

login.ben-360.com



Welcome to BEN360, Managed by Benafica!

We're thrilled to partner with you to provide a seamless, modern benefits experience for your team. All of your organization's benefits will be managed through **BEN360**, your central hub for managing your ICHRA.

Through BEN360, your employees can easily shop for and enroll in individual health plans, while you can track enrollments, manage reimbursements, and stay compliant.

This guide will walk you through everything you can access as an admin and help you make the most of your BEN360 experience.

Table of Contents

Open Enrollment
[Page 3](#)

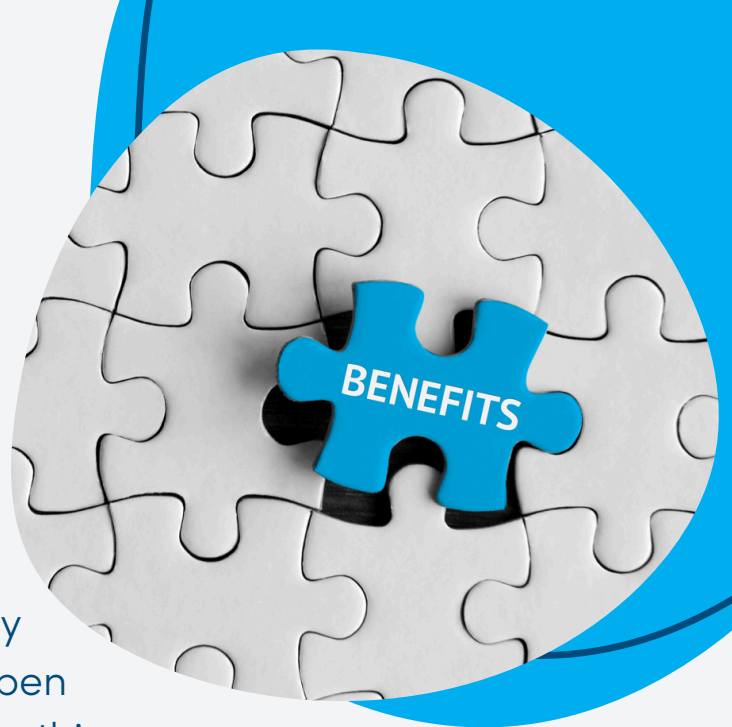
BEN360 Admin
[Pages 4 - 10](#)

Employee Management
[Pages 11 - 16](#)

Qualifying Life Events
[Page 15](#)

Terms to Know (Glossary)
[Pages 17-18](#)

Welcome to **Open Enrollment**



Setting Your Open Enrollment

As the employer, you have the flexibility to determine when your company's Open Enrollment window will occur. Typically, this period lasts between **2 to 4 weeks** and ends before your plan year begins. For example, if your plan year starts January 1, you might set your Open Enrollment period in late Nov to early Dec.

What Employees Can Do During Open Enrollment

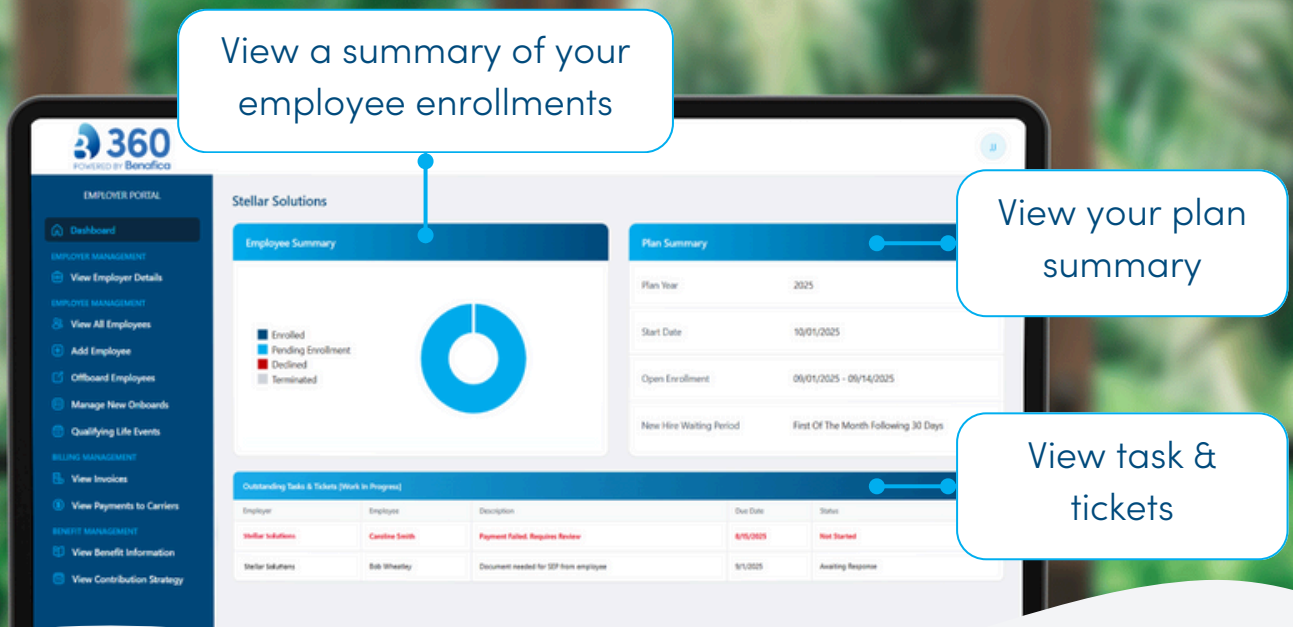
During Open Enrollment, employees can:

- View available individual health plan options.
- Compare premiums, deductibles, and coverage details.
- Update family members or dependents on their account.
- Confirm or change their plan selection for the new benefit year.

All of these steps can be completed directly within BEN360, where employees will see only the plans they're eligible for based on your company's ICHRA setup.

What Happens if An Employee Misses Open Enrollment?

If an employee does not make a plan selection before the Open Enrollment window closes, they'll need to wait until the next Open Enrollment period unless they experience a Qualifying Life Event (QLE). QLEs can also be submitted and managed in BEN360. For more on QLEs, see page 14 of this guide.



Getting Started Your BEN360 Dashboard

Once you've accepted your invitation and logged into BEN360, your Employer Dashboard is the first thing you'll see. This is your central hub for managing your organization's health benefits — everything you need, all in one place.

In this guide, we'll walk you through each area of BEN360 so you know exactly what to expect the first time you log in, and how to make the most of your admin tools right from the start.

You'll login at login.ben-360.com

Dashboard Summary

At the top, you'll see a circle chart summary of employee enrollments and a plan overview showing your plan year, start date, open enrollment period, and new hire waiting period. Below, the Outstanding Tasks & Tickets section keeps you informed about items our team is actively working on.

The screenshot shows the 360 Employer Portal interface. The left sidebar contains a navigation menu with sections: EMPLOYER PORTAL (Dashboard), EMPLOYER MANAGEMENT (View Employer Details), EMPLOYEE MANAGEMENT (View All Employees, Add Employee, Offboard Employees, Manage New Onboards, Qualifying Life Events), BILLING MANAGEMENT (View Invoices, View Payments to Carriers), and BENEFIT MANAGEMENT (View Benefit Information, View Contribution Strategy). The main content area is titled 'Stellar Solutions' and includes several sections: 'Employer Details' (Name: Stellar Solutions, Status: In Process, Tax ID: **-*5555, Email: info@company.com, Phone Number: (715) 797-1449, Business Type: LLC, Number Of Payroll Periods: N/A, Writing Broker: EBC - Jason Meyers), 'Key Contacts' (Bob Smith, bob.smith@company.com, (715) 797-1449), 'Locations' (Main Location: 12345 Main Street, St. Paul, MN 55125, Primary Location), 'Plan Summary' (Plan Year: 2026, Start Date: 01/01/2026, Open Enrollment: 11/01/2025 - 12/15/2025, Next Bill Date: 01/01/2026, New Hire Waiting Period: First Of The Month Following 30 Days), and 'Manage Admins' (Table with columns: First Name, Last Name, Email, Is Registered, Actions). Callouts point to 'View Employer details', 'View/Add Key Contacts', 'View ICHRA Plan Summary', 'Manage Locations', and 'Manage Admins'.

