out-of-pocket max	\$9,200
was \$380.67		Doctor visits	\$50
		Specialist visit	\$100
		Generic drugs	\$25

Compare

## Browse plans

You can filter options and find a plan that makes sense for your life.

Compare up to 5 plans at a time.

# Option 2: Get Expert Help

Gallagher offers free consultations with licensed health insurance brokers:

Come prepared to your meeting with:

- Doctors you want to be covered
- Current medications
- Details or features you want included

 Need help? Speak with a licensed Gallagher broker

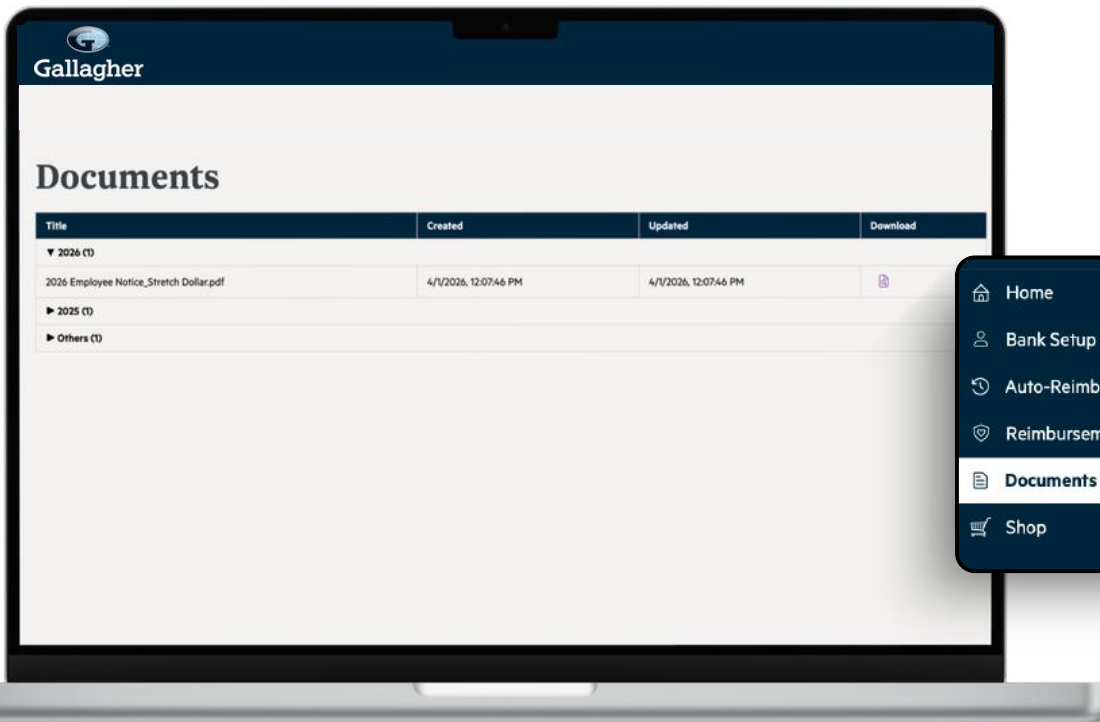
**(833) 748-5277**

Monday - Friday, 8 AM - 8 PM ET

LIFE HACK

**Invite your spouse**

Chances are they want to know what their health plan entails



## Employee notice

Your "Employee Notice" which details your ICHRA plan is available under the "Documents" tab of your Benefits portal

# The quick guide to plan types

This is just the bare bones, if you have further questions don't be afraid to meet with a licensed Gallagher broker



## CATASTROPHIC

“just in case” insurance  
only available for <30 & very healthy



## BRONZE

Lower monthly cost, higher deductible  
good if you tend to be healthy



## EXPANDED BRONZE

Slightly more expensive premium  
covers more than basic Bronze



## SILVER

Balanced, “standard” option  
the most popular plan type



## GOLD/PLATINUM

Higher monthly cost, lower deductible  
good if you use lots of healthcare

**Pro tip:** Most people do well with Silver plans  
—they balance cost and coverage nicely

# Making Your Plan Choice

## Are your doctors in-network?

- Use the "Find Doctors" tool.

