

Ameriflex[®]



ICHRA Refresher and Telescope Health *for Brokers & Employers*



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What We'll Cover

- What an ICHRA really is (beyond the textbook)
- How it works for employers and employees in practice
- How Telescope Health fits in

What is an ICHRA, really?

An Individual Coverage HRA that lets employers reimburse employees tax-free for individual health insurance premiums and medical expenses.

Beyond the Definition

- Flexible by employee class
- No minimum or maximum contribution limits
- Works alongside, not instead of , good benefits strategy

How It Works in Practice

For Employers

Set reimbursement amounts → define eligibility → stay compliant

For Employees

Choose their own plan → submit expenses → get reimbursed

The experience depends entirely on how it's designed and supported.

ICHRA Payments Solved

Ameriflex simplifies the payment experience by reconciling member-level data before funds are sent, helping carriers receive cleaner, more actionable payment information.

The Result

- Reduced administrative burden
- Greater payment accuracy
- Simplified carrier reconciliation
- A more scalable ICHRA experience

Where Telescope Health Fits In

Virtual care that integrates directly into your ICHRA strategy.

- Fills gaps in individual market plans
- Improves day-to-day employee experience
- Easy to access, easy to use



Benefits Overview

Paul Sapia



Our mission is to use
Innovative Thinking, Human
Connection and Technology
to **remove barriers** to care
and improve quality of life.



Our Employer/Broker Solutions



24/7 Virtual Visits



24/7 Care Navigation



ePrescribing



Trusted Doctors, Always Available



telescope
health

Why Telescope Health?

Telescope Health delivers 24/7 access, expert care navigation, and measurable cost savings – helping employers improve employee health while strengthening broker-client relationships.



Reduces Healthcare Costs

- Diverts avoidable ER + UC visits
- Directs members to lower-cost care
- Supports overall cost containment



Navigation Makes the Difference

- Guides members through complex healthcare decisions
- Assists with follow-up care coordination
- Helps employees maximize available benefits



Simple for Employers

- PEPM pricing
- Reporting and utilization insights
- Easy implementation + communication support



Improves Employee Experience

- 24/7 access to physicians
- Mobile-friendly, on-demand care
- Increased access and convenience
- Compliments existing benefits



Patient Experience



I couldn't get my daughter into our small town clinic and thanks to Telescope she was able to get antibiotics right away.

Employee Benefits

Employees have 24/7 Access to:

- Board-certified healthcare providers
- Licensed nurses and care navigators
- On-demand urgent care visits
- Support with healthcare decisions
- Assistance navigating the healthcare system
- Follow-up care coordination

Whether it's 2 PM or 2 AM, members can connect with a healthcare professional from their phone, tablet, or computer.



telescope
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24/7 Virtual Urgent Care