360
POWERED BY Benafica

EMPLOYER PORTAL

Dashboard

EMPLOYER MANAGEMENT

View Employer Details

EMPLOYEE MANAGEMENT

View All Employees

Add Employee

Offboard Employees

Manage New Onboards

Qualifying Life Events

BILLING MANAGEMENT

View Invoices

View Payments to Carriers

BENEFIT MANAGEMENT

View Benefit Information

View Contribution Strategy

Stellar Solutions

View Employer details

Employer Details

Name: Stellar Solutions

Status: In Process

Tax ID: **-*5555

Email: info@company.com

Phone Number: (715) 797-1449

Business Type: LLC

Number Of Payroll Periods: N/A

Writing Broker: EBC - Jason Meyers

Key Contacts

Add Key Contact

Bob Smith
bob.smith@company.com
(715) 797-1449

View/Add Key Contacts

View ICHRA Plan Summary

Plan Summary

Plan Year: 2026

Start Date: 01/01/2026

Open Enrollment: 11/01/2025 - 12/15/2025

Next Bill Date: 01/01/2026

New Hire Waiting Period: First Of The Month Following 30 Days

Locations

Add Location

Main Location:
12345 Main Street
St. Paul, MN 55125
Primary Location

Manage Locations

Manage Admins

Add Admin

First Name	Last Name	Email	Is Registered	Actions
Bob	Smith	bob.smith@company.com	true	Edit Delete
Jane	Jones	jane.jones@company.com	true	Edit Delete

1 - 2 of 2 items

Benafica is a LLC, not a bank. Banking Services provided by Avidia Bank, Member FDIC, Member DIF.
©2025 Benafica, LLC. All rights reserved.

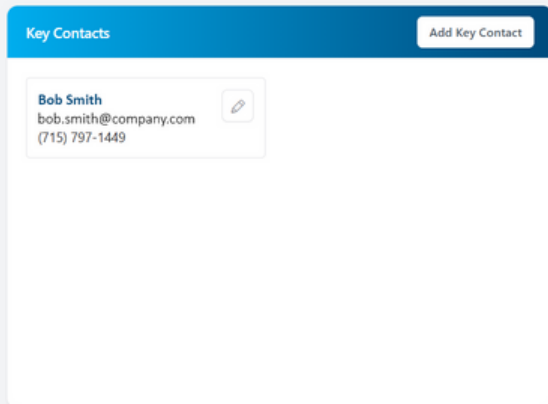
Support Privacy Terms e-Delivery

Employer Details Tab

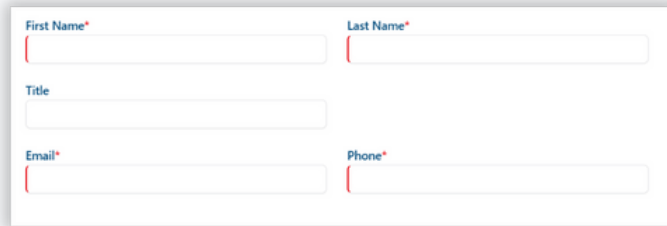
The Employer Details tab gives you a centralized view of your organization's key information. Here you'll find your company name, address, tax ID, contact details, business type, payroll frequency, and associated broker. You can also view your key contacts, office locations, plan summary, and system administrators.

Please note: You won't be able to change your Employer Details, but if anything is incorrect, please reach out to Benafica to update.

Add Additional Key Contacts



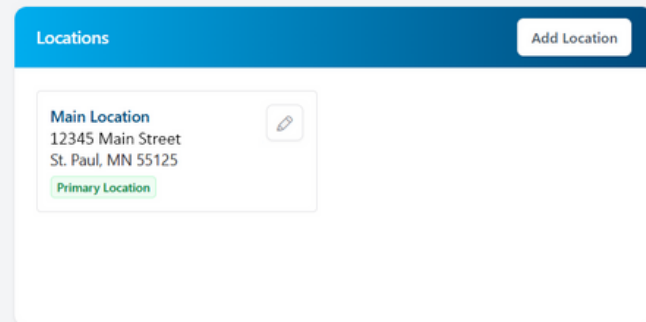
The screenshot shows a 'Key Contacts' header with an 'Add Key Contact' button. Below is a contact card for Bob Smith with email bob.smith@company.com and phone (715) 797-1449. An edit icon is visible on the card.



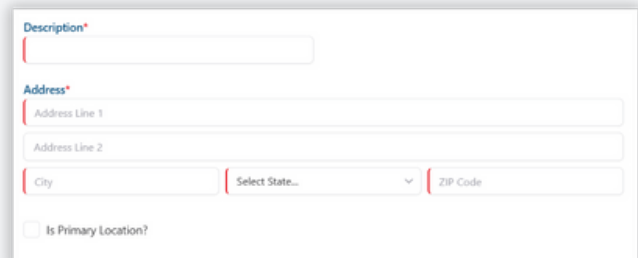
The form contains five input fields: First Name*, Last Name*, Title, Email*, and Phone*. Each field has a red asterisk indicating it is required.

