

The Hottest Acronyms for 2027

ICHRA, DPC, and AI

Build a benefits strategy ready for what's next





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Introductions



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ICHRA: Compliant, Flexible, and
Employee-Focused



What is a **CHOICE** Account, formerly known as an Individual Coverage Health Reimbursement Arrangement(ICHRA)?

- **Employer-funded benefit** – businesses set a monthly allowance for employees to purchase health insurance.
- **Employee choice** – workers select individual health plans that fit their needs and families.
- **Budget control** – employers define contributions instead of being locked into group plan premiums.
- **Flexible design** – can cover medical, dental, vision, and other eligible 213(d) expenses.
- **ACA-compliant** – meets Affordable Care Act requirements and works for all sizes of employers.



What Employers are a good fit for CHOICE Accounts?

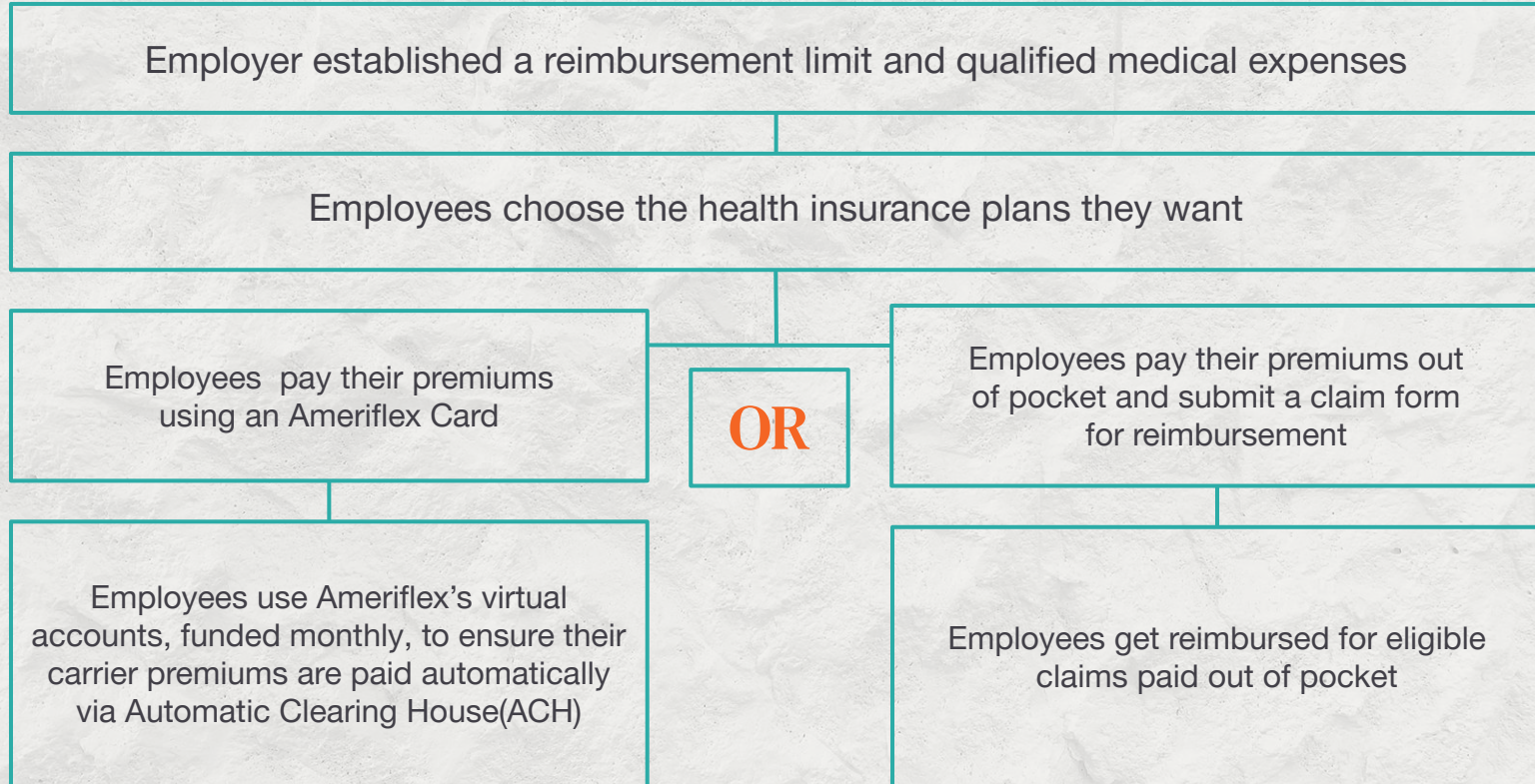
- Employers with lower participation rates for group plans.
- Employers that do not offer health benefits today
- Large employers with high claims cost
- Employers looking to discontinue group plans
- Certain industries such as hospitality, entertainment or seasonal, or characteristics such as high turnover
- Employers who don't want to be fiduciarily responsible

Employee Classes - Avoid Discrimination

- Full time employees
- Part time employees
- Seasonal employees
- Salaried employees
- Non salaried employees
- Employees covered by a collective bargaining arrangement
- Employees who have not satisfied a waiting period
- Temporary employees from staffing firms
- Non-resident aliens with no US based income
- Employees working in the same insurance rating area
- Any combination of two or more of the above

Note: Minimum class size requirements apply. Medicare-eligible-only employees does not qualify as a class.

