gravie



GRAVIE ICHRA™

Enrollment Guide for Employees

To help deliver the best enrollment experience for your new ICHRA benefit, please refer to this guide as you prepare to enroll in an individual plan.

Dear Youth & Shelter Services Employee,

We partner with your employer to make finding a plan and managing your health benefits simple.

Youth & Shelter Services offers an **Individual Coverage Health Reimbursement Arrangement (ICHRA)** to eligible employees.

What is ICHRA? ICHRA is an alternative type of group health program that gives you the freedom to choose a health plan of your choice through the Health Insurance Marketplace®, also known as the Exchange. As part of this nontraditional health benefits program, your employer contributes money to help cover the cost of your individual plan's monthly premium.

How does an ICHRA work?

1. Choose a health plan through the individual market:
    - If you enroll in a plan through the Exchange (such as healthcare.gov, or a state Exchange for those that offer it), your portion will be *deducted on a post-tax basis*.
    - If your health plan is purchased outside of the Exchange, your portion will be *deducted on a pre-tax basis*. This will be shown when you shop on Gravie.com.
2. After you enroll in a plan, your employer will contribute their set amount towards the monthly premium. This contribution from your employer will be added into your Gravie ICHRA virtual funds account.
3. If the monthly premium is more than your employer's contribution, the remainder of the cost will be automatically deducted from your paycheck.

What if health plans on the Exchange are out of my budget? If Youth & Shelter Services' contribution does not make the cost of a health plan affordable, you may be eligible for a premium tax credit. You can apply for this credit through the Exchange.

If you decide to use a tax credit, you will no longer be eligible to receive any contribution from your employer.

Legal documents to know about. You can access the following legal notices and documents at https://www.gravie.com/2025sbcyouthandshelterservicesyss/. Or, you can request paper copies at no charge by contacting Gravie Care at 800.501.2920.

- Release of Information
- Privacy Notice
- CHIP Notice
- ICHRA Summary of Benefits and Coverage

Enroll now by scanning the QR code below!

Have questions? Gravie Care® has you covered. Call us at 800.501.2920, weekdays, 7 a.m. to 7 p.m. CT, or send us a secure message 24/7 at member.gravie.com/contact.

Sincerely,
Gravie

GRAVIE ICHRA™

Introducing Gravie ICHRA

We've partnered with your employer to provide an exciting new benefit— the **Individual Coverage Health Reimbursement Arrangement (ICHRA).** With Gravie ICHRA, you can easily apply pre-tax funds toward the cost of an individual health plan.



How it works

Your employer will announce an annual enrollment window for ICHRA, just like they would with any other group insurance. **To use ICHRA, you must enroll in your Health Reimbursement Arrangement (HRA)** during those dates and complete all enrollment steps for your chosen health plan.

If you become eligible for ICHRA mid-year, you'll receive a notification about how to enroll in a plan. Generally, you have 60 days prior to and 60 days after becoming eligible to enroll in your HRA. We recommend taking action as soon as possible to determine the best plan start date for you.

Getting started

1. **Visit** member.gravie.com to create an account or log in.
2. **View and compare plans** to find the coverage that's best for you. You'll have access to all eligible health plans in your area. If you choose an Easy Enroll plan, you can complete your HRA enrollment and all other documents at this point.
3. **Checkout**
   a. If you choose an Easy Enroll plan, you can complete your HRA enrollment online after choosing your plan on member.gravie.com.
   b. If you choose a Self-Enroll plan, you must complete the checkout process and all enrollment steps with your selected insurance carrier. Then you must upload Proof of Coverage in the Gravie portal.

GRAVIE care

Gravie Care® advisors help you evaluate plan options, verify network coverage, locate providers, decipher EOBs and bills, and so much more.

You're just a phone call or secure message away from someone who's willing to go the extra mile to help make the most of your health plan year-round.

Questions?

Call:
800.501.2920

Secure message:
member.gravie.com/contact

Frequently Asked Questions

What is ICHRA?

ICHRA stands for Individual Coverage Health Reimbursement Arrangement. It is a group health benefit plan provided by your employer. Unlike a traditional group plan, you get the power to choose a plan from a marketplace. This lets you tailor your health benefits to your own personal needs.

Additionally, you pay for your health plan premium using pre-tax funds. Spending pre-tax dollars lets you save money in the long run by decreasing how much you would typically pay in income taxes each year.

Eligible ICHRA expenses with Gravie are:

- Premiums for qualified health plans purchased through the individual market
- Premiums for Medicare Part A, B, C, D, or Supplemental

What are Gravie ICHRA virtual funds accounts and how do access mine?

A Gravie ICHRA virtual funds account is a virtual bank account that is created to house your ICHRA funds. This includes the pre-tax contribution your employer makes, as well as any remaining amount you are responsible for that is deducted from your paycheck.

To access your Gravie ICHRA virtual funds account, go to your Gravie member portal at member.gravie.com. If you're using ICHRA funds toward Medicare premiums, you'll need to submit an enrollment form that our Gravie Care team can provide you with.

How much money is available to me?

