

C2 ICHRA SALES SHEET

	THATCH	ZORRO	REMODEL HEALTH
Best Fit Employer Profile	Distributed or growth-stage employers wanting automation and fintech simplicity	Tech-forward employers and broker-led strategies prioritizing AI-driven enrollment	Mid-to-large employers prioritizing service depth and compliance confidence
Employer Thresholds	1+ (pricing varies based on group size)	30+	10+
Ideal Employer Size	SMB to mid-market	SMB to mid-market (tech-forward)	Mid-large, compliance heavy
PEPM Fees	<ul style="list-style-type: none"> - Less than 50 benefit eligible employees: \$15 PEPM Thatch / \$30 PEPM Member Firm - More than 50 benefit eligible employees: \$20 PEPM Thatch / \$30 PEPM Member Firms (\$5 additional compliance requirements) 	<ul style="list-style-type: none"> - Zorro AOR: Zorro will bill \$55 PEPM for all enrolled EEs: \$25 for the C2 Member Firm / \$28 for Zorro / \$2 for C2, excluding M3 clients (this comes from the Zorro fee which is typically \$30) - Member Firm AOR: Zorro will bill \$55 PEPM for all enrolled EEs: \$15 for the C2 Member Firm / \$38 for Zorro / \$2 for C2, excluding M3 clients (this comes from the Zorro fee which is typically \$40) 	<ul style="list-style-type: none"> - Base Fee: \$65 PEPM, Broker discretion ranges from \$25 - \$45



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Platform Focus & Differentiation	Tech-forward, fintech-enabled ICHRA with direct carrier payments and excess-funds marketplace	AI-driven plan selection and analytics with strong broker protection philosophy	High-touch service & compliance depth
Broker of Record Model	Takes on BOR on individual policies	Ability for C2 Member Firm to remain BOR or Zorro to be BOR	Takes BOR on individual policies
Broker of Record PEPM Fees	Fees paid to BOR	Fees paid to BOR	Fees paid to BOR or Fees paid throughout plan year
Employee Enrollment Experience	Mostly self-service with agents	AI-ranked plans, light-touch support	Advisor-led, concierge style
Payment & Reimbursement Model	Fintech model; direct carrier payments; no delinquency guarantee	Zorro Pay combines payroll deductions & direct carrier payments; supports reimbursements	Employer payroll deduction; Remodel Health pays carriers directly

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Service Standards	<ul style="list-style-type: none"> - Implementation: Thatch delivers a software-led experience supported by experts, reducing or elimination implementation fees and compressing timelines from weeks to days. - Employee Experience: Thatch provides a single, unified experience for plan selection, payments, and ongoing account management. - Accuracy and Reliability: Direct carrier integrations (covering 90%+ of enrollments), and zero delinquency guarantee 	<ul style="list-style-type: none"> - 90 days after a group goes live, Zorro commits that 95% of employees who elect coverage will be successfully enrolled with a carrier. - If this metric is not achieved, Zorro will credit the client \$3 PEPM (from the Zorro portion of the PEPM) for the next three months. - This applies to employees for whom Zorro is the agent of record. 	<p>Service Level Agreements:</p> <ul style="list-style-type: none"> - Service Reliability & Scope: 99.5% monthly platform uptime commitment - Support & Issue Response: Four-tier escalation model across payments, customer service, and software - Performance Guarantees: 1% credit for uptime failures; 0.5% for payment/issue-resolution failures - Credits apply only to service fees; capped at 10% per quarter
Referral	N/A	Zorro will not quote for any current client of a C2 member firm who is being recruited by another broker. Zorro sales team can recommend C2 member firms to prospects or clients who do not have a broker.	Will refer to brokers they are currently working with: M3, MB, TPG, HM, Scott
Technology Fee	Included	\$5 PEPM with Finch per enrolled life	Included in Base Fee
At a Glance	Thatch for automation, fintech payments, and distributed teams	Zorro for AI-driven enrollment and broker-centric strategies	Remodel Health for stability, service, and compliance confidