



Smart Choices Health
Creative Employee Benefit Strategies

Health Insurance Your Way

With healthcare legislation passed, the NEW Individual Coverage HRA (**ICHRA**) allows businesses to return health coverage choices to employees. Instead of employers trying to find the best health plan fit for everyone, the **ICHRA** allows employees to be reimbursed when purchasing an individual plan in the open market.

What is required?

☉ Per the IRS a written plan document is needed to offer an ICHRA. Employees purchase their own qualified plan. Employers decide what to reimburse and enjoy the extra time they now have to focus on their business as the ICHRA has **NO messy administration** like renewals, open enrollments or participation requirements to meet.

☉ **Introducing The Smart HRA!**

Smart Choices Health offers HRA plan administration to make it easy. The **Smart HRA** includes the documents needed that outline the terms, information about the company, its agent, plan administrator, plan obligations, and employee responsibilities along with various legal disclosures. Employees can purchase their own personal plan with the help of a licensed agent who will help navigate all the complex options to meet their needs. The team at **Smart Choices Health** helps employees to file for reimbursements and provides advocacy services when needed. It's like having your own personal health planning advisor!