When you log in to your Gravie member portal, you'll see your monthly pre-tax contribution amount. This amount depends on how much your employer contributes to your plan.

When viewing plan options while shopping, premiums will be offset by that amount. If you enroll in a health plan directly with the insurance company, any premium remainder owed by you will be paid with pre-tax payroll deductions.

How does my premium get paid?

Depending on if you choose an Easy Enroll or Self-Enroll plan, you will have a different experience:

- **Easy Enroll:** Gravie will coordinate the payment of your medical premiums with your employer to your chosen health plan provider using your Gravie ICHRA virtual funds account, regardless of which individual health plan you've selected. This allows Gravie to monitor payments to your carrier in order to help eliminate payment issues with your plan.
- **Self-Enroll:** You will need to submit your first month's payment directly to your health plan carrier. Then, set up autopay through your carrier for ongoing monthly premium payments to ensure your plan remains active throughout the year.

I'm covered by a spouse or parent's group plan. Can I use ICHRA funds toward those premiums?

No, you cannot use ICHRA funds toward the cost of a spouse or parent's group plan. ICHRA funds can only be used to pay for individual health plans as part of Gravie's ICHRA benefit, as arranged by your employer.

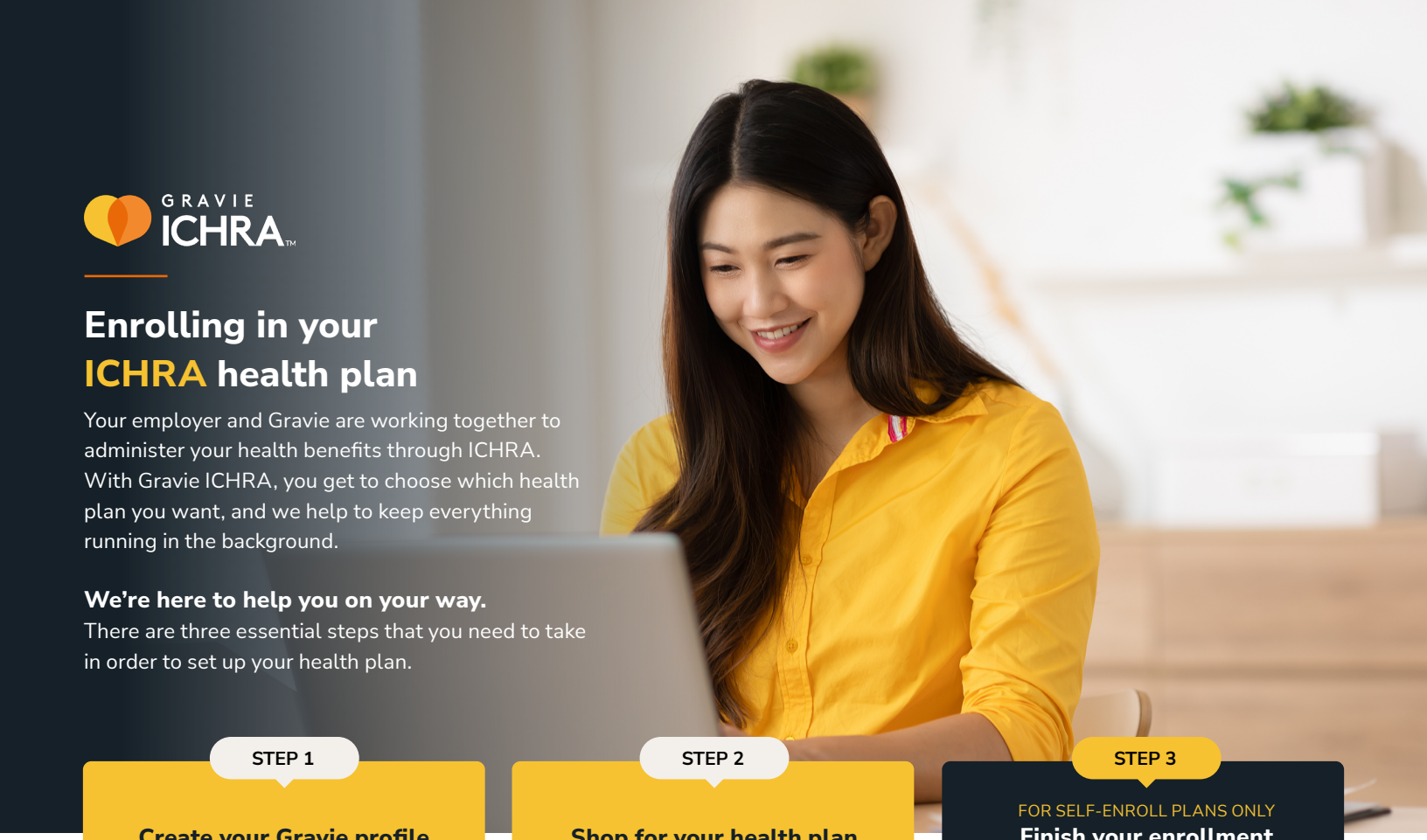
Are my premium payments made automatically?

