



Dear Employee,

Allied Services Hospice encourages employees to get health coverage and partners with Gravie to help make finding and managing insurance easier.

Allied Services Hospice is offering an Individual Coverage Health Reimbursement Arrangement (ICHRA) for full-time eligible employees. Through the ICHRA, Allied Services Hospice provides pre-tax employer contribution dollars employees can use toward the premium cost of a qualified individual health insurance policy. This includes Medicare Plans.

If you elect to enroll in the ICHRA, the portion of the premium you owe, above your employer's contribution, will be deducted from payroll. If you enroll in a plan through an exchange (such as healthcare.gov or Pennie), your portion will be deducted from payroll on a post-tax basis. If your health plan is purchased outside of the exchange, your portion will be deducted on a pre-tax basis. When shopping through Gravie's website, the non-exchange plans will be noted as pre-tax.

If Allied Services Hospice's contribution does not make the cost of a health plan affordable you may be eligible for a premium tax credit, which can be determined by applying through the exchange. Should you choose to utilize a tax credit you will not be eligible to receive a contribution from your employer. If the ICHRA meets affordability requirements, and you choose to participate in the ICHRA, you will not be eligible to receive any tax credit.

Open enrollment for your HRA enrollment will be from May 15<sup>th</sup>, 2023 to June 9<sup>th</sup>, 2023. During this time, you must take action and either enroll in a plan or waive coverage.

The following notices and documents can be accessed at <https://www.gravie.com/2023sbcalledserviceshospicellc/> and a paper copy of these can be requested at no charge by contacting the Gravie Care Team at 800.501.2920

- Release of Information
- Privacy Notice
- CHIP Notice
- ICHRA Summary of Benefits and Coverage

Please pay attention to Gravie communications you receive via email for important information regarding your enrollment. If you have any questions, please contact the Gravie Care Team at 800.501.2920 or [member.gravie.com/contact](https://member.gravie.com/contact).

Thank you,



Open Enrollment is here and it's time to shop for your new health plan! Here are a few tips for a successful enrollment:

- **Mark your Calendar.** Your open enrollment period for the upcoming plan year begins May 15th, 2023. You must enroll in a plan by June 9th, 2023. Please see the ICHRA notice for Allied Services Hospice's ICHRA contribution as well as additional important details regarding this offering.
- **Sign Up or Log In.** Visit [www.gravie.com](http://www.gravie.com) to sign up or log in to your existing Gravie account.
- **Enroll in Your HRA.** The first step is to complete enrollment in your HRA. You will select the Enrollment tier that corresponds with your enrollment tier for your individual health plan. For example, select "Employee + Family" if you intend to enroll your spouse and children in your health plan as well.
- **Shop for Your Health Plan and Enroll.** Compare options to find the plan that best fits your needs. Sort by monthly cost, deductible, and more. We've made it easy to check if your doctors and prescriptions are covered by your plan! Once you select a plan, continue through the checkout process to complete enrollment.
- **Pre-Tax vs. Post Tax Payroll Deductions.** While shopping please pay attention to the tax eligibility for each plan. When shopping through Gravie's website, the non-exchange plans will be noted as **pre-tax**.
- **Take advantage of Gravie Care.** We know shopping for health insurance can be confusing, but we promise we've made it easy. The Gravie Care Team is available to help answer all of your insurance questions.

Please pay attention to email communications you receive from us in the near future. As always, the Gravie Care Team is on your side!

Sincerely,

**Gravie Care Team**  
800.501.2920  
[member.gravie.com/contact](http://member.gravie.com/contact)

10 S. 5<sup>th</sup> Street Suite 650 Minneapolis, MN 55402 | 800.501.2920 | [member.gravie.com/contact](http://member.gravie.com/contact)

## What to Bring

- Date of birth, SSN for yourself and all dependents
- Names of doctors, preferred clinics, and other providers you want covered by your plan
- Names and dosage of prescription drugs you need covered
- Personal bank account number and routing number. You will not be charged for anything. Account information is used only to have Gravie deposit HRA reimbursement in your account if applicable.

## Gravie Account Creation

Create your account at <https://member.gravie.com/login> or sign in with your existing account credentials.

## Create Profile and Add Dependents

Create your Gravie profile using your family's information. This will be used to complete your enrollment forms and applications.