Common Conditions We Treat

Allergies

Asthma

Bronchitis

Colds & Flu

Headaches

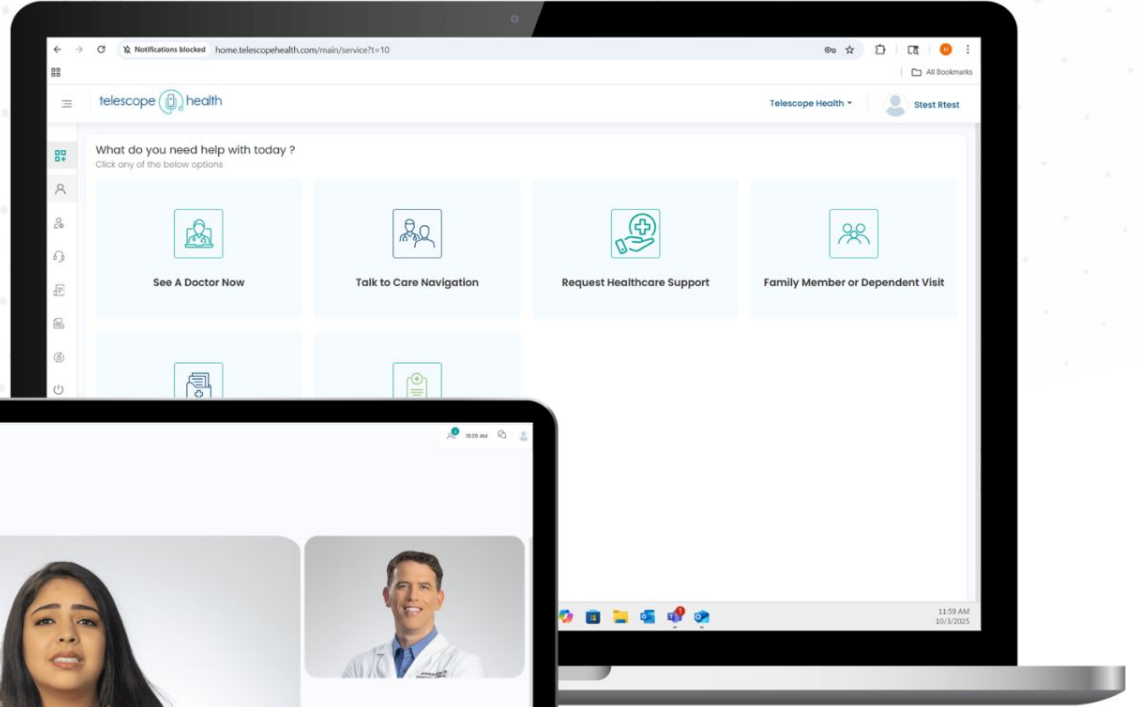
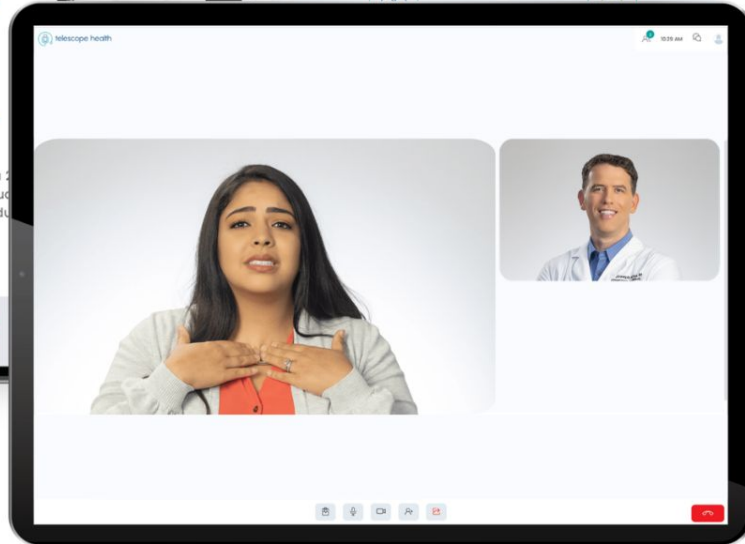
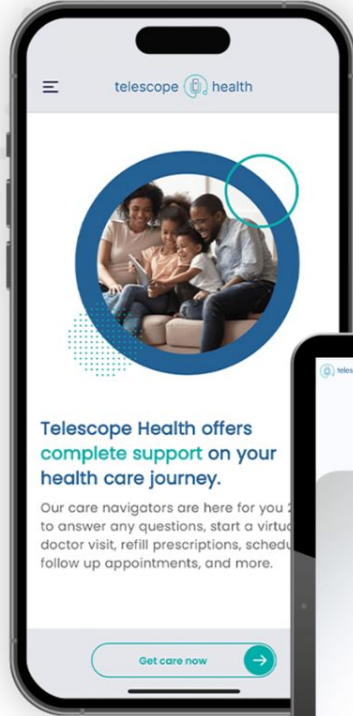
Sinus Infections

