

THE NEXBEN ICHRA SOLUTION:

The smarter, simpler way to offer health benefits.

Individual Coverage Health Reimbursement Arrangements (ICHRA) are the future of benefits. Now, businesses of any size can contribute a **pre-determined, pre-tax allowance** that employees use to help pay for individual coverage of their choice. And Nexben makes it simple.

What's an ICHRA?

An Individual Coverage Health Reimbursement Arrangement (ICHRA) is a group health plan. Employees purchase coverage of their choice. And employers reimburse them for premiums—up to a set dollar amount.

With Nexben, ICHRAs work like traditional group health plans—employee contributions may be payroll deducted and you pay with one-click.



Cost Control

Employers define their budget and have total control over insurance spending.

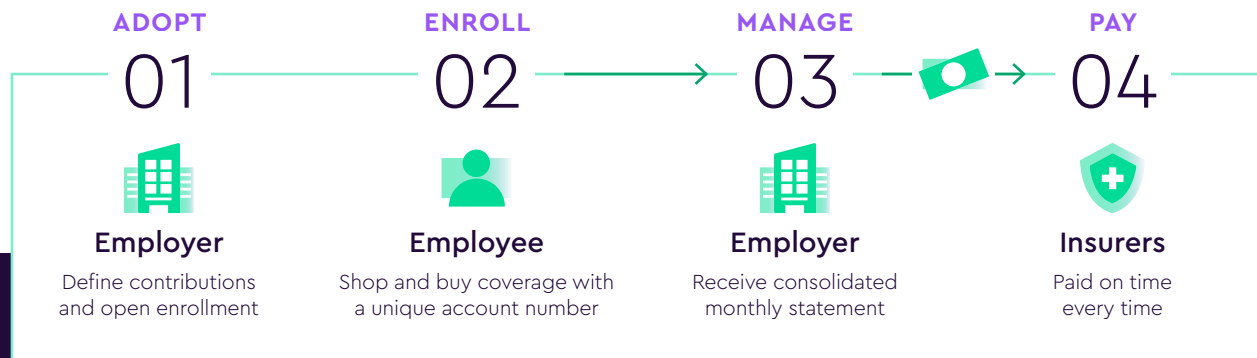


Freedom of Choice

Employees select the health insurance that fits their budget, health needs, and lifestyle.

Nexben makes offering benefits easy.

Intelligently designed to simplify the entire experience—from shopping to payments and everything in between.



Problem solved.

Make multiple benefit payments on behalf of your workforce with one-click.



Remove Complexity



Simplify Administration



Reduce Risks



Payment Integration

Control and flexibility.

- **Easily design** benefits packages
- Relax with **automated** plan design and management
- Transfer all premiums with **one-click payment**
- **Receive personalized** help choosing coverage
- **Simplify administration** with unique employee account numbers
- Enjoy **payroll-deducted** premiums