INSERT DATE HERE

ICHRA

Proposal

CLIENT NAME

+

Presented To



CLIENT NAME

Presented by

AGENT NAME

Dear CLIENT NAME,

BROKER NAME and zizzl health welcome the opportunity to help you optimize your investment in employee benefits with long-term solutions that get you back to the campfire.

It is our belief that the traditional way of offering group health insurance is holding business back. It’s a never-ending cycle of unpredictable and ever- increasing costs, changing insurance companies, and disrupting your employees.

zizzl health changes all of that. It gives you permanent control over your health insurance budget and puts your people in charge of their own healthcare. As the employer, you don’t have to pick a plan that forces you to choose between increasing your costs or reducing benefits. With personalized assistance from zizzl health and BROKER NAME, your employees shop from a list of a dozen or more plans available to them. No matter what you decide to contribute, we’ll help them find a plan that fits their budget and needs with doctors and hospitals they know and trust.

We look forward to working together. Sincerely,

AGENT NAME

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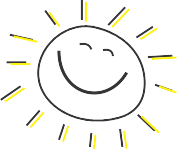
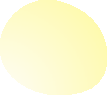


## Summary

zizzl health offers a state-of-the-art ICHRA solution helping employers offer budget-friendly, hassle-free health insurance to employees. Allowing you to focus on your business, not administering benefits.

**What is an ICHRA?**

ICHRA (“ik-rah”) is shorthand for “Individual Coverage Health Reimbursement Arrangement.” ICHRA’s allow employers to reimburse employees a fixed amount of money each month for health insurance premium and health care related out-of-pocket expenses if they purchase their own health insurance plan. They are an alternative way of providing quality health insurance benefits to employees with the same tax benefits of a traditional group plan.



|  |  |  |
| --- | --- | --- |
| Budget Friendly Simply Set your  contribution to match your budget. You're in control | Hassle Free Renewals  No more disruptive insurance company and plan changes | Happy Employees Employees spend what they want to get the plan they want |
| Simplified Benefits Manage and Streamline all your benefits with the zizzl health platform | Quality Insurance Companies and Plans  An attractive variety of health insurance companies and plans are available to every employee with doctors and hospitals they know and trust. | No Underwriting Everyone is guaranteed to get the plan they want with no health questions asked |
| Guaranteed Rates Health conditions and  claims experience have no impact on rates. | Pre-Tax Savings Employer and employee  contributions are pre-tax, just like a traditional group plan. | ACA Compliance ICHRA’s meet the ACA availability test and, with the proper contribution structure, they also meet the affordability test. |

# Included Services

zizzl health comes with everything you need,

at no additional cost

* Intuitive enrollment platform built by a veteran benefits technology team which allows employees to self-serve utilizing intelligent decision support tools
* Mobile first website design allowing for easy access from anywhere
* Online employee facing library showcasing plan documents
* Administrative features such as reporting, dashboards and mass communication tools
* A premium payment process that feels like a typical group plan/payroll deduct process. Employees don’t have to pay premium and wait for reimbursement
* Health insurance premium payments are made directly to carriers.
* Multiple Location support
* Health Reimbursement Arrangement administration.
* Collaborative experience to design your budget and contribution

strategy

* Legal plan documents creation (Section 105 and 125 Forms)
* Concierge Team assistance for technical support
* Accommodates employees in all 50 states
* Secure platform where data is protected in transit and at rest.
* GUARDIAN

**Services Available at an Additional Cost**

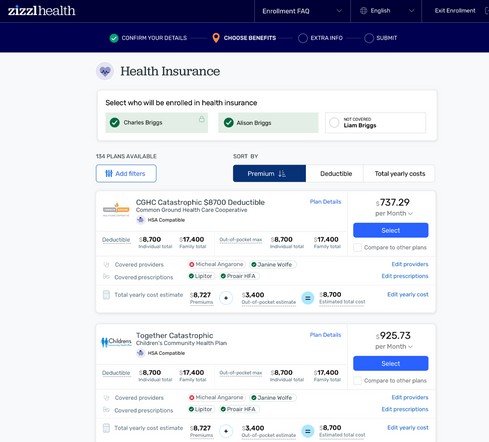
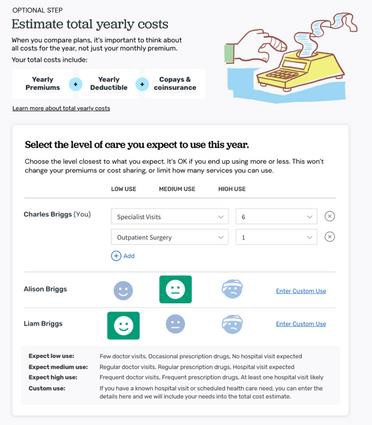
* ACA 1094 and 1095 reporting (only applicable for groups with 50+ lives)
* COBRA Administration
* Flexible Spending Account Administration
* Health Savings Account Administration
* Spanish Site

# Employee Experience

zizzl health's one stop shop makes enrollment

a breeze!