Sore Throat

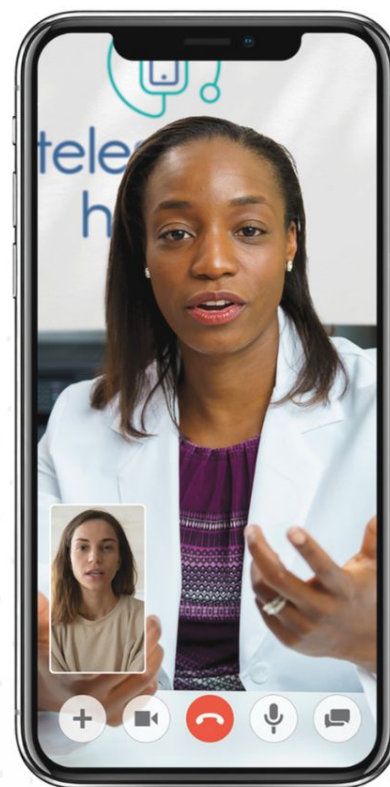
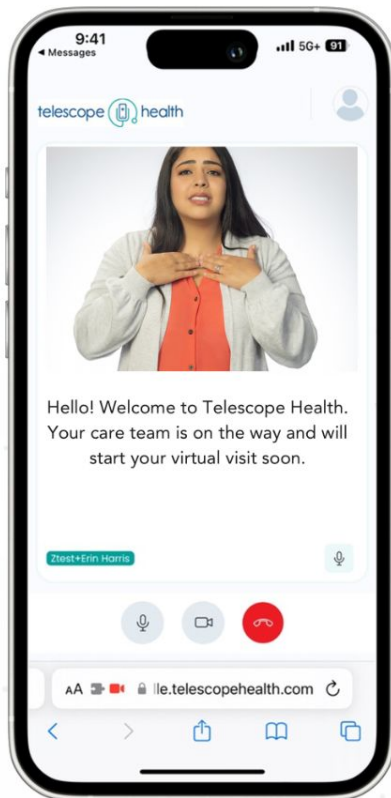
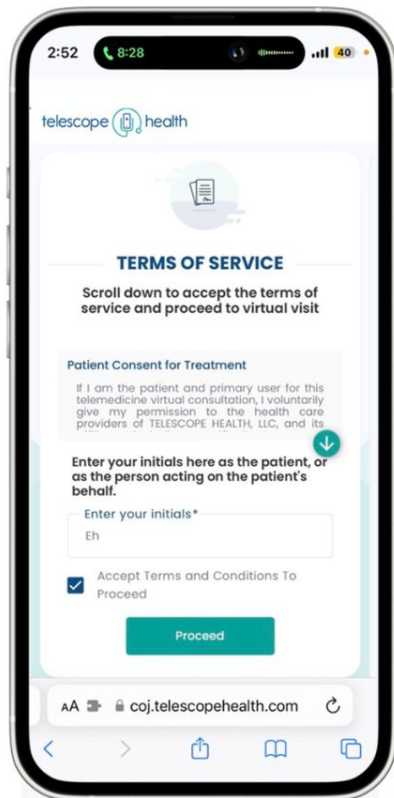
Sprains &

Strains

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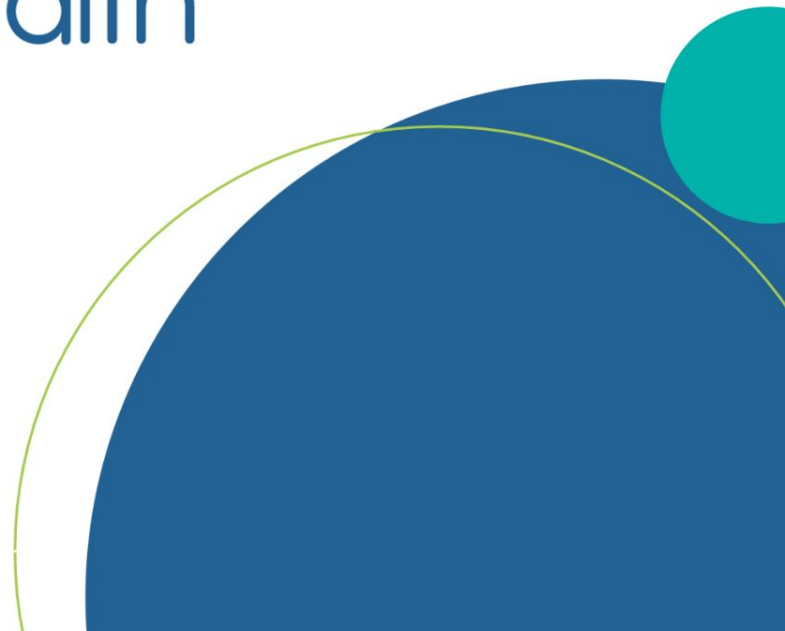


Patient Process





Thank You





Q&A

Ready When You Are

- For administrative questions: ameriflex@telescopehealth.com
- For marketing or collateral needs: sreid@telescopehealth.com
- Download [Telescope Health Demo](#)
- Replay link will be emailed to you
- Follow Us on LinkedIn: www.linkedin.com/company/ameriflex/
- Go to myameriflex.com for our guides and webinars
- [Request a Proposal](#)
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