- **For Easy Enroll plan members:** Gravie facilitates your payments to the carrier via Gravie ICHRA virtual funds account. We'll audit to make sure that your coverage remains active and funds are being applied to your premium correctly. However, we are not notified directly in the event of a payment issue. Review your monthly invoices and call Gravie Care if you ever notice a past-due amount.
- **For Self-Enroll plan members:** In certain situations such as Medicare-eligible members or other situations where you pay the insurance carrier directly and are reimbursed for your ICHRA contribution, Gravie will attempt to verify the status of your coverage each month. Keep in mind that your Gravie ICHRA virtual account funds must be used toward premiums, so your coverage needs to remain active to keep using the benefit. In limited scenarios, if Gravie is unable to verify coverage on your behalf, we may ask that you complete a simple form each month.

I'm currently receiving a government tax credit toward the cost of my health plan. Will this be impacted if I enroll in an ICHRA?

If your employer offers you an ICHRA that meets federal affordability standards, you and your household will not qualify for premium tax credits. But if your employer's contribution does not meet the affordability standards set by the Department of Labor and the IRS, you may still be able to apply for premium tax credits.

If you have experienced a qualifying life event and are currently enrolled in a marketplace plan, you can switch to a Gravie ICHRA plan. To do so, you must notify the Gravie Care team if you've had a qualifying life event in the last 60 days or expect to have one in the upcoming 60 days. This qualifying life event will trigger your ability to make changes to your individual plan and update your ICHRA allowance to match your current situation.



Enrolling in your ICHRA health plan

Your employer and Gravie are working together to administer your health benefits through ICHRA. With Gravie ICHRA, you get to choose which health plan you want, and we help to keep everything running in the background.

We're here to help you on your way.
There are three essential steps that you need to take in order to set up your health plan.

STEP 1	STEP 2	STEP 3
Create your Gravie profile	**Shop for your health plan**	FOR SELF-ENROLL PLANS ONLY **Finish your enrollment through your carrier**

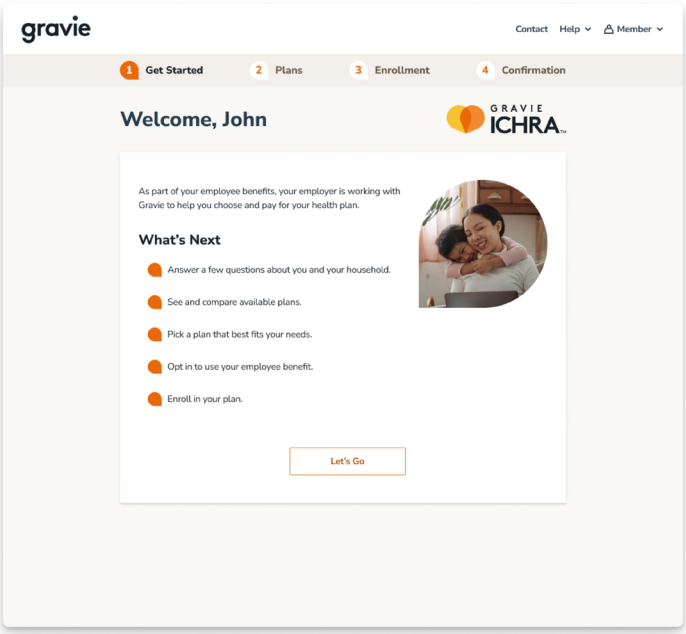
These steps are required in order to start and keep your coverage. This guide will walk you through the process with confidence and ease. If you need assistance, Gravie Care® is only a phone call or message away!

STEP 1

Create your Gravie account

You'll need to have the following with you:

- Date of birth and social security number for yourself and all dependents who will be covered by your plan.
- Names of doctors, preferred clinics, and other providers you want covered by your plan.
- Names and dosage of prescription drugs you need covered.
- A list of any medical procedures you and your covered family members have planned for the upcoming plan year, including ongoing and future procedures.



Gravie account creation
Create your account at member.gravie.com/login or sign in with your existing account credentials.

Create your profile and add dependents
Create your Gravie profile on the "Get Started" page using your personal and family information, if relevant. This profile information will be used to complete your enrollment forms and applications.