Employees can update personal information, add family members, choose a plan, sign the coverage application and complete the process all in one sitting.

Filtering and sorting to find the plan that suits your needs – whether that’s based on metallic tier, cost or carrier.

Decision Support assists with choosing the right plan that covers the employee's individual doctor, hospital and/or prescription.

## Fit Assessment

How will zizzl health work for you?.

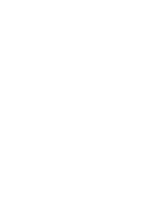
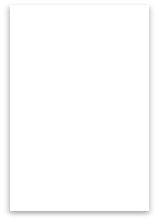
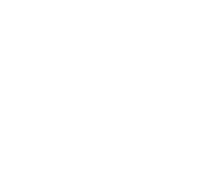
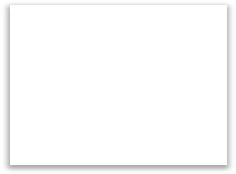
**Cost Savings Analysis**

In the attached Cost Savings Analysis, you’ll see a quantifiable analysis determining if zizzl health is right for your organization. To do so, we first look at your baseline county (where themajority of your employees live), then compare the available plans in the ICHRA marketplace to a benchmark plan. Review this document in detail to find:

* Cost Comparison to your current model
* Fees and Costs
* All available carriers and plans in the Baseline County, including links to plan SBCs.
* Proposed Age Rated Contribution Chart

**Your Local Market**

A hallmark of the ICHRA model is that multiple carriers in each region bring forth a variety of plans allowing the employee to right size the plan that’s perfect for them. Plans do not have pre- existing condition clauses or limits. Plans vary from catastrophic to Platinum across HMOs, PPOs, EPOs and HDHPs.



A

Company

Insurance

Plan 1

Plan 2

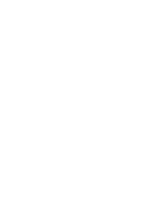
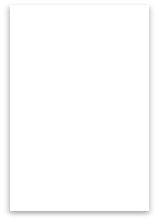
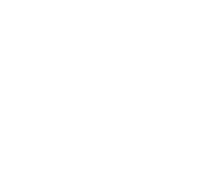
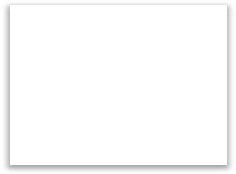
Plan 3

Plan 4

Plan 5

Plan 6

Plan 7



B

Company

Insurance

Plan 1

Plan 2

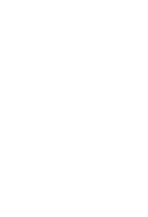
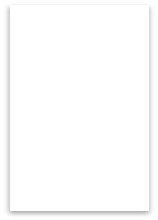
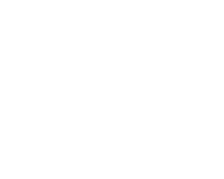
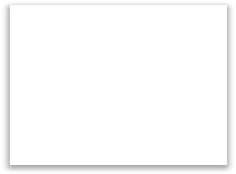
Plan 3

Plan 4

Plan 5

Plan 6

Plan 7



C

Company

Insurance

Plan 1

Plan 2

Plan 3

Plan 4

Plan 5

Plan 6

Plan 7

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Example Plan Details** | **CARRIER NAME** | | | |
| **Deductible** |  | $DEDUCTIBLE |  | |
| **Max Out of Pocket** |  | $OOP  $EXAMPLE | |  |
| **Example Premium for a non-smoking 30- year old in the baseline county** |  |  |

# Next Steps

### Determine Contribution Amount

Define employer ICHRA Contribution amounts and plan designs, confirming that your contributions meet affordability requirements.

### Finalize Requirements

Let’s get your contract signed and clarify

your employer specific settings

### Implementation

BROKER NAME and zizzl health do all the work to get your platform ready to go!

### Employee Enrolllment

The team will provide the resources needed to explain the new benefits to your employees to prepare them to enroll.

## Contact us.

A picture containing text, clock, gauge

Description automatically generatedWEBSITE

EMAIL

PHONE