## Enroll In HRA

From your account's home page select the blue HRA enrollment button. To enroll in the HRA select the coverage tier. If enrolling just yourself select Employee Only. To enroll with a dependent(s), select the appropriate dependent tier.

## Review and Select Health Plan

From your account's home page select the blue Shop Health Plans button. Use filter options on left side of the shopping page to narrow plan options down to plans that fit your needs.

## Go to Cart, Review Enrollment and Check Out

Complete your enrollment by selecting the blue Check Out button at the bottom of the page. You will receive your specific enrollment and payment instructions from the Gravie Care Team upon check out. If Gravie is coordinating your premium payments your bank account information is not needed. If Gravie is not able to coordinate your premium payment you will receive payment instructions from the Gravie Care Team upon enrollment.

**Have questions or want assistance?** Call the Gravie Care Team at **800.501.2920**.



## Introducing ICHRA

We've partnered with your employer to provide an exciting new benefit — the **Individual Coverage Health Reimbursement Arrangement (ICHRA)** through Gravie Marketplace. With ICHRA, you can easily access pre-tax funds toward the cost of an individual health plan.

## How it works

Your employer will announce an annual enrollment window for the ICHRA benefit. **To use ICHRA, you must enroll in your Health Reimbursement Arrangement during those dates.** Additionally, you must complete all enrollment steps for your health plan.

If you become eligible for ICHRA mid-year, you'll receive a notice. Generally, you have 30 days prior to and 30 days after becoming eligible to enroll in your HRA, and we recommend taking action as soon as possible.

## Getting started

1. Visit [member.gravie.com](https://member.gravie.com) to create an account or log in.
2. Enroll in your Health Reimbursement Arrangement (HRA).
3. View and compare plans to find the coverage that's best for you. You'll have access to all qualified health plans in your area.
4. Complete the checkout process and all enrollment steps with the insurance carrier.



**Gravie Care advisors help you evaluate plan options, verify network coverage, locate providers, decipher EOBs and bills, and so much more.**

You are just a phone call or secure message away from someone who's willing to go the extra mile to help make the most of your health plan year-round.

### Questions?

Call:  
[800.501.2920](tel:800.501.2920)

Secure message:  
[member.gravie.com/contact](https://member.gravie.com/contact)

# ICHRA through Gravie Marketplace

## Frequently asked questions



### What is ICHRA?

The Individual Coverage Health Reimbursement Arrangement is a group benefit plan provided by your employer to contribute funds that can be applied toward eligible medical expenses on a pre-tax basis. Eligible ICHRA expenses with Gravie are:

- Premiums for qualified health plans purchased through the individual market
- Premiums for Medicare Part A, B, or C

### How do I access ICHRA funds?

Enroll in your HRA from your [Gravie Account](#) during the window communicated by your employer — it's the first step before you can for health plans! If you're using ICHRA funds toward Medicare premiums, you'll need to submit a paper enrollment form that Gravie Care can provide you with.

### How much money is available to me?

When you enroll in your HRA online, you'll see your monthly pre-tax contribution. When viewing plan options, premiums will be offset by that amount. If you enroll in a health plan directly with the insurance company, any premium remainder owed by you can be paid with pre-tax salary deductions.

### How does my premium get paid?

This depends on the insurance company you enroll with. If allowed, Gravie will pay the carrier each month using the ICHRA contribution from your employer, plus any premium remainder deducted from your paychecks. If that scenario is not possible, Gravie will deposit the funds into your bank account around the 25th of each month, and you will be responsible for paying the carrier directly by your premium due date. You can filter by payment options when viewing plans, and you'll see confirmation of which applies when checking out!

### I'm covered by a spouse or parent's group plan; can I use ICHRA fund toward those premiums?

We're glad you have other coverage options, but no — you cannot use ICHRA funds toward the cost of a spouse or parent's group plan. ICHRA can only be paired with individual health plans, AKA, the health plans available for consumers to purchase directly in their area.

### Do ICHRA funds continue automatically?

When you enroll in your HRA, you'll fill out a request for recurring reimbursements so that ICHRA funds can continue ongoing. If Gravie is facilitating your payments to the carrier, we'll complete audits to make sure that your coverage remains active and funds are being applied correctly. However, we are not notified directly in the event of a payment issue. Take care to review your monthly invoices and call Gravie Care if you ever notice a past due amount.