To add a new key contact, click “**Add Key Contact**” and enter their first name, last name, title, email, and phone number. Key contacts are for informational purposes only. If you’d like them to have platform access, add them as an Admin contact.

Add Additional Locations



The screenshot shows a 'Locations' header with an 'Add Location' button. Below is a location card for 'Main Location' at 12345 Main Street, St. Paul, MN 55125. A green 'Primary Location' tag is at the bottom. An edit icon is visible on the card.







The form contains six input fields: Description*, Address* (with sub-fields for Address Line 1 and Address Line 2), City, Select State... (a dropdown menu), ZIP Code, and a checkbox labeled 'Is Primary Location?'.

If you manage employees across multiple sites, you can list all your business locations here. Click “**Add Location**” and enter the location description, address, city, state, and ZIP code. Check the box to mark a location as your primary business location.

Manage Admins

At the bottom of the **View Employer Details** page, you can manage platform access for your team. Add new administrators or remove existing ones to control who has permission to view and manage employer-level settings within your account.


Change or Remove Admins

Manage Admins					Add Admin
First Name	Last Name	Email	Is Registered	Actions	
Bob	Smith	bob.smith@company.com	true	 	
Jane	Jones	jane.jones@company.com	true	 	

1

10 items per page

1 - 2 of 2 items

To edit an admin, click the  pencil icon next to their name and update their name or email in the pop-up window.

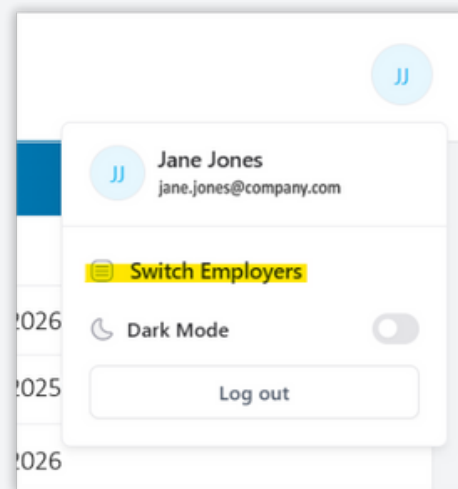
To remove an admin, click the  trash icon next to their name. Once added, click **“Send Invite”** next to their name.

Add a New Admin

To add a new admin, click **“Add Admin”** and enter their first name, last name, and email address. Once they’ve been added, return to the main screen and click **“Send Invite”** to send them an email invitation to join the platform.

Switch Between Multiple Companies

If you manage multiple entities, you can easily move between them. Click your profile icon in the top right corner and select **“Switch Employers.”** You’ll see a list of all employers you manage. Simply choose one to toggle into that account.



Select Employer
Byte Bloom East
Stellar Solutions

Review Your Benefits Strategy

Stellar Solutions

Plan Year 2026

Plan Details

Plan Year	2026
Start Date	01/01/2026
End Date	12/31/2026
Open Enrollment	11/15/2025 - 12/15/2025
New Hire Waiting Period	First Of The Month Following 30 Days


Employee Summary

Enrolled

Pending Enrollment

Declined

Terminated



Eligible Employees	27 of 89 employees
Active Participants	0
Total Participants	0
Total Employer Contributions (Monthly)	\$0.00

Participating Employees

First Name	Last Name	Status	Participation	Hire Date	Carrier	Plan	Premium	Actions
Emma	Larson	Active	Participating	03/15/2021	Blue Cross...	Blue Ess...	\$512	
Noah	Jenkins	Active	Participating	09/08/2023	HealthPart...	Peak Sil...	\$478	
Ava	Thompson	Active	Participating	07/10/2020	Medica	Inspire...	\$389	
Liam	Anderson	Active	Participating	05/05/2024	Quartz	Silver A...	\$456	
Olivia	Nelle	Active	Participating	11/28/2022	HealthPart...	Gold Ad...	\$582	
Priya	Shah	Active	Participating	01/06/2019	HealthPart...	Peak Sil...	\$449	
Luis	Hernandez	Active	Participating	06/17/2024	Medica	Elevate...	\$612	
Harper	Erickson	Active	Participating	08/02/2022	Quartz	Gold Ad...	\$785	
Sophia	Peterson	Active	Participating	05/12/2021	Blue Cross...	Blue Ess...	\$582	
William	Carlton	Active	Participating	12/19/2018	Blue Cross...	Blue Ess...	\$512	

