

Benefits don't have to be complicated. Together we make them easy.

Offer greater cost control for employers and choice for employees.

Individual Coverage Health Reimbursement Arrangements (ICHRAs) 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.

We're with you every step of the way.

A wealth of expertise focused on what employer groups need most. We provide:



Education

Courses to support and guide your business.



Expertise

Industry expertise making shopping for health insurance and enrollment easy.



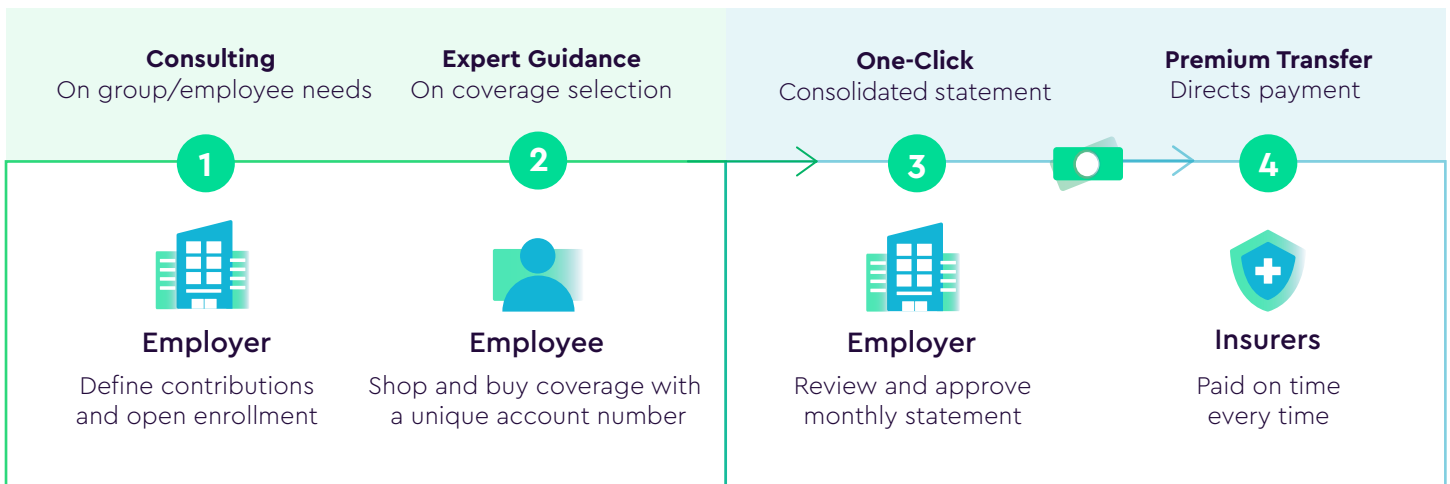
Streamlined Payments

A solution for customers' most acute pain points.

Simplifying the health benefits experience for everyone—online and end-to-end.

CONTROL COSTS AND PROVIDE CHOICE

SIMPLIFY ADMINISTRATION + INCREASE PAYMENT INTEGRITY WITH NEXBEN



How We Work Together ...

	Employers and Broker	Nexben Partner	Nexben
<p>1</p> <p>Education + Platform Demonstration</p>	<ul style="list-style-type: none"> Connects and partners with ICHRA experts to understand group and employee's needs Attends and engages in ICHRA education 	<ul style="list-style-type: none"> Provides ICHRA education to brokers, employer groups and their employees Demonstrates how the Nexben ICHRA platform works Demonstrates how employees navigate the marketplace 	<ul style="list-style-type: none"> Provides training materials and support Provides technical platform navigation support
<p>2</p> <p>Employer Design + Setup</p>	<ul style="list-style-type: none"> Employer registers on the Nexben platform: <ul style="list-style-type: none"> Signs required contracts Passes financial underwriting Sets up payment account Defines contribution strategy and employee classes Sets enrollment period dates Uploads employee census Completes and sends employee 90-Day Notice 	<ul style="list-style-type: none"> Partners with broker and/or works directly with employer group Consults on the group's needs, prepares needs analysis and proposal Advises on contribution strategies and employee classes Supports group set up on Nexben platform 	<ul style="list-style-type: none"> Guides contribution strategy set up via platform navigation Provides draft templates of required documents (i.e., 90-Day Notice, Plan Document, Summary Plan Description, etc.) Provides navigational and technical support for employer and employee
<p>3</p> <p>Enrollment Management</p>	<ul style="list-style-type: none"> Monitors employees' enrollment progress, ensuring enrollment process is completed 	<ul style="list-style-type: none"> Monitors overall enrollment progress ensuring enrollment process is complete Closes open enrollment with employer group 	<ul style="list-style-type: none"> Maintains and displays dashboard of up-to-date employee enrollment status
<p>4</p> <p>Shopping + Enrollment</p>	<ul style="list-style-type: none"> Employees register on Nexben platform to access contribution amount and unique account number Employees compare and purchase coverage Employees use account number to bind coverage (and for recurring premium payments) 	<ul style="list-style-type: none"> Provides education and support to employees on navigating both the Nexben platform and marketplace Enrollment experts support employees in navigating the selection and purchase process, as needed 	<ul style="list-style-type: none"> Assigns unique account number to each employee to be used when purchasing coverage Furnishes direct link to partner shopping experience and support
<p>5</p> <p>Post-Enrollment</p>	<ul style="list-style-type: none"> Employer pays consolidated monthly invoices: <ul style="list-style-type: none"> Premium Billing Statement Administrative Fee Statement Broker Advisory Fees (if applicable) 	<ul style="list-style-type: none"> Provides activity data to Nexben on a monthly basis Provides employees year-round support for QLEs Provides ongoing and renewal support 	<ul style="list-style-type: none"> Consolidates premiums due and creates one monthly statement for the employer to approve and pay Facilitates premium payments to insurers based on individual plans selected Provides payment reconciliation and reports Supports ICHRA reporting

Leveraging The Nexben Benefits Solution

Control and Flexibility in Plan Design

- **Easily design** benefits packages and define contribution amounts for eligible employees.
- Receive **one monthly consolidated insurer** statement and one-click payment.
- Relax with a **fully automated** plan administration—and no reimbursement processes.

Greater Plan Selection and Support

- Receive personalized help **navigating coverage choices** from enrollment experts.
- **Easily compare ACA-compliant plans** side-by-side, select, and purchase insurance coverage online.
- **Avoid upfront costs by using a unique account number to purchase coverage**—no waiting for reimbursement.
- Enjoy **payroll-deducted** premiums.

How it works

1

Adopt

Employers work with their broker and/or account manager to easily design benefits packages and define contribution amounts.

2

Enroll

Employees receive expert guidance and support to shop, compare, enroll, and purchase coverage.

3

Manage

Employers manage their group and receive one monthly statement for all employees. (Nexben directs payments to all insurers with one-click.)