If you are paying the insurance carrier directly and being reimbursed your ICHRA contribution, Gravie will still attempt to verify the status of your coverage each month. Keep in mind, **ICHRA funds must be used toward premiums**, so your coverage needs to remain active to keep using the benefit. In limited scenarios, if Gravie is unable to verify coverage on your behalf, we may ask that you complete a simple form each month.

### My employer used Gravie last year, and I'm using ICHRA now. Do I need to re-enroll?

Yes! **You must actively re-enroll in your HRA each year.** If you're taking action during the federal Open Enrollment Period, and want to keep everything the same as far as your health plan goes, you'll see the option from your Gravie Account to accept the new version of your plan.

### I'm currently receiving a government tax credit toward the cost of my health plan; will this be impacted by ICHRA?

Enrolling in ICHRA means that you and your household are not eligible for tax credits. If you're currently enrolled in a marketplace plan, notify the exchange within 30 days of receiving your employer's notice of the ICHRA offering. Gravie Care can help you get started.

## Individual Coverage HRA Notice

# USE THIS NOTICE WHEN APPLYING FOR INDIVIDUAL HEALTH INSURANCE COVERAGE

4/28/2023

Dear Employee,

You are getting this notice because your employer is offering you an individual coverage health reimbursement arrangement (HRA). Please read this notice before you decide whether to accept the HRA. In some circumstances, your decision could affect your eligibility for the premium tax credit. Accepting the individual coverage HRA and improperly claiming the premium tax credit could result in tax liability.

This notice also has important information that the Exchange (known in many states as the “Health Insurance Marketplace”) will need to determine if you are eligible for advance payments of the premium tax credit. An Exchange operates in each state to help individuals and families shop for and enroll in individual health insurance coverage.

You may also need this notice to verify that you are eligible for a special enrollment period to enroll in individual health insurance coverage outside of the annual open enrollment period in the individual market.

### I. The Basics

#### What should I do with this notice?

**Read this notice** to help you decide if you want to accept the HRA.

Also, **keep this notice** for your records. You’ll need to refer to it if you decide to accept the HRA and enroll in individual health insurance coverage, or if you turn down the HRA and claim the premium tax credit on your federal income tax return.

#### What’s an individual coverage HRA?

An individual coverage HRA is an arrangement under which your employer reimburses you for your medical care expenses (and sometimes your family members’ medical care expenses), up to a certain dollar amount for the plan year. If you enroll in an individual coverage HRA, **you must also be enrolled in** individual health insurance coverage or Medicare Part A (Hospital Insurance) and B (Medical Insurance) or Medicare Part C (Medicare Advantage) (collectively referred to in this notice as Medicare) for each month you are covered by the HRA. If your family members are covered by the HRA, **they must also be enrolled in** individual health insurance coverage or Medicare for each month they are covered by the HRA.

The individual coverage HRA you are being offered is employer-sponsored health coverage. This is important to know if you apply for health insurance coverage on the Exchange.

**Note:** There are different kinds of HRAs. The HRA that’s being referred to throughout this notice, and that your employer is offering you, is an **individual coverage HRA**. It is not a

qualified small employer health reimbursement arrangement (QSEHRA) or any other type of HRA.

**What are the basic terms of the individual coverage HRA that my employer is offering?**

(1) Please see contribution chart below to see dollars available for 2023. Multiply the monthly amount by 12 and this will be your annual amount.

Note that the self-only HRA amount available for the plan year, which is the amount you should tell the Exchange is available to you. If you apply for individual health insurance coverage through the Exchange, this is the amount the Exchange will use to figure out if your HRA is considered affordable. The maximum dollar amount is prorated to reflect only those months you (or your dependent) are covered under the HRA.

<b>Your Eligible Monthly Reimbursement</b>				
<b>Age</b>	<b>Single</b>	<b>Employee + Spouse</b>	<b>Employee + Child(ren)</b>	<b>Family</b>
<25	\$125	\$250	\$188	\$375
25-29	\$125	\$250	\$188	\$375
30-34	\$250	\$500	\$375	\$750
35-39	\$250	\$500	\$375	\$750
40-44	\$250	\$500	\$375	\$750
45-49	\$250	\$500	\$375	\$750
50-54	\$250	\$500	\$375	\$750
55-59	\$375	\$750	\$563	\$1,000
60-64	\$375	\$750	\$563	\$1,000
65+	\$375	\$750	\$563	\$1,000

(2) Your family members are eligible for the HRA.