10 items per page

1 - 10 of 89 items

Export Results

Once your ICHRA details are finalized, Benafica will enter your benefit strategy into BEN360, including your plan year, start and end dates, open enrollment period, and new hire waiting period. You can view this under “**View Benefit Information**” in the left sidebar. This page also provides a circle graph overview of employee enrollment activity, giving you a quick visual snapshot of participation. Scroll down to view a detailed list of all participating employees in your plan.

support@ben-360.com

8

(651) 358-2987

Review Your Contribution Strategy

Stellar Solutions Plan Year 2026

Contribution Strategy

Type of Contributions	Classes Include
Employee Only	
Employee + Spouse	
Employee + Child	
Employee + Spouse + Child	

Contributions **Eligible Employees**

Age ↑	Employee Amount	Spouse Amount	Child Amount
18	500	400	125
19	500	400	125
20	500	400	125
21	500	400	125
22	500	400	125
23	500	400	125
24	500	400	125
25	500	400	125
26	500	400	125
27	500	400	125

10 items per page 1 - 10 of 83 items

Click “**View Contribution Strategy**” to see a breakdown of your organization’s contribution structure. This page displays your contribution types (Employee Only, Employee + Spouse, Employee + Child, Employee + Spouse + Child) and any employee classes you’ve set up.

Download Reports

From your dashboard, you can download reports on current employee enrollments, new hires, qualifying life events, invoices, and carrier payments. Navigate to the corresponding section, set the filters you need, and click the “**Export Results**” button on the lower right side of the data table.

Sophia	Peterson	Active	Participating	05/12/2021	Blue Cross...	Blue Ess...	\$582	
William	Carlton	Active	Participating	12/19/2018	Blue Cross...	Blue Ess...	\$512	

10 items per page 1 - 10 of 27 items **Export Results**

View Payments to Carriers

Byte Bloom East

Payments To Carriers							
Date ↓	Employee	Carrier	Amount	Status	Paid Via	Confirmation Number	
10/10/2025	Mike Roth	Blue Cross Blue...	\$311.51	Sent-10/10/20...	Virtual Credit Card		
09/27/2025	Caroline Smith	Medica	\$365.50	Cleared-09/27/...	Virtual Credit Card	CC0010C0FFEA	
09/27/2025	Linda Hartford	Blue Cross Blue...	\$453.88	Cleared-09/27/...	Virtual Credit Card	CC007F64365D	
09/27/2025	Jerry Anderson	Medica	\$406.95	Cleared-09/27/...	ACH	CC0055AASSAA	
09/27/2025	Sarah Jones	Blue Cross Blue...	\$958.75	Cleared-09/27/...	Virtual Credit Card	CC0010CDFFEA	
09/27/2025	David Smith	Medica	\$568.92	Cleared-09/27/...	Virtual Credit Card	CC00CAFEB4BE	
09/27/2025	Marcus Patel	Medica	\$843.25	Cleared-09/27/...	Virtual Credit Card	CC00F6432D95	
09/27/2025	James Johnson	Medica	\$568.91	Cleared-09/27/...	ACH	CC0048PKL7892	
09/27/2025	Devon Brooks	HealthPartners	\$311.50	Cleared-09/27/...	Virtual Credit Card	CC00A1B2C3DD	
09/27/2025	Priya Shah	Blue Cross Blue...	\$1013.11	Cleared-09/27/...	Virtual Credit Card	CC00D158380A	

1- 10 of 284 items Export Results

Click on **“View Payments to Carriers”** in the left-hand menu to see a table of all premium payments. You’ll be able to view the status of each payment — such as Sent or Cleared — along with a confirmation number. This page is primarily for your information and transparency, giving you insight into payment activity and helping identify any issues with failed or missed payments.

View and Manage Invoices

Byte Bloom East

Invoices							
Date Created ↓	Invoice	Status	To Be Paid On	For	Amount	Actions	
01/01/2025	0001	Paid	01/15/2025	Jan 2026	\$4,469.97	↓	

0 items per page No items to display Export Results

Under **“View Invoices,”** you can see a complete table of your monthly invoices (including ICHRA premiums, Benafica fees, broker fees, and platform fees.) For each invoice, view a summary of the date created, paid status, due date, and amount, and download individual invoices as needed. You can also use filters to quickly find specific invoices or export the entire table for your records.

The screenshot shows the BEN360 Employee Enrollment Dashboard. A sidebar on the left contains navigation links under 'EMPLOYER PORTAL', 'EMPLOYEE MANAGEMENT', 'BILLING MANAGEMENT', and 'BENEFIT MANAGEMENT'. The main area displays a table of employees with columns for First Name, Last Name, Status, Participation, Hire Date, Carrier, Plan, Premium, and Actions. Callouts point to specific features: 'Track platform status' points to the 'Participation' column; 'Track plan information' points to the 'Plan' column; and 'Track enrollment status' points to the 'Status' column.