GRAVIE ICHRA™

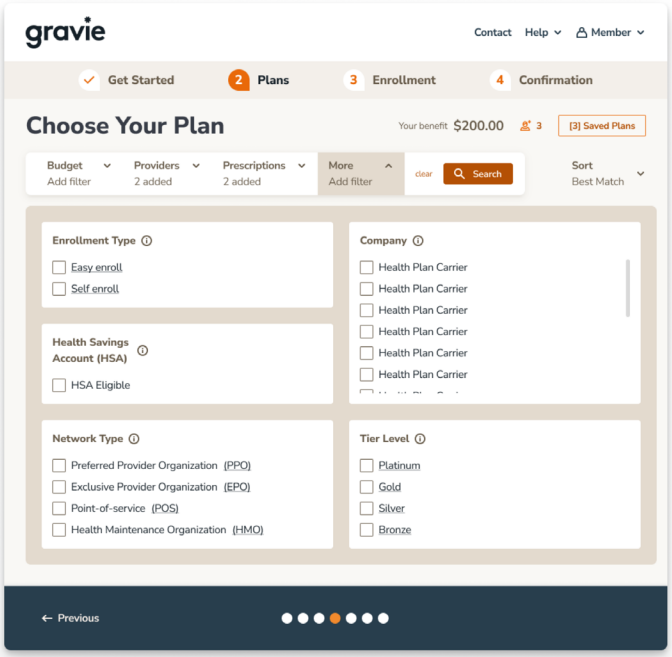
STEP 2

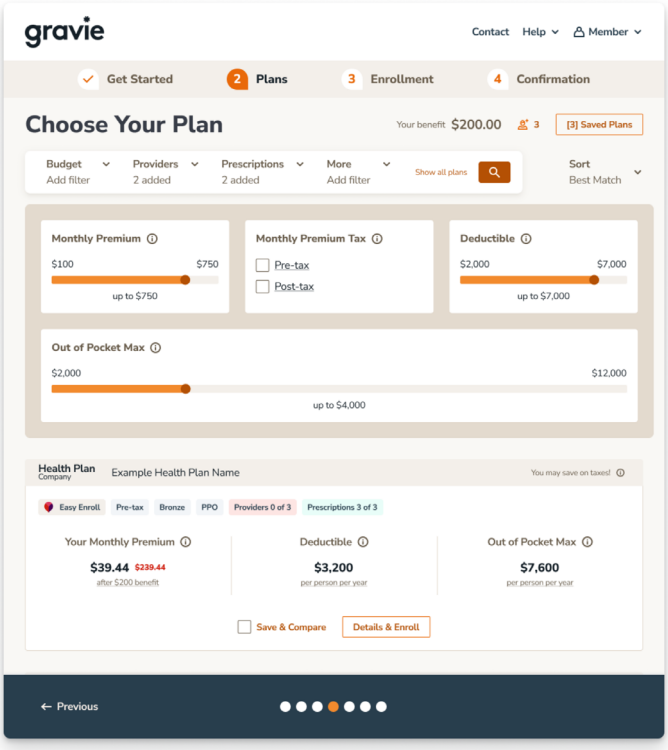
Shop for your health plan

View and compare plans to find the coverage that's best for you.

On the Choose Your Plan screen, you can see the plans available to you in your geographic area. Find all the information you'll need to help you make your selection: plan details, network coverage, premium amounts, Easy Enroll plan options, and more.

Have questions while shopping? Call Gravie Care® at **800.501.2920**, weekdays, 7 a.m. to 7 p.m. CT.





Pro Tip: Simplify your enrollment by filtering your search to view Easy Enroll plans. These plans don't require you to take any extra steps through the carrier directly. This will allow you to finish your enrollment through our website without needing to work separately through your carrier after checking out.

1. **Customize your search:** Filter the available plans by features such as deductible level, monthly cost, and out-of-pocket-maximum amounts to narrow down choices.
2. **Compare and save:** View side-by-side comparisons of plans that interest you. To bookmark them for later, click Save.
3. **Monthly Premium:** "Your Monthly Premium" will show the final amount you will be responsible for on a monthly basis after your employer funds are deducted.
4. **Plan Details:** View plan options and choose the coverage that's right for you.

Check out on the Gravie site and finalize your enrollment

Here, you will verify the following for the plan you've chosen:

- Monthly premium
- Prescription coverage
- If your preferred providers are in-network
- Deductibles and out-of-pocket maximums
- How common appointments will be covered

GRAVIE ICHRA™

Easy Enroll

If you have selected an Easy Enroll plan, then you're all set! We'll send you a confirmation email within 24 hours of checkout confirming your enrollment.

Self-Enroll

If you selected a Self-Enroll plan, you will need to follow the list of instructions shown at checkout to ensure you complete your enrollment through your chosen carrier.

- **Follow the exact instructions** to submit your application. This is required in order to complete enrollment in your selected health plan.
- **Upload a screenshot** of your enrollment confirmation to your Gravie member portal.

STEP 3

Finish your enrollment through your carrier

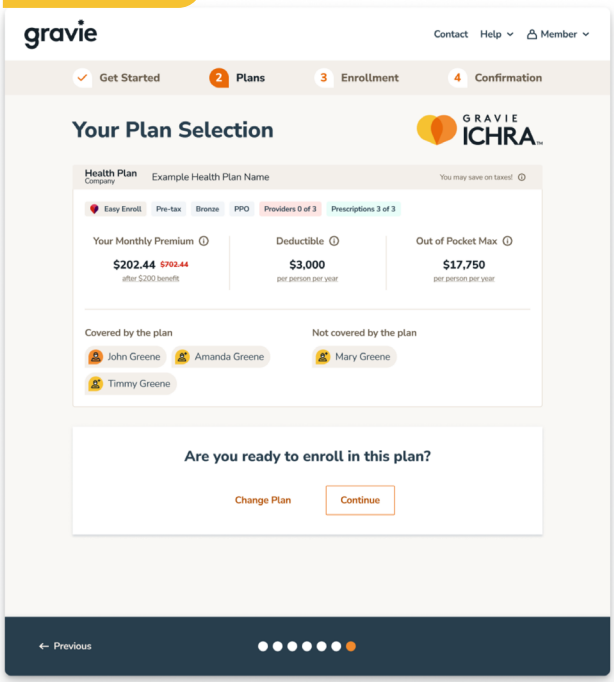
This step is only needed for members who select a Self-Enroll plan. Easy Enroll plan members are all set and don't need to take any other steps!

