

ICHRA Checklist for Employees

Enrollment

- Register on the Nexben platform. You'll receive an invitation email from invite@nexben.com
This will start the process.
- Double-check your personal details.
- View your employer's contribution amount.
- Shop for individual health insurance with Belle Vida Insurance.
(If you're waiving employer benefits, you must complete a waiver on the platform).
- Belle Vida Insurance will then purchase coverage using your unique account number.
*(This is the 12-digit number beginning with 69XXXXXXXXXX).**
- Belle Vida Insurance will set up recurring premium payments with your insurer.

Note: If you did not use Belle Vida Insurance to purchase coverage, you must add your policy details to the Nexben platform after you've purchased your coverage to ensure premiums can be accurately processed and completed in a timely manner.

Set up an online account with your insurer to verify accurate and timely premium payments.

Ongoing Coverage Management

- If you experience a qualifying life event, report it to your employer administrator.
- Update your personal profile to reflect the QLE change.
- Contact Belle Vida Insurance to help adjust coverages.

Note: If you're changing insurers, you must ensure the new policy is effective prior to canceling the previous policy to avoid a lapse in coverage.

Coverage Renewal for a New Plan Year

- You'll likely receive a notice when it's time to renew your coverage.
- You may choose to maintain your current policy (if it's still offered and fits your needs) or start shopping for a new policy.
- You'll keep the same unique account number generated from the platform.
- Additional renewal instructions on the steps you must take will be provided closer to your company's open enrollment dates.