(3) In general, your HRA coverage will start July 1<sup>st</sup>, 2023. However, if you become eligible for the HRA less than 90 days before the beginning of the plan year or during the plan year, your HRA coverage will start the first day of the month following timely enrollment.

(4) The HRA plan year begins on July 1, 2023 and ends on December 31, 2023.

(5) Amounts newly made available under the HRA will be made available on July 1, 2023.

**Note:** You will need this information if you apply for health insurance coverage through the Exchange.

**Can I opt out of the individual coverage HRA?**

Yes. You can opt out of the HRA for yourself (and your family members, if applicable). In order to opt out of the HRA, do not submit an enrollment form during open enrollment.

Upon termination of employment, the HRA is forfeited.

**If I accept the individual coverage HRA do I need to be enrolled in other health coverage too?**

Yes. You (and your family members, if applicable) must be enrolled in individual health insurance coverage or Medicare for each month you (or your family members) are covered by the HRA. You may not enroll in short-term, limited-duration insurance or only in excepted benefits coverage (such as insurance that only provides benefits for dental and vision care) to meet this requirement.



## II. Getting Individual Health Insurance Coverage

### How can I get individual health insurance coverage?

If you already have individual health insurance coverage, you do not need to change that coverage to meet the HRA's health coverage requirement.

If you don't already have individual health insurance coverage, you can enroll in coverage through the Exchange or outside of the Exchange – for example, directly from an insurance company.

**Note:** People in most states use HealthCare.gov to enroll in coverage through the Exchange, but some states have their own Exchange. To learn more about the Exchange in your state, visit <https://www.healthcare.gov/marketplace-in-your-state/>.

If you are enrolled in Medicare Part A and B or Medicare Part C, your enrollment in Medicare will meet the HRA's health coverage requirement. For information on how to enroll in Medicare, visit [www.medicare.gov/sign-up-change-plans](http://www.medicare.gov/sign-up-change-plans).

### When can I enroll in individual health insurance coverage?

Generally, anyone can enroll in or change their individual health insurance coverage during the individual market's annual open enrollment period from November 1 through December 15. (Some state Exchanges may provide additional time to enroll.) If your individual coverage HRA starts on January 1, you (and your family members, if applicable), generally should enroll in individual health insurance coverage during open enrollment.

In certain circumstances, such as when your individual coverage HRA starts on a date other than January 1 or if you are newly hired during the HRA plan year, you (and your family members, if applicable) can enroll in individual health insurance coverage outside of open enrollment using a special enrollment period.

If you qualify for a special enrollment period, make sure you enroll on time:

- If you are newly eligible for HRA coverage that would start at the beginning of the HRA plan year, you generally need to enroll in individual health insurance coverage within the 60 days before the first day of the HRA plan year.
- If the HRA was not required to provide this notice 90 days before the beginning of the plan year, or you are newly eligible for HRA coverage that would start mid-plan year (for example, because you are a new employee), you may enroll in individual health insurance coverage up to 60 days before the first day that your HRA can start or up to 60 days after this date. **Enroll in individual health insurance coverage as soon as possible** to get the most out of your individual coverage HRA.

**Note:** If you enroll in individual health insurance coverage through this special enrollment period, you may need to submit a copy of this notice to the Exchange or the insurance company to prove that you qualify to enroll outside of the open enrollment period. For more information on special enrollment periods, visit HealthCare.gov or the website for the Exchange in your state.

### Do I need to get new individual health insurance coverage each year if I want to enroll in my individual coverage HRA each year?

Yes. Individual health insurance coverage is typically sold for a 12-month period that is the same as the calendar year and ends on December 31. If your HRA starts on January 1, you will

either need to get new individual health insurance coverage or re-enroll in your individual health insurance coverage. If your HRA has a plan year that starts on a day other than January 1, because your individual health insurance coverage will stay in effect until December 31, you do not need to get new individual health insurance coverage or re-enroll until the next open enrollment period.

If you are enrolled in Medicare, your Medicare coverage generally will remain in place year to year.

**Do I need to substantiate my (and my family member's) enrollment in individual health insurance coverage or Medicare to the individual coverage HRA?**

Yes. You must substantiate that you (and your family members, if applicable) will be enrolled in individual health insurance coverage or Medicare for the period you will be covered by the HRA. Gravie Administrative Services LLC will request the substantiation documentation from you.