When you enrolled in ICHRA, Gravie created a virtual bank account, called your Gravie ICHRA virtual funds account, that will be used to make premium payments to your carrier. Each month, your account is funded by your employer. Then, premium payments to your carrier are sent from the account.

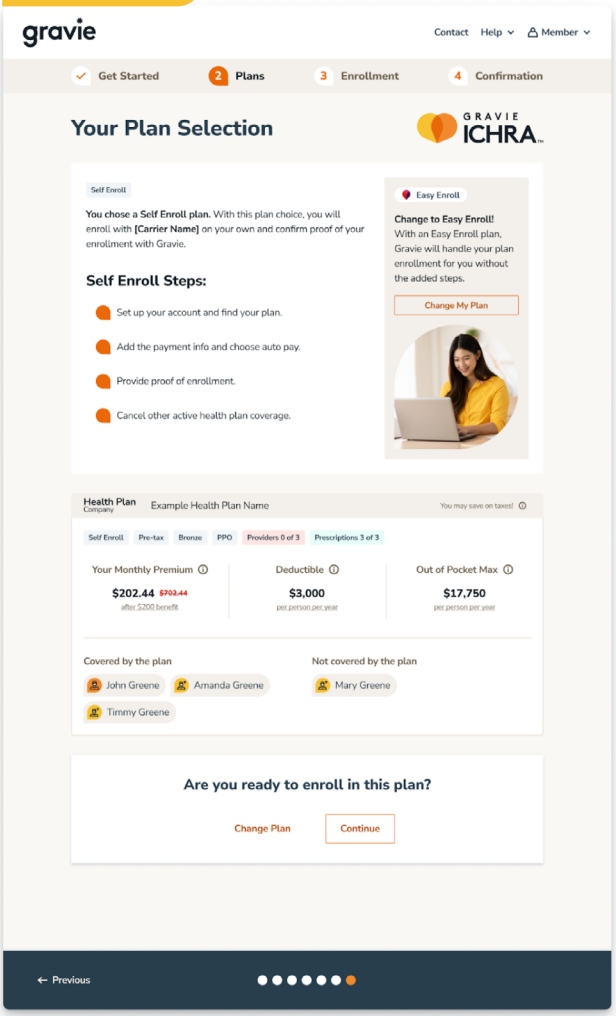
Depending on the carrier you've chosen, the email you'll receive from Gravie will prompt you to follow one of these two processes to set up autopay using your Gravie ICHRA virtual funds account:

- **Scenario 1:** Set up autopay as part of the application process. Enter your Gravie ICHRA virtual funds account details while completing your application directly with your insurance carrier.
- **Scenario 2:** Set up autopay with your carrier after you've submitted your application and before the deadline. First, you'll submit your health plan application directly with the carrier on their enrollment site. Then, you'll provide your Gravie ICHRA virtual funds account details to the carrier while your application is being processed. In this case, you'll need to pay attention to your carrier's specific payment deadline so that you set up autopay in time to activate your coverage.

EASY ENROLL



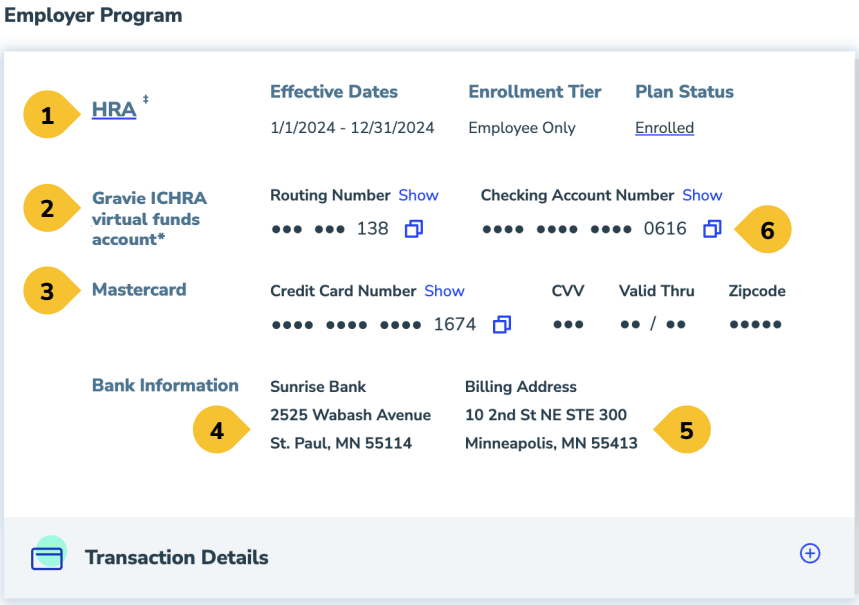
SELF-ENROLL



GRAVIE ICHRA™

Understanding your account details

You can find the detailed Gravie ICHRA virtual funds account account information you need, including your account numbers and bank details, on the My Plans section of your Gravie account (also on the Self-Enroll checklist). Below is a guide to the info shown in your Gravie ICHRA virtual funds account:



1. HRA enrollment details
2. Gravie ICHRA virtual funds checking account details
3. Gravie ICHRA virtual funds credit card details
4. Bank address for your Gravie ICHRA virtual funds account
5. Billing address for your Gravie ICHRA virtual funds account
6. Copy/Paste button to copy account numbers into carrier's site

* Gravie ICHRA virtual funds account information must only be used for payment of ICHRA premium to your carrier

‡ Group coverage administered by Gravie Administrative Services LLC

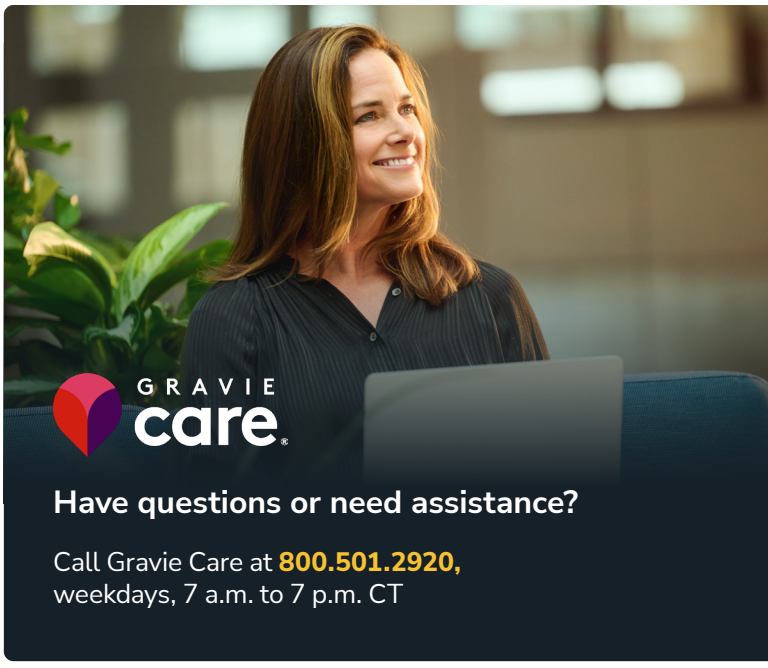
Complete steps 1-3 right away to ensure coverage is active when you need it.

When you complete checkout in your Gravie account, Gravie will load your Gravie ICHRA virtual funds account with funds from your employer. This process may take up to 7 business days. To ensure that your account is funded prior to your payment due date, we encourage you to complete your checkout process on Gravie's platform as soon as possible.

> **Important note:**
> Depending on your carrier's policy, you may need to submit your first month's premium payment using your Gravie ICHRA virtual funds account, and then set up autopay using the same account.

Once you've completed all the steps, you're all set!

You will receive your ID cards from your carrier. Review any communications from your carrier to ensure that everything is on track from month to month.



gravie
© 2024 Gravie, Inc. | 101824 - 03
GRAVIE.COM

November 7, 2024

Individual Coverage HRA Notice

USE THIS NOTICE WHEN APPLYING FOR INDIVIDUAL HEALTH INSURANCE COVERAGE

Dear Youth & Shelter Services employee,

You are getting this notice because your employer is offering you an individual coverage health reimbursement arrangement (HRA). Please read this notice before you decide whether to accept the HRA. In some circumstances, your decision could affect your eligibility for the premium tax credit. Accepting the individual coverage HRA and improperly claiming the premium tax credit could result in tax liability.

This notice also has important information that the Exchange (known in many states as the "Health Insurance Marketplace") will need to determine if you are eligible for advance payments of the premium tax credit. An Exchange operates in each state to help individuals and families shop for and enroll in individual health insurance coverage.

You may also need this notice to verify that you are eligible for a special enrollment period to enroll in individual health insurance coverage outside of the annual open enrollment period in the individual market.

I. The Basics

What should I do with this notice?

Read this notice to help you decide if you want to accept the HRA.

Also, **keep this notice for your records.** You'll need to refer to it if you decide to accept the HRA and enroll in individual health insurance coverage, or if you turn down the HRA and claim the premium tax credit on your federal income tax return.

What's an individual coverage HRA?

An individual coverage HRA is an arrangement under which your employer reimburses you for your medical care expenses (and sometimes your family members' medical care expenses), up to a certain dollar amount for the plan year. If you enroll in an individual coverage HRA, you must also be enrolled in individual health insurance coverage or Medicare Part A (Hospital Insurance) and B (Medical Insurance) or Medicare Part C (Medicare Advantage) (collectively referred to in this notice as Medicare) for each month you are covered by the HRA. If your family members are covered by the HRA, they must also be enrolled in individual health insurance coverage or Medicare for each month they are covered by the HRA.

The individual coverage HRA you are being offered is employer-sponsored health coverage. This is important to know if you apply for health insurance coverage on the Exchange.