## Are your prescriptions covered?

- Check the plan's drug list.

## What's the deductible?

- Amount you pay before insurance kicks in.

## What's your total monthly cost?

- Premium minus your employer contribution.

## Did you remove the subsidies?

- You can only accept the ICHRA funding or the government subsidies—not both.

Your details

Zip code

County

Household members

Household income

Who is applying for coverage?

Age  DOB  Sex

Tobacco user

Parent of child under 19

Pregnant

Eligible for other coverage

Select this if the applicant is eligible for coverage through Medicare, Medicaid, or CHIP — or a job that's offering affordable coverage. Selecting this means that this applicant **won't** be eligible for savings.

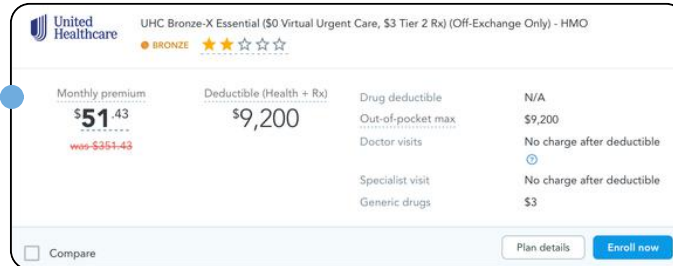
Need help enrolling?

Reach out to a licensed Gallagher broker at [\(\(833\)748-5277\)](tel:(833)748-5277)

# Enrolling in a plan

## 1. Select your plan

Click “enroll now” once you have found a plan that works for you.



United Healthcare UHC Bronze-X Essential (\$0 Virtual Urgent Care, \$3 Tier 2 Rx) (Off-Exchange Only) - HMO

BRONZE ★★★★★

Monthly premium	Deductible (Health + Rx)	Drug deductible	N/A
\$51.43 <small>was \$351.43</small>	\$9,200	Out-of-pocket max	\$9,200
		Doctor visits	No charge after deductible
		Specialist visit	No charge after deductible
		Generic drugs	\$3

Compare

Have any of these people been offered an Individual Coverage Health Reimbursement Arrangement (ICHRA) or Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) with a start date between 8/7/2021 and 12/5/2021?

A person may have more than one health coverage offer. Only select if both of these apply:

- They've been offered an individual coverage HRA or QSEHRA, which provides reimbursement for certain health care costs.
- At least one offer's start date is within the date range above.

## 3. Submit ICHRA info

Enter information about your ICHRA to be granted a special enrollment period.

Typically this involves uploading your ‘employee notice.’

## 4. Pick your start date

This will be when your plan coverage starts.

