EMPLOYER

# How to Activate and Manage Your ICHRA Group Health Plan

Welcome to the Nexben Solution! Let's work together and give your employees more benefit choices while streamlining your experience. It's time to get set up in the platform and prepare to invite your employees to enroll. **It's vital you follow every step in this process, and this document is here to help.**

To set up your group health plan, please follow the steps outlined below. Additional resources mentioned in this document are located on the Employer Resource Hub.

STEP
01

**Login to login.nexben.com.**

Create a unique username and password for login.nexben.com using the email invitation from Nexben.

STEP
02

**Enter your company's details.**

Nexben will use the details to complete the required financial underwriting process.

STEP
03

**Read and digitally sign** the Nexben ICHRA Services Agreement, Third-Party Sender Agreement and the Business Associate Agreement.

STEP
04

**Add your company's banking information.** If your company uses a debit filter or block, please add the following information so your payment will process.

| | |
|---|---|
| **DIRECT PAYMENT CONNECTION:** Add Nexben's ACH ID Number to your company's filter or block. | **Nexben ACH ID# 1474576070** |

STEP
05

**Gather and enter your employee information.**

Two methods are available:

- One-by-one
- In bulk, by census upload (the census may be downloaded from the platform, populated with your employee's information, then uploaded to the platform).

STEP 06

## Determine contribution strategy and enrollment dates.

- Some employer groups will have the option to add ancillary benefits to their benefits package. With this option, you can contribute to or allow payroll withholding of the premiums for ancillary policies, including vision, dental, and other policy types.
- Contribution options and step-by-step instructions are provided on the Nexben platform. An ICHRA Contribution and Affordability Guide is in the Employer Resource Hub.
- Schedule your company's enrollment period by setting the open and close dates in which your employees can enroll in coverage (For Jan. 1 effective dates, open enrollment may start Nov. 1 and the close date may be no later than Dec. 15).
- Send out the 90-Day ICHRA Notice to employees; a draft template for you to fill out is located in the Employer Resource Hub.

Employees purchasing coverage On-Exchange typically have until Dec. 31 to enroll and secure coverage for a Jan. 1 effective date. Nexben will facilitate the premium payments to the carrier, binding the coverage for the employee. The premium due will appear on your Feb. premium invoice.

STEP 07

## Pay the premium funding invoice.

- Nexben will email a premium funding invoice to you; log in to the platform to pay it.
  - Based on the employee data provided, Nexben has estimated the premium amount required to cover the initial premium necessary for your employees to bind their coverage.
- Premium funding must be paid prior to officially opening your group's enrollment and before your employees select their insurance coverage. Failure to do so will negatively impact the ability to bind your employees' coverage.
  - Nexben will confirm receipt of payment. Please allow two to three banking days for payment processing.

At the end of your company's defined enrollment period, Nexben will issue a final premium invoice. Payment for any premiums above the billed premium funding amount is due on your group's enrollment close date. Any premium credits will be applied to the following month's invoice.

STEP 08

## Invite employees to register and start shopping for benefits.

- To educate and help make enrollment run smoothly, have your employees view the guides and tools in the Employee Resource Hub—especially How to Select and Pay for Your Health Benefits.
- Employees will receive an email to register, confirm their personal details, and gather the necessary information to shop for and purchase their individual health benefits on the first day your enrollment opens.

**Have questions? Contact your broker or distribution partner.**

nexben