

Individual Coverage Health Reimbursement Arrangement (ICHRA) Overview

This document outlines the various options, commission structures, and support systems available when partnering with Ameriflex to offer an Individual Coverage Health Reimbursement Arrangement (ICHRA).

We offer two distinct approaches to implementing ICHRA with your clients:

1. ICHRA Standalone Administration

This is our core offering for employers seeking a straightforward ICHRA administration solution.

- **Base Administration Fee: \$10 Per Participant Per Month (PPPM).**
- **Broker Commission:** You have the flexibility to integrate your desired commission tier (\$20, \$30, or \$40) on top of the base administration fee.

2. The Ameriflex Alternative Plan (TAAP) Bundle

The TAAP Bundle is a value-added solution recommended to maximize value for both the employer and the broker by combining essential compliance and ancillary services with the ICHRA administration.

- **Administration Fee: Starting at \$7 Per Employee Per Month (PEPM).**
- **Broker Commission:** You have the freedom to add your commission as you see fit on top of the PEPM rate.

Included Services:

- **COBRA Administration:** Essential compliance and administrative support for groups that fall under COBRA regulations.
- **Telescope:** Access to a comprehensive care navigation solution for all covered employees.
- **ERISA Wrap Document:** Combines plan documents into one compliant document to simplify administration.

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Strategic Recommendation: Do the Math

We strongly advise utilizing the TAAP Bundle for **employer groups of all sizes**. This recommendation is based on two key factors:

- 1. COBRA Necessity:** Groups with 20+ employees are generally required to comply with COBRA regulations, making the bundled COBRA administration service highly valuable.
- 2. Pricing Structure:** The TAAP Bundle is priced on a **Per Employee Per Month (PEPM)** basis rather than a **Per Participant Per Month (PPPM)** basis. For groups where not every employee participates in the ICHRA, the PEPM model can offer a more financially advantageous structure for the employer compared to the PPPM model.

Dedicated Support and Expertise

When you partner with Ameriflex, you gain access to a reliable, multi-tiered support structure designed to ensure your success and your client's satisfaction.

Primary Broker Support

- **First Point of Contact:** I remain your dedicated and primary point of contact for all questions, concerns, and assistance related to your ICHRA groups and the platform.
- **Internal Backup:** Rest assured that I have a robust internal backup system and team to step in and provide support seamlessly should I be unavailable.

Your success is my priority. Please do not hesitate to reach out for assistance, clarification, or to discuss a new opportunity.

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Compensation Add-On Option	Per Participant/Per Employee Per Month Increase	Key Feature
Tier 1	\$20	Consistent Revenue Boost
Tier 2	\$30	Enhance Compensation for Services
Tier 3	\$40	Maximum Compensation

Commission Structure for ICHRA Groups

Ameriflex provides competitive and flexible commission options, allowing you to easily increase your revenue per group.

Crucial Detail: This commission flexibility is entirely independent of the enrollment method. You retain the ability to add your desired commission increase even if the participants choose to utilize the eHealth platform for enrolling in their individual coverage plans.