## 5. Submit your enrollment

Complete any other application details and finalize your enrollment

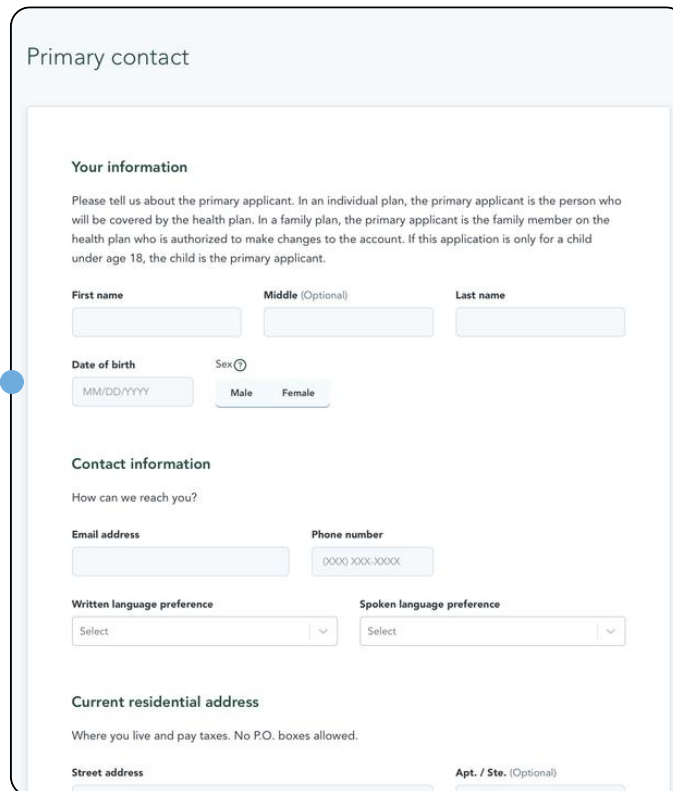
## 6. Make your binding payment

Your insurance carrier will be reaching out to you for payment, so keep an eye out in your email.

Pay your first month's premium directly to the insurance company to activate coverage.

## 2. Complete application

Enter the requested information for everyone you're covering.



Primary contact

**Your information**

Please tell us about the primary applicant. In an individual plan, the primary applicant is the person who will be covered by the health plan. In a family plan, the primary applicant is the family member on the health plan who is authorized to make changes to the account. If this application is only for a child under age 18, the child is the primary applicant.

First name  Middle (Optional)  Last name

Date of birth  Sex  Male  Female

**Contact information**

How can we reach you?

Email address  Phone number

Written language preference  Spoken language preference

**Current residential address**

Where you live and pay taxes. No P.O. boxes allowed.

Street address  Apt. / Ste. (Optional)