How Does a CHOICE Account Work?



Why Choose Ameriflex?

White Glove Service

Dedicated implementation managers

Compliance Support

SPD, federal notices, COBRA, Section 125 setup

Employee Support

24/7 care navigation, ID theft protection, portal guidance

Automation & Ease

Auto-pay setup, claim management, streamlined contributions

Proven Results

98% client retention, NPS 87.9

Hands-on Partnership

Education, guidance, and ongoing support



Next Steps:

Interested? We will set-up a call with you and your broker to discuss rollout, eligibility, and payment processing.

myameriflex.com/contact/



Cyndi Morales

Direct Primary Care: A Smarter Way
to Care for Your Employees



What is Direct Primary Care (DPC)?

A membership that makes healthcare simple

- Monthly membership fee instead of per-visit claims through insurance
- Covers most everyday and preventive care needs
- Employees get unlimited visits, more time with their doctor
- Works alongside insurance (insurance = big stuff, DPC = everyday care)



**Insurance covers
hospital/surgeries**



**DPC covers primary
care, checkups,
wellness**



Benefits to Employers

Employers love a healthy workforce.

- **Cost control:** reduce high claims (ER, urgent care)
- **Competitive benefits:** attract/retain talent
- **Predictable spend:** pre-set contributions
- Minimal compliance burden (depending on option)

Benefits to Employees

Employees love the simplicity of DPC.

- 80%+ of care needs are handled by their direct primary care doctor
- **No surprise bills:** transparent monthly pricing
- **Easier access:** shorter waits, longer appointments
- Support navigating referrals when needed

Healthcare is getting harder to manage.

DPC makes it simple.

Today's Challenges

- Rising premiums and unpredictable claims
- Complex benefits that frustrate employees
- Limited access to primary care

How DPC Helps

- Predictable monthly costs
- Transparent, easy-to-use benefit
- More time with doctors, faster appointments

Options for funding the plan:

HRA Funded

- Employer funds an HRA dedicated to DPC
- Pre-tax, ACA-compliant, employer-controlled
- Ensures all employees have access

HSA/FSA + Seed Money

- Employer contributes to employees' HSA or FSA
- Employer educates employees that they can now use their HSA or FSA for DPC (effective Jan 2026)
- Employees choose to sign up for a DPC plan
- Flexible + pre-tax benefit

HSA/FSA Promoted

- Employer already offers an HSA and/or FSA
- Employer educates employees that they can now use their HSA or FSA for DPC (effective Jan 2026)
- Employees choose to sign up for a DPC plan

Next Steps:

Interested? We will set-up a call with you and your broker to discuss rollout, eligibility, and payment processing.

accresa.com/contact-us/



Terri Udall

The Growing Role of AI in HR

AI Excels At

- Automating repetitive tasks
- Analyzing large chunks of data
- Enhancing decision making
- Providing quick distillation of ideas
- Being a brainstorming partner
- Optimizing and guiding next steps

AI Struggles With

- A replacement for human ingenuity or creativity
- Good at ethical or moral judgements
- Not able to possess true emotions or empathy



Scaling Intelligence

Benefits of AI and Impact Across Your Organization

- Greater productivity
- Enhanced decision making
- Stronger workforce planning
- Confident compliance
- Enhance the employee experience

AI Readiness: Is HR Keeping Pace

Rethink - Redesign - Reinvent

Rethink HR's Role

*Process Managers to
Strategic Thinkers*

AI is not eliminating HR work, it's taking the transactional load so HR can focus on strategic, high-value work like workforce planning, skills, and culture.

— McKinsey Global Survey
on AI, July 2025

Redesign the Experience

*From Busy Work to
Better Work*

41% of employees' time is spent on work that doesn't contribute to organizational value.

— Deloitte, 2025 Global
Human Capital Trends

Evolve the Workforce

*From Jobs to New
Possibilities*

AI adoption is three times more likely to create new roles.

57% of organizations report increased opportunities for upskilling and reskilling.

— SHRM, 2026



Workforce Go + Embedded Bryte AI: Practical AI to simplify everyday HR tasks

- **Custom Form Builder** — Upload a PDF and automatically recreate the form with the appropriate fields.
- **Performance Review Refinement** — Quickly turn review comments into clear, professional feedback.
- **Job Genius & Interview Guide** — Generate job descriptions and interview questions based on role requirements and company culture.
- **Benefit Formula Generator** — Describe a coverage calculation and generate the formula you need.

WFGO + Bryte AI: Helping HR teams save time, improve consistency, and focus on their people.



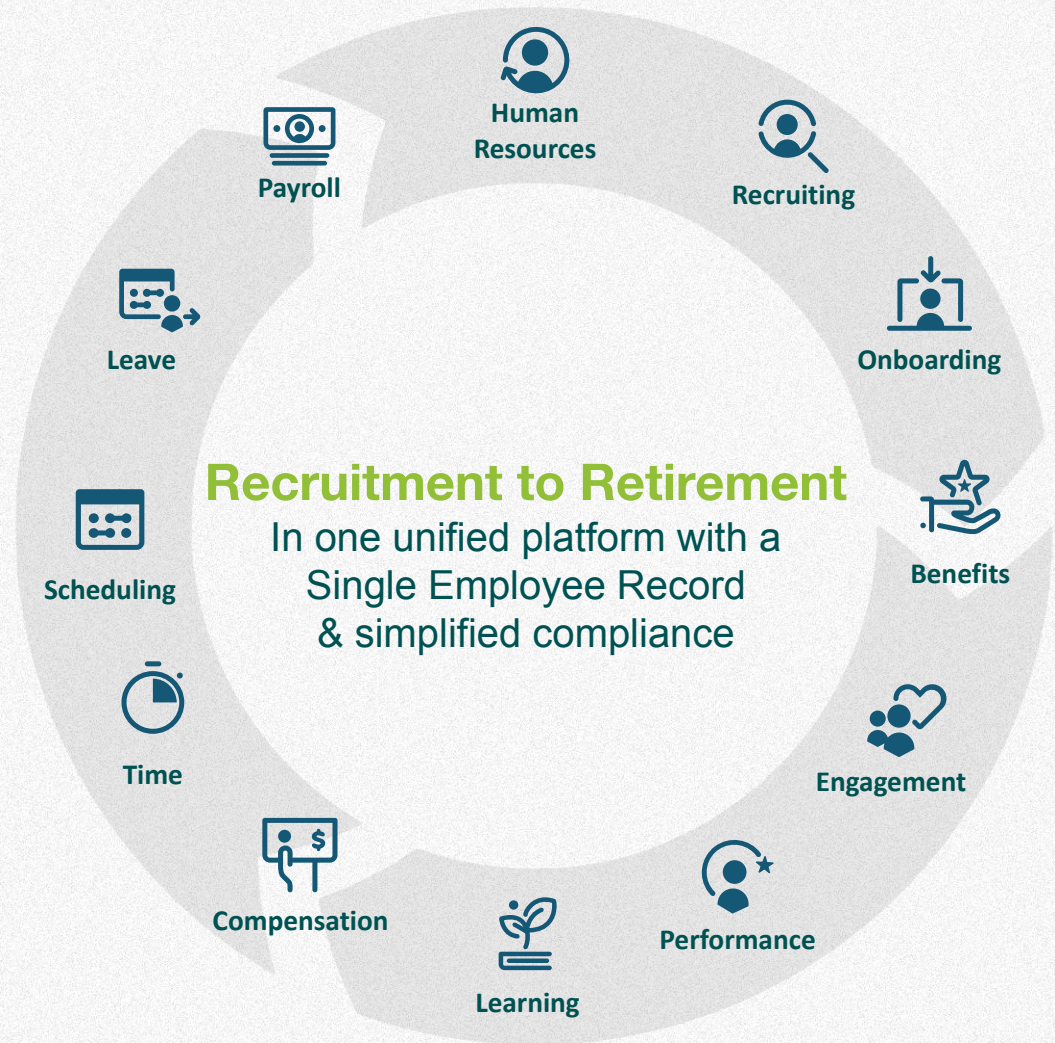
What's Next For Your Organization

Start small. Keep it human. Scale what works.

- Identify a key area of operational friction
- Map the workflow to clarify the current process
- Introduce intelligence, then iterate and refine
- Keep a human in the loop
- Adopt modern, future-ready AI solutions
- Standardize, repeat, and scale what works



Manage & Engage Your Workforce



Next Steps:

Interested? Contact us to set up a demo so we can discuss AI powered solutions tailored to your specific business needs.

www.myworkforcego.com/contact-us/

Q & A



Resources

- aeperkins.co
- myameriflex.com
- accresa.com
- myworkforcego.com