November 2026

It is open enrollment time for our ICHRA major medical plan. You are eligible to participate if you are a full-time equivalent employee starting February 1, 2025. This plan meets all the requirements of the Affordable Care Act or ACA. Here are the details:

- You are eligible to participate in this plan if you work 30 hours or more each week/130 hours per month/1560 hours per year.

- If you elect to participate in this program, you have 90 days from the date you receive this notice to enroll. If you do not enroll during that time you will have to wait until open enrollment in November of 2027, unless you have a Qualifying Life Event.

- The medical plan that qualifies under this ICHRA is the lowest cost Silver Plan on the Exchange. Although Silver Plans vary from state to state, generally they will have a deductible of between $2,000 and $4,000 each year. That is the amount you would pay out-of-pocket before your benefits begin to pay on your behalf. If you already have individual coverage on the Exchange, that plan may qualify. Ask the person you speak with at Healthcare.gov. It is best to call them at 800-318-2596.

- This plan is considered affordable under the Affordable Care Act (ACA), so your cost will not be greater than 10.22% of your household earnings for self-only coverage on the lowest cost silver plan option. The balance of the self-only coverage may be reimbursed to you through the health reimbursement arrangement.

- **Please read and keep the information that is attached.** If you wish to participate in the plan, you will need the attached document when you reach out to the exchange. Make sure to tell them that you are eligible for an affordable ICHRA.

- **Since you are eligible to participate in this offering, you are not eligible to obtain a tax subsidy on the exchange.** If you currently have subsidized coverage on the Exchange, you will no longer be eligible for that subsidy and can participate in the ICHRA.

- You may enroll your dependents; however, you would be required to pay the full cost of dependent coverage.

- Your employer cannot assist you with this enrollment. If you have questions, have the attachment available and call Healthcare.gov at 1-800-318-2596 or go online to www.healthcare.gov and enter ICHRA in the search box. Be sure to notify the person you speak with at the Exchange that you are being offered an affordable ICHRA.

- If you have questions about this offering, please review the attached document or contact First Staff Benefits by email to salesteam@firststaffbenefits.com.