# Entering ICHRA information

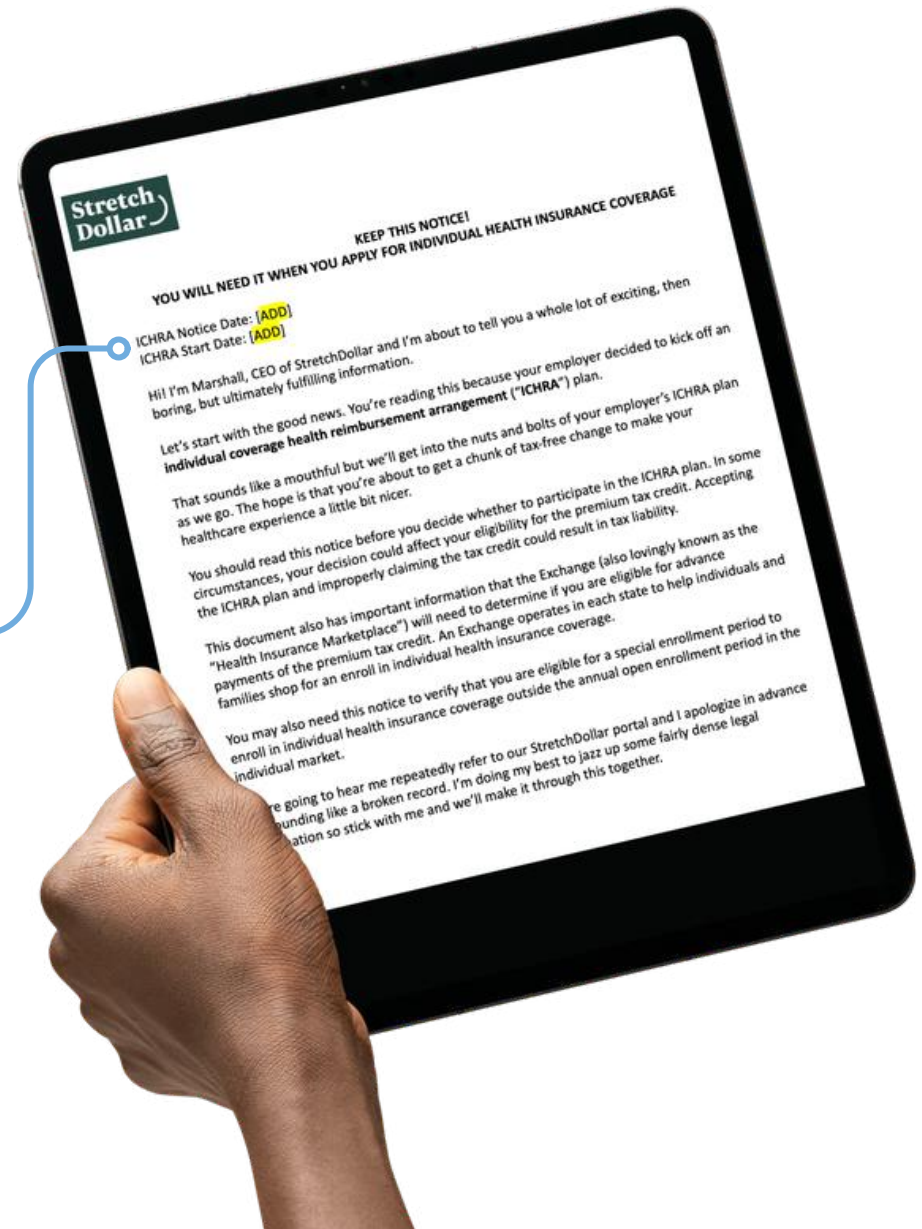
## It's a lot easier than it looks

Under "Recent Changes" select that you were recently offered an HRA.

Next, you'll be prompted to enter the ICHRA start date and upload your employee notice.

On a follow up question - you'll be asked if you're currently enrolled in an ICHRA through this employer. The answer is "no" since your coverage isn't live yet.

Pay your first month's premium directly to the insurance company to activate coverage.

