

Individual Coverage Health Reimbursement Arrangement (ICHRA)



We care about your health and overall well-being, and realize everyone's needs are different. That is why we provide a flexible health plan to maximize your control, and empowers you with resources to keep the process simple.

What is an ICHRA?

An ICHRA is a group health plan that allows your employer to pay a portion of your individual health insurance premium and provides you the opportunity to select from all available individual health policies provided in your area – giving you the freedom of choice to choose the coverage that is right for you and your health care needs.

What are the Benefits of an ICHRA?

- Flexibility to purchase an individual health insurance policy that best suits your needs.
- Flexibility to take your policy with you or to maintain your policy during breaks in employment.
- Employers contribute money to apply toward your monthly insurance premium.
- Employee contributions are conveniently payroll deducted on a pre-tax basis.

Resources to Help You

You will have two resources to make this process easy. Aperture Consulting will provide personalized guidance to help you shop for insurance. When it is time to pay for the insurance, you will use a unique bank account provided by Benefitbay to pay on your behalf.



- Expert guidance on coverage options
- Available for one-on-one consultation
- Assistance with application process
- Assistance with the Benefitbay platform



- System of administration and payments
- Calculates ICHRA allowance
- Records plan selection
- Provides payment method

Next Steps

You are eligible to participate on the first day of the month following your start date – so don't delay! Schedule a consultation with the enrollment experts at Aperture Consulting to begin shopping, comparing, and purchasing coverage.