Note: There are different kinds of HRAs. The HRA that's being referred to throughout this notice, and that your employer is offering you, is an **individual coverage HRA**. It is not a qualified small employer health reimbursement arrangement (QSEHRA) or any other type of HRA.

What are the basic terms of the individual coverage HRA that my employer is offering?

(1) Please see the contribution chart below to see dollars available for 2025. Multiply the monthly amount by 12 and this will be your annual amount.

Note that the self-only HRA amount available for the plan year, which is the amount you should tell the Exchange is available to you. If you apply for individual health insurance coverage through the Exchange, this is the amount the Exchange will use to figure out if your HRA is considered affordable. The maximum dollar amount is prorated to reflect only those months you (or your dependent) are covered under the HRA.

Age	Monthly EE Only Amount	Monthly EE + Spouse Amount	Monthly EE + Child Amount	Monthly EE + Family Amount
< 25	$326.42	$558.19	$528.80	$793.21
25-29	$326.42	$558.19	$528.80	$793.21
30-34	$349.47	$597.60	$566.15	$849.22
35-39	$365.49	$624.98	$592.09	$888.13
40-44	$399.52	$683.18	$647.23	$970.84
45-49	$510.77	$873.41	$827.44	$1,241.16
50-54	$610.58	$1,044.10	$989.15	$1,483.71
55-59	$744.43	$1,272.96	$1,205.96	$1,808.95
60-64	$979.27	$1,674.56	$1,586.42	$2,379.63
65 +	$979.27	$1,674.56	$1,586.42	$2,379.63

(2) Your family members are eligible for the HRA.

(3) In general, your HRA coverage will start January 1, 2025. However, if you become eligible for the HRA less than 90 days before the beginning of the plan year or during the plan year, your HRA coverage will start the first day of the month following timely enrollment.

(4) The HRA plan year begins on January 1, 2025, and ends on December 31, 2025.

(5) Amounts newly made available under the HRA will be made available on January 1, 2025.

Note: You will need this information if you apply for health insurance coverage through the Exchange.

Can I opt out of the individual coverage HRA?

Yes. You can opt out of the HRA for yourself (and your family members, if applicable). In order to opt out of the HRA, do not submit an enrollment form during open enrollment.

Upon termination of employment, the HRA is forfeited.

If I accept the individual coverage HRA do I need to be enrolled in other health coverage too?

Yes. You (and your family members, if applicable) must be enrolled in individual health insurance coverage or Medicare for each month you (or your family members) are covered by the HRA. You may not enroll in short-term, limited-duration insurance or only in excepted benefits coverage (such as insurance that only provides benefits for dental and vision care) to meet this requirement.

II. Getting Individual Health Insurance Coverage

How can I get individual health insurance coverage?

If you already have individual health insurance coverage, you do not need to change that coverage to meet the HRA's health coverage requirement.

If you don't already have individual health insurance coverage, you can enroll in coverage through the Exchange or outside of the Exchange – for example, directly from an insurance company.

Note: People in most states use HealthCare.gov to enroll in coverage through the Exchange, but some states have their own Exchange. To learn more about the Exchange in your state, visit https://www.healthcare.gov/marketplace-in-your-state/.

If you are enrolled in Medicare Part A and B or Medicare Part C, your enrollment in Medicare will meet the HRA's health coverage requirement. For information on how to enroll in Medicare, visit www.medicare.gov/sign-up-change-plans.

When can I enroll in individual health insurance coverage?

Generally, anyone can enroll in or change their individual health insurance coverage during the individual market's annual open enrollment period from November 1 through December 15. (Some state Exchanges may provide additional time to enroll.) If your individual coverage HRA starts on January 1, you (and your family members, if applicable), generally should enroll in individual health insurance coverage during open enrollment.

In certain circumstances, such as when your individual coverage HRA starts on a date other than January 1 or if you are newly hired during the HRA plan year, you (and your family members, if applicable) can enroll in individual health insurance coverage outside of open enrollment using a special enrollment period.

If you qualify for a special enrollment period, make sure you enroll on time:

- If you are newly eligible for HRA coverage that would start at the beginning of the HRA plan year, you generally need to enroll in individual health insurance coverage within the 60 days before the first day of the HRA plan year.
- If the HRA was not required to provide this notice 90 days before the beginning of the plan year, or you are newly eligible for HRA coverage that would start mid-plan year (for example, because you are a new employee), you may enroll in individual health insurance coverage up to 60 days before the first day that your HRA can start or up to 60 days after this date. **Enroll in individual health insurance coverage as soon as possible** to get the most out of your individual coverage HRA.

Note: If you enroll in individual health insurance coverage through this special enrollment period, you may need to submit a copy of this notice to the Exchange or the insurance company to prove that you qualify to enroll outside of the open enrollment period. For more information on special enrollment periods, visit HealthCare.gov or the website for the Exchange in your state.

Do I need to get new individual health insurance coverage each year if I want to enroll in my individual coverage HRA each year?

