Choice.

FOR EMPLOYEES

Your health benefits, your choice

A simpler way to get coverage that fits your life — here's how it works.

Your employer is offering an **Individual Coverage HRA (ICHRA)**. Instead of a single company plan, you get a monthly allowance to choose the plan that's right for you — and it's yours to keep.

What you get

- **Your own plan.** Shop real options and pick the coverage that fits your family.
- **Keep your doctor.** Coverage follows you — it's not tied to your employer's network.
- **A personal physician.** Unlimited Direct Primary Care — same- or next-day visits, no copays.
- **Tax-free money.** Your allowance is tax-free and applied toward your premium.

✓ Your plan ✓ Your doctor ✓ Tax-free ✓ Unlimited DPC

How to choose your plan

1 **See your allowance.** Your employer sets a monthly amount — we'll show you exactly what you have to work with.

2 **Compare plans.** Browse plans in your area. We guide you so the options feel simple, not overwhelming.

3 **Enroll with help.** Pick your plan and we handle the setup. Your allowance is applied automatically.

Quick answers

Can I keep my doctor? In most cases, yes — you choose a plan that includes them.

What if I leave my job? The plan is yours — you keep it.

Is my information private? Yes — the process is HIPAA-compliant and handled for you.

Questions? We're here to help.

Get help choosing ›

Choice Benefits Advisors provides ICHRA administration and benefits advisory services. For general informational purposes only — not tax, legal, or insurance advice. Savings figures (e.g., 20–30% lower) are illustrative estimates, not guarantees, and depend on your census, location, and plan selections.