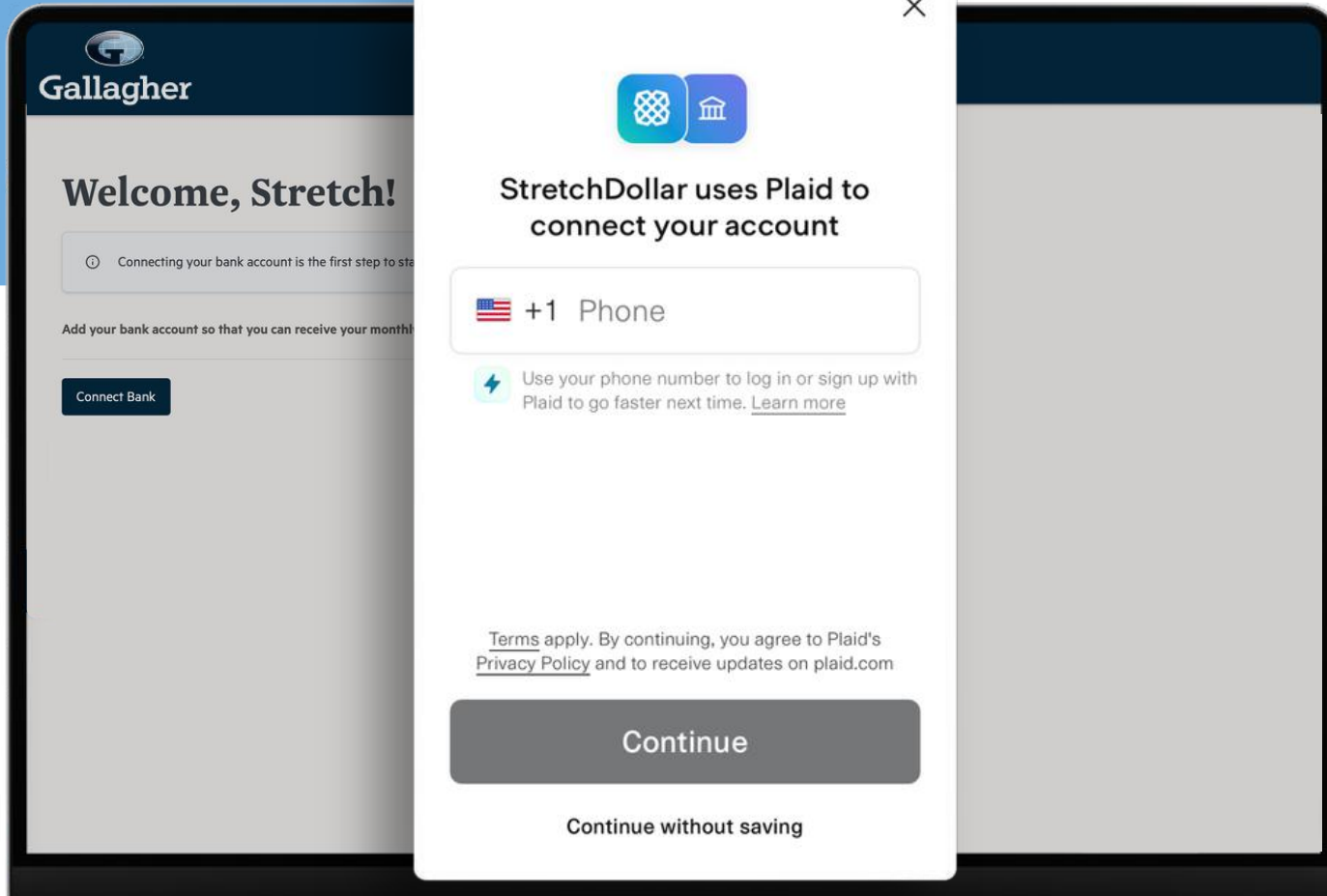


# Connect your bank

Go to "Bank Setup" Connect securely to your bank online, or add your bank manually.

## Important note

This is the account which reimbursements will be deposited into. These will appear in your account around the 1<sup>st</sup> of each month.



**Need help adding your bank manually?**

[Check out this article.](#)

# Submit reimbursements

## Auto-Reimbursements (ARs)

RECOMMENDED

ARs run monthly after initial approval. You can have up to three active, with one of each category—health, dental, and vision.

- Enter your monthly premium amount
- Upload proof of coverage (like a premium statement or a screenshot of your payment)
- Get reimbursed automatically each month

**Need your reimbursement before you pay the first payment?**  
Check out this article to learn about one-time reimbursements

### Coverage types

You can have up to 3 ARs running at once, one for each coverage type: Health, Dental, and Vision.

#### Set Up Automated Reimbursements For 2026

Please complete the following fields. Your submission will be reviewed by your employer.

Select which type of coverage this payment was for:

Health  Vision  Dental

Why are you submitting this auto-reimbursement?

Select an option...

Carrier Name

Select the insurance company name

Select a carrier...

Premium Amount

Include any dependents if applicable

\$\*\*\*.\*\*\*

Proof of Coverage



Click to upload or drag and drop files up to 4.29 MB

No files selected

Select Files

File must be either a .jpg, .jpeg, .png or .pdf

# What happens next

Your coverage starts on your chosen date

You'll receive an insurance ID card from your carrier in the mail

Reimbursements process automatically around the 1st

## Important reminders

Pay your premium on time to your health insurance carrier to avoid losing coverage. Most carriers will let you set up auto-payments after your initial payment — **highly recommended**.

Save your documents - insurance cards, premium statements, etc.

Contact us anytime with questions or updates.



## QUICK REFERENCE

# Key Contacts

**StretchDollar Support:**  
[support@stretchdollar.com](mailto:support@stretchdollar.com) or live chat is available in your portal

**Your Insurance Company:**  
Contact info on your ID card

**Health Insurance Expert:**  
[\(833\) 748-5277](tel:(833)748-5277)

# Common Questions

## Q: What if I already have insurance?

A: Your ICHRA benefit can be used for a marketplace health plan in your name. It can't be applied to a spouse's plan or non-qualified options like association plans. [Learn more here.](#)

## Q: Can I add my family?

A: Yes. Add them during enrollment. You'll see family pricing options. In some cases your employer will offer you additional funding for dependents.

## Q: What if I make a mistake?

A: Contact us right away. We can often help fix issues quickly.

## Q: Do I lose coverage if I leave my job?

A: Your insurance stays with you, but you'll pay the full premium without employer help.