First Name	Last Name	Status	Participation	Hire Date	Carrier	Plan	Premium	Actions
Jerry	Anderson	Active	Enrolled	01/30/2023	Medica	Essential...	406.95	[Waive]
Sarah	Jones	Active	Enrolled	08/02/2013	Blue Cross...	Value Go...	958.75	[Waive]
David	Smith	Active	Enrolled	09/13/2016	Medica	Silver Ch...	568.92	[Waive]
Madeline	Johnson	Active	Pending Enrollment	09/13/2016				[Waive]
Marcus	Patel	Active	Pending Enrollment	01/02/2020				[Waive]
Devon	Brooks	Active	Pending Enrollment	05/15/2018				[Waive]
Luis	Hernandez	Active	Pending Enrollment	09/13/2016				[Waive]
Priya	Shah	Active	Pending Enrollment	10/01/2023				[Waive]
Chloe	Carter	Active	Pending Enrollment	11/05/2022				[Waive]
Matt	Williams	Inactive		05/05/2022				[Waive]

Benafica is a LLC, not a bank. Banking Services provided by Benafica Bank, a subsidiary of Benafica, LLC. ©2025 Benafica, LLC. All rights reserved.

Support Privacy Terms e-Delivery

Employee Enrollment Dashboard

This dashboard gives you a real-time view of employee participation. Track who's been invited to the platform, who's completed enrollment, and who's still in progress — both during Open Enrollment and for new hires throughout the year.

Initial Onboarding

When your organization launches with Benafica, our team will collaborate with you to finalize your initial employee roster for Open Enrollment. Once the roster is confirmed, Benafica will handle the upload and send all employee invitations to the BEN360 platform on Day 1 of Open Enrollment, ensuring a smooth and coordinated start to the enrollment process. After initial enrollment, as you hire new employees throughout the year, you'll be able to manage onboarding and offboarding directly within the platform.

Individual Employee Information

Employees <input type="text" value="Search for employee..."/>									
First Name	Last Name	Status	Participation	Hire Date	Carrier	Plan	Premium	Actions	
Jerry	Anderson	Active	Enrolled	01/30/2023	Medica	Essential...	406.95		Waive
Sarah	Jones	Active	Enrolled	08/02/2013	Blue Cross...	Value Go...	958.75		Waive
David	Smith	Active	Enrolled	09/13/2016	Medica	Silver Ch...	568.92		Waive
Madeline	Johnson	Active	Pending Enrollment	09/13/2016					Waive

To view or update a specific employee's details, click the pencil icon next to their name. This will open their profile, where you can review and edit their information as needed.

360
POWERED BY Benafica

EMPLOYER PORTAL

- Dashboard
- EMPLOYER MANAGEMENT
 - View Employer Details
- EMPLOYEE MANAGEMENT
 - View All Employees
 - Add Employee
 - Offboard Employees
 - Manage New Onboards
 - Qualifying Life Events
- BILLING MANAGEMENT
 - View Invoices
 - View Payments to Carriers
- BENEFIT MANAGEMENT
 - View Benefit Information
 - View Contribution Strategy

Stellar Solutions - Jane Jones

Employee Details

Name	Jane Jones
Gender	Female
Birth Date	12/31/1942
Tax ID	***-**-5555
Personal Email	jane.jones@example.com
Home Phone	(555) 555-5555
Mobile Phone	N/A
Home Address	4237 Lodgeville Road

Employment Details

Employer	Stellar Solutions
Is Benefit Eligible?	Yes
Hire Date	1/26/2024
Eligibility Date	N/A
Work Email	jane.jones@company.com
Work Phone	(651) 739-2010
Employment Status	Full Time
Salaried	

Plan Summary

Plan Year	2026
Start Date	01/01/2026
Open Enrollment	10/01/2025 - 11/30/2025
Enrollment Status	Pending Enrollment

Payment History

Date	Carrier	Amount	Status	Paid Via	Confirmation Num
01/01...	Blue Cr...	\$547.50	Paid	Virtual Cr...	CC0045DE892C


