Hello,

We are approaching the start of our benefits open enrollment period. As a reminder, this is the one time a year you can make changes to your health insurance plans.

As part of our benefits package this year, we are offering you an Individual Coverage Health Reimbursement Arrangement (ICHRA) through Ameriflex. In simple terms, it’s a monthly allowance for you to go out and purchase a health insurance plan on the individual market.

**What is an ICHRA?**

An ICHRA is an account that reimburses you for individual health insurance premiums and medical expenses (if applicable) tax free.Our company funds the ICHRA, so nothing comes out of your paycheck. That means you get to purchase a health insurance plan that best fits your needs and the ICHRA covers the cost.

**What does it pay for?**

Individual health insurance premiums and certain medical expenses (if allowed under your employer’s plan). Note: Ameriflex cannot make recommendations on which health insurance plan is best for you.

**How do I pay my premium using the ICHRA?**

You can pay your premium with your Ameriflex debit card or pay out of pocket and submit an ICHRA claim form to get reimbursed after the expense has been incurred. Remember to save your receipts, as you may be asked for them when submitting claims for reimbursement. Click [here](https://www.myameriflex.net/Document/Viewer/60F1E782-2190-46F6-A921-FB3B26105E52) to download the ICHRA claim form.

**How do I keep track of my information and claims?**

You can create an online account through Ameriflex to track your spending and submit claims. Go to myameriflex.com to set up your account or click [here](https://participant.myameriflex.com/#/register).

**Who do I contact if I have questions?**

Contact the Ameriflex Participant Services team at 888.868.3539, service@myameriflex.com, or live chat at [myameriflex.com](http://myameriflex.com), Monday - Friday: 7:00 AM to 8:00 PM CST and Saturday: 9:00 AM to 1:00 PM CST.