

There are new and innovative ways to provide your employees with health benefits.

A new regulatory rule effective as of January 2020, now allows Health Reimbursement Arrangements (HRAs) to pay or reimburse individual health insurance premiums and to satisfy the ACA employer mandate.

What does that mean for you, the employer?

You're empowered to replace your traditional health plan with an Individual Coverage HRA (ICHRA) that provides your employees with tailor-fit insurance. **By implementing the two simple steps below—they're covered, and your administrative burden goes away.**

- 1 You put money into your **employees' benefit accounts.**
- 2 Your **employees use** that money to buy their own health insurance.



Have you been informed about YourWay Frontier?

OneBridge Benefits has teamed-up with many of the local and national brokers to bring this solution (which is packaged as YourWay Frontier) to market. In some cases, we've been able to demonstrate significant savings available for employers on their benefits offering—simultaneously providing their employees with more coverage options and the ability to save unused funds for future health expenses!

Below are the questions we encourage you to discuss with your trusted benefits broker.

- 1 **Are you familiar with ICHRAs** and how OneBridge's funded Frontier product is different from a traditional, unfunded ICHRA?
- 2 **How will a funded ICHRA, like Frontier, free-up our internal resources** from tedious tasks such as COBRA administration, ACA reporting, managing QLEs, etc.?
- 3 **How will a funded ICHRA, like Frontier, allow our employees to choose their own plan** while also giving them the ability to save and invest unused funds for future health expenses?
- 4 **How would the Frontier funded ICHRA improve** our ability to showcase the value of our benefits offering to our employees?
- 5 **Can we have OneBridge run an analysis** to determine if the Frontier product makes sense for our organization?