Also, each time you seek reimbursement of a medical care expense from the HRA, you must substantiate that you had (or have) (or the family member whose medical care expense you are seeking reimbursement for, if applicable had (or has)) individual health insurance coverage or Medicare for the month during which the expense was incurred.

Gravie Administrative Services LLC will ask you for your coverage information upon enrollment. In order to be reimbursed for your premium expenses, you will complete a recurring claim form and at that time, attest that you have individual health coverage or Medicare.

**What happens if I am (or one of my family members is) no longer enrolled in individual health insurance coverage or Medicare?**

If you (or a family member, if applicable) are no longer enrolled in individual health insurance coverage or Medicare, the HRA won't reimburse you for medical care expenses that were incurred during a month when you (or your family member, as applicable) did not have individual health insurance coverage or Medicare. This means that **you may not seek reimbursement for medical care expenses incurred when you (or your family member, if applicable) did not have individual health insurance coverage or Medicare.**

**Note:** You must report to the HRA if your (or your family member's) individual health insurance coverage or Medicare has been terminated retroactively and the effective date of the termination.

### **III. Information About the Premium Tax Credit**

**What is the premium tax credit?**

The premium tax credit is a tax credit that helps eligible individuals and their families pay their premiums for health insurance coverage purchased through the Exchange. The premium tax credit is not available for health insurance coverage purchased outside of the Exchange. Factors that affect premium tax credit eligibility include enrollment in Exchange coverage, eligibility for other types of coverage, and household income.

When you enroll in health insurance coverage through the Exchange, the Exchange will ask you about any coverage offered to you by your employer, including through an HRA. Your ability to claim the premium tax credit may be limited if your employer offers you coverage, including an HRA.

The Exchange also will determine whether you are eligible for advance payments of the premium tax credit, which are amounts paid directly to your insurance company to lower the cost of your premiums. For more information about the premium tax credit, including advance payments of the premium tax credit and premium tax credit eligibility requirements, see [irs.gov/aca](https://irs.gov/aca).

**If I accept the individual coverage HRA, can I claim the premium tax credit for my Exchange coverage?**

**No.** You may not claim the premium tax credit for your Exchange coverage for any month you are covered by the HRA. Also, you may not claim the premium tax credit for the Exchange coverage of any family members for any month they are covered by the HRA.

**If I opt out of the individual coverage HRA, can I claim the premium tax credit for my Exchange coverage?**

It depends.

- If you opt out of the HRA and the HRA is considered **unaffordable** you **may claim** the premium tax credit for yourself and any family members enrolled in Exchange coverage if you are otherwise eligible.
- If you opt out of the HRA and the HRA is considered **affordable**, you **may not claim** the premium tax credit for yourself or any family members.

If you are a former employee, the offer of an HRA will not prevent you from claiming the premium tax credit (if you are otherwise eligible for it), regardless of whether the HRA is considered affordable and as long as you don't accept the HRA.

**How do I know if the individual coverage HRA I've been offered is considered affordable?**

The Exchange website will provide information on how to determine affordability for your individual coverage HRA. To find your state's Exchange, visit: <https://www.healthcare.gov/marketplace-in-your-state/>.

**Do I need to provide any of the information in this notice to the Exchange?**

Yes. Be sure to have this notice with you when you apply for coverage on the Exchange. If you're applying for advance payments of the premium tax credit, you'll need to provide information from the answer to "What are the basic terms of the individual coverage HRA my employer is offering?" on page 2. You will also need to tell the Exchange whether you are a current employee or former employee.

**If I'm enrolled in Medicare, am I eligible for the premium tax credit?**

No. If you have Medicare, you aren't eligible for the premium tax credit for any Exchange coverage you may have.

**IV. Other Information You Should Know**

**Who can I contact if I have questions about the individual coverage HRA?**

Gravie Administrative Services LLC  
10 NE 2<sup>nd</sup> Street Ste 300  
Minneapolis, MN 55413

800-501-2920

**Is the individual health insurance coverage I pay for with my individual coverage HRA subject to ERISA?**

The individual health insurance coverage that is paid for with amounts from your individual coverage HRA, if any, is not subject to the rules and consumer protections of the Employee Retirement Income Security Act (ERISA). You should contact your state insurance department for more information regarding your rights and responsibilities if you purchase individual health insurance coverage.