Yes. Individual health insurance coverage is typically sold for a 12-month period that is the same as the calendar year and ends on December 31. If your HRA starts on January 1, you will either need to get new individual health insurance coverage or re-enroll in your individual health insurance coverage. If your HRA has a plan year that starts on a day other than January 1, because your individual health insurance coverage will stay in effect until December 31, you do not need to get new individual health insurance coverage or re-enroll until the next open enrollment period.

If you are enrolled in Medicare, your Medicare coverage generally will remain in place year to year.

Do I need to substantiate my (and my family member's) enrollment in individual health insurance coverage or Medicare to the individual coverage HRA?

Yes. You must substantiate that you (and your family members, if applicable) will be enrolled in individual health insurance coverage or Medicare for the period you will be covered by the HRA. Gravie Administrative Services LLC will request the substantiation documentation from you.

Also, each time you seek reimbursement of a medical care expense from the HRA, you must substantiate that you had (or have) (or the family member whose medical care expense you are seeking reimbursement for, if applicable had (or has)) individual health insurance coverage or Medicare for the month during which the expense was incurred.

To qualify for the HRA allowance, you must enroll in the HRA and provide Gravie with proof of coverage, either through an ACA-compliant health plan or Medicare if you are over age 65. This is handled through our Easy Enroll or Self-Enroll process, respectively. Attestation is automated for the majority of our members, however, since Gravie does not coordinate Medicare plans we will send attestation emails to Medicare members to confirm their coverage. These Medicare members will need to work directly with our Gravie Care team to set up their coverage.

What happens if I am (or one of my family members is) no longer enrolled in individual health insurance coverage or Medicare?

If you (or a family member, if applicable) are no longer enrolled in individual health insurance coverage or Medicare, the HRA won't reimburse you for medical care expenses that were incurred during a month when you (or your family member, as applicable) did not have individual health insurance coverage or Medicare. This means that **you may not seek reimbursement for medical care expenses incurred when you (or your family member, if applicable) did not have individual health insurance coverage or Medicare.**

Note: You must report to the HRA if your (or your family member's) individual health insurance coverage or Medicare has been terminated retroactively and the effective date of the termination.

III. Information About the Premium Tax Credit

What is the premium tax credit?

The premium tax credit is a tax credit that helps eligible individuals and their families pay their premiums for health insurance coverage purchased through the Exchange. The premium tax credit is not available for health insurance coverage purchased outside of the Exchange.

Factors that affect premium tax credit eligibility include enrollment in Exchange coverage, eligibility for other types of coverage, and household income.

When you enroll in health insurance coverage through the Exchange, the Exchange will ask you about any coverage offered to you by your employer, including through an HRA. Your ability to claim the premium tax credit may be limited if your employer offers you coverage, including an HRA.

The Exchange also will determine whether you are eligible for advance payments of the premium tax credit, which are amounts paid directly to your insurance company to lower the cost of your premiums. For more information about the premium tax credit, including advance payments of the premium tax credit and premium tax credit eligibility requirements, see irs.gov/aca.

If I accept the individual coverage HRA, can I claim the premium tax credit for my Exchange coverage?

No. You may not claim the premium tax credit for your Exchange coverage for any month you are covered by the HRA. Also, you may not claim the premium tax credit for the Exchange coverage of any family members for any month they are covered by the HRA.

If I opt out of the individual coverage HRA, can I claim the premium tax credit for my Exchange coverage?

It depends.

- If you opt out of the HRA and the HRA is considered **unaffordable** you **may claim** the premium tax credit for yourself and any family members enrolled in Exchange coverage if you are otherwise eligible.
- If you opt out of the HRA and the HRA is considered **affordable**, you **may not claim** the premium tax credit for yourself or any family members.

If you are a former employee, the offer of an HRA will not prevent you from claiming the premium tax credit (if you are otherwise eligible for it), regardless of whether the HRA is considered affordable and as long as you don't accept the HRA.

How do I know if the individual coverage HRA I've been offered is considered affordable?

The Exchange website will provide information on how to determine affordability for your individual coverage HRA. To find your state's Exchange, visit: https://www.healthcare.gov/marketplace-in-your-state/.

Do I need to provide any of the information in this notice to the Exchange?

Yes. Be sure to have this notice with you when you apply for coverage on the Exchange. If you're applying for advance payments of the premium tax credit, you'll need to provide information from the answer to "What are the basic terms of the individual coverage HRA my employer is offering?" on page 2. You will also need to tell the Exchange whether you are a current employee or former employee.

If I'm enrolled in Medicare, am I eligible for the premium tax credit?

No. If you have Medicare, you aren't eligible for the premium tax credit for any Exchange coverage you may have.

IV. Other Information You Should Know

Who can I contact if I have questions about the individual coverage HRA?

Gravie Administrative Services LLC
10 NE 2nd St, Suite 300
Minneapolis, MN 55413
800-501-2920

Is the individual health insurance coverage I pay for with my individual coverage HRA subject to ERISA?

The individual health insurance coverage that is paid for with amounts from your individual coverage HRA, if any, is not subject to the rules and consumer protections of the Employee Retirement Income Security Act (ERISA). You should contact your state insurance department for more information regarding your rights and responsibilities if you purchase individual health insurance coverage.