

Individual Coverage Health Reimbursement Account (ICHRA)

Disclosure

Your employer now offers an ICHRA group health plan. Under this plan model, you will receive access to an individual medical plan.

Under this plan it is important to note that anyone who is **eligible or enrolled in Medicare** would be ineligible for the individual medical plan.

Notify HR or C.H. Reams & Associates, Inc. immediately if you have a spouse or dependent that is Medicare eligible or enrolled at this time.

If at any time after you, your spouse, or dependents, have enrolled in the individual medical plan, anyone becomes eligible for Medicare, you must notify HR or C.H. Reams & Associates, Inc. immediately. If you do not this could result in claims issues that you may be responsible for paying, even if you believe you are enrolled and covered.

Your employer has selected a plan for you to enroll in and with The Summit debit card.

While there are other individual medical plans available through the individual marketplace, if you participate and enroll through your employer there are no additional steps or process for you. You have the right to not participate in the employer selected plan(s) and shop the marketplace for a plan that may better suite you. However you will be responsible for the plan selection process, full payment directly to the carrier, on a post tax basis monthly, and any out of pocket exposure.

If you have any questions, please contact C.H. Reams & Associates, Inc. at 814-453-4357 immediately.

My signature below acknowledges that I have read and understand this disclosure.

Employee Name: _____

Signature: _____

Date of Signature: _____