

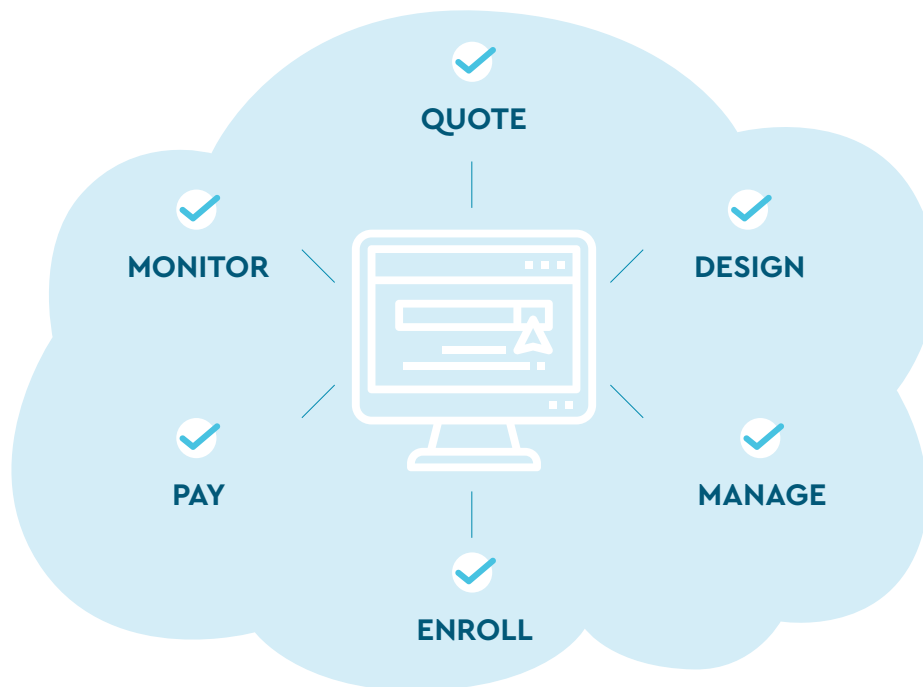
# THE NEXBEN ICHRA SOLUTION: The smarter, simpler way to offer health benefits

ICHRA, which allow businesses of any size to contribute a **pre-determined, pre-tax allowance** that employees use to help pay for individual coverage of their choice, are the future in the world of benefits. They offer greater cost control for employers and freedom of choice for employees.

But **the standard ICHRA still falls short**, leaving brokers, employers, employees and carriers all with a too-complicated experience. The Nexben ICHRA Solution fixes that.

## ICHRA don't have to be complicated. Nexben makes them easy.

Our online, all-in-one solution is intelligently designed to **simplify the entire ICHRA experience** for *everyone*.



## STANDARD ICHRA

✘

### Too much time

Employees must front all the costs first, then submit a claim and wait for reimbursement.

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### Too much work

Rules, regulations, reimbursements—standard ICHRAs are often cumbersome to administer.

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### Too many choices

Employees get overwhelmed by the sheer number of health plans on the individual marketplace.

## NEXBEN ICHRA SOLUTION

### Employees:

- **Avoid upfront costs** as there is no waiting for reimbursement.
- Enjoy **payroll-deducted** premiums.

### Employers:

- **Easily design** benefits packages and define contribution amounts.
- Receive **one consolidated carrier** bill and one-click payment.
- Relax with a **fully automated** plan administration—and no reimbursement process!

### Employees:

- Receive help **navigating coverage choices** from Nexben's enrollment advocates.
- **Easily compare plans** side-by-side.

## How it works

1

### ADOPT

Employers work with their broker to determine their employee needs, run side-by-side comparisons and adopt the benefits package.

2

### ENROLL

Employees access a consumer-friendly, personalized benefit portal to shop, compare, and enroll in individual coverage that best fits their needs.

3

### MANAGE

Employers manage the benefits package and receive one monthly bill for all employees (Nexben directs payments to each carrier).

Call 1-877-487-6842 or visit [nexben.com](https://nexben.com) to learn more.

**nexben.**

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