Dependents

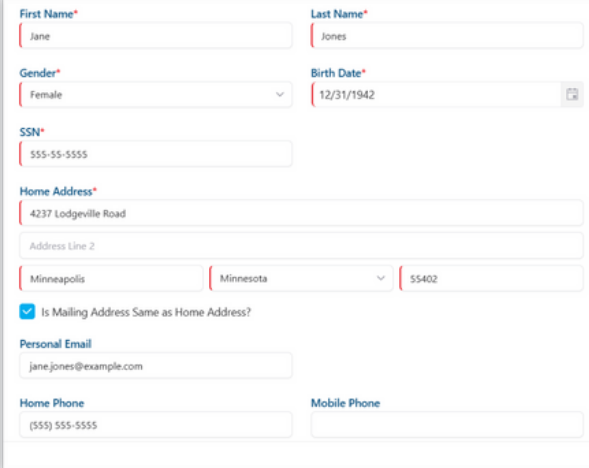
First Name	Last Name	Type	Birth Date
James	Jones	Spouse	05/13/1975
Oliver	Jones	Child	07/23/2008

Benafica is a LLC, not a bank. Banking Services provided by Avidia Bank, Member FDIC, Member DIF.
©2025 Benafica, LLC. All rights reserved.

Support Privacy Terms e-Delivery

Edit Employee Information

To update an employee's details, click the  pencil icon next to "**Employee Details.**" From there, you can edit their first name, last name, gender, date of birth, Social Security number, home address, and contact information.




A screenshot of a web form for editing employee information. The form contains the following fields: First Name (Jane), Last Name (Jones), Gender (Female), Birth Date (12/31/1942), SSN (555-55-5555), Home Address (4237 Lodgeville Road), Address Line 2, City (Minneapolis), State (Minnesota), Zip (55402), a checked checkbox for 'Is Mailing Address Same as Home Address?', Personal Email (jane.jones@example.com), Home Phone ((555) 555-5555), and Mobile Phone.

Add a New Employee

To add a new employee, click "**Add Employee**" in the left menu. Enter their first name, last name, gender, date of birth, Social Security number, home address, email, and phone number(s). Scroll down to select their work location (if applicable), and enter their work email, work phone, and hire date. The system will automatically calculate their eligibility date based on your plan settings. Next, choose the employee's status (full-time or part-time) and whether they are salaried or non-salaried. Enter hours per week and salary or hourly rate. Click "Save Changes."

Byte Bloom East - Madeline Johnson

Employee Details 	
Name	Madeline Johnson
Gender	Female
Birth Date	11/15/1995

Employment Details	
Employer	Byte Bloom East
Is Benefit Eligible?	Yes
Hire Date	12/1/2025

 Send Invite

Once entered, the employee will get a welcome email when open enrollment starts. However, you can re-invite them any time by clicking into their profile and clicking "**Send Invite.**"

Manage New Onboards

Manage New Onboards						
Employee	Hire Date	Eligibility Date	Open Enrollment Period	Participation	Registered?	Actions
Riley Porter	06/02/2025	08/01/2025	07/01/2025 - 07/31/2025	Pending Enrollment	No	Waive
Noah Reyes	06/02/2025	08/01/2025	07/01/2025 - 07/31/2025	Pending Enrollment	No	Waive

10 items per page

1-2 of 2 items

Export Results

As you add new employees throughout the year, this tab helps you keep track of their onboarding outside of your annual open enrollment period. Click “**Manage New Onboards**” in the left-side menu to view all employees who are currently in their individual open enrollment window, monitor their progress, and ensure they complete each step needed to get enrolled.

Managing Qualifying Life Events

Employees may request a **Qualifying Life Event (QLE)** — such as marriage, birth, adoption, or loss of other coverage — directly through their BEN360 account. Each QLE opens a 60-day Special Enrollment Period, during which employees can update or change their coverage. Benafica will manage and require documentation for submitted events. The **Qualifying Life Events** tab lets you monitor submitted events so you can stay informed. The status column will show you the status of the submitted event, and you can use the “Eye” button to view more information.

Qualifying Life Events					
Employee	Event	Status	Date of Event		Actions
Jane Jones	Marriage	Completed	06/15/2025		
Daniel Kim	Birth or Adoption	In Review	09/23/2025		
Jordan Ellis	Loss of Coverage	New Request	10/05/2025		

10 items per page

1-3 of 3 items

Export Results

More info about

Qualifying Life Events

A qualifying life event is a change in your situation, like getting married, having a baby, or gaining or losing health coverage.



Changes in Household

- ✓ **Got married**
- ✓ **Got divorced or separated** (and lost health insurance)
- ✓ **Had a baby, adopted a child or placed a child in foster care.**
- ✓ **A death** (that causes you to lose your current health plan)



Changes in Residence

- ✓ **Move to a new zip code or county**
- ✓ **Move to the U.S. from a foreign country or U.S. territory**
- ✓ **Moved from:**
 - **Place you attend school** (students)
 - **Place you both live and work** (seasonal workers)
 - **Shelter or other transitional housing**

Other Qualifying Events

- ✓ **Lost job-based coverage** (from you or your spouse leaving or being terminated from a job)
- ✓ **Became a U.S. citizen** ✓ **Left Incarceration**
- ✓ **Starting or ending service as an AmeriCorps State and National, VISTA, or NCCC member**

Offboard an Employee

Offboard Employees Select Employees

Employee	Personal Email	Last Date of Employment
No employees added		

Important Information About Offboarding & Next Steps
After the employee's termination date, a member of the BEN360 team will reach out to review their next steps. These include:

- Continuing individual health insurance coverage by paying premiums directly to the carrier.
- Electing COBRA coverage by paying the premium and an administrative fee through BEN360.
- Terminating individual health insurance coverage, which must be done directly with the carrier by the employee.

Regardless of the option, the BEN360 team will be available to provide support and guidance.

Cancel Confirm Offboarding

To offboard an employee, select “**Offboard Employees**” in the left menu. Click “**Select Employees**” to search for and add the employee(s) you’d like to offboard, then enter their termination date. The BEN360 platform will display information about what happens after termination, including how Benafica processes offboardings: contacting the individual to review their options for continuing coverage directly with their insurance carrier, electing COBRA coverage through BEN360 for a small administrative fee, or terminating their plan with the carrier. When you’re ready, click “**Confirm Offboarding**” to complete the process.

Employee Help Center and Assistance

Employees have multiple ways to get support through Benafica. Access the [Help Center](#) for step-by-step guides, FAQs, and easy-to-follow instructions. For personalized assistance, licensed Benafica benefits counselors are available to answer questions, guide you through enrollment, and help with any issues throughout the year. They can schedule time with a Benafica representative through the **BEN360 platform**, call **651-358-2987** or email support@ben-360.com.

Important Terms and Phrases (Glossary)

Advisor: A licensed insurance professional who provides specialized guidance and advice.

“Affordable” Coverage: In 2025, it is considered “affordable” if the premium is less than 9.02% of your household income.

Beneficiary: An individual who is entitled to benefits from a health insurance plan.

Claim (HRA): An employee's formal request to be reimbursed for premiums and medical expenses.

COBRA: Stands for Consolidated Omnibus Budget Reconciliation Act; it is a federal law that allows individuals who have experienced a job loss or other qualifying event the option to continue their current health care coverage for a limited amount of time.

Co-insurance: The percentage of costs of a covered health care service you pay towards (20%, for example) after you’ve paid your deductible (up to your annual out-of-pocket max.)

Co-payment: A fixed amount (\$30, for example) you pay towards certain services like doctor and specialist visits, emergency room visits, urgent care, hospital stays, prescriptions, etc.

Deductible: The amount you pay before your health insurance will pay claims.

Dependent: Any individual who is eligible to receive coverage under an employee’s health insurance plan under IRC Section 152; generally a child or spouse.

Effective Date: The date which the plan or HRA starts.

Essential Health Benefits: A set of services healthcare plans must cover under the Affordable Care Act.

Important Terms and Phrases (Glossary)

Essential Health Benefits:

(cont'd) These include doctors' services, inpatient and outpatient hospital care, prescription drug coverage, pregnancy and childbirth, mental health services, and more. Some plans cover more services. Plans must offer dental coverage for children. Dental benefits for adults are optional.

Exchange: Another term for the Health Insurance Marketplace®.

On-exchange: Plans that are available on the healthcare.gov marketplace.

Off-exchange: Plans that are available directly through insurance companies.

HIPAA: A federal law that requires standards and compliance to protect sensitive patient health information.

In-network: Healthcare providers who have

contracts with your insurance company to offer services at a discounted rate. Using in-network providers will cost you less out-of-pocket.

Out-of-network: Healthcare providers who do not have contracts with your insurance company to offer services at discounted rates. Using out-of-network providers will most often cost more out-of-pocket.

Out-of-Pocket Limit: The maximum amount an employee could pay during the coverage period for their share of costs, including co-payments and co-insurance.

Premium: The amount that must be paid for a health insurance plan by covered employees, their employer, or shared by both.

Waiting Period: A set amount of time (for example, 60 days) before coverage can become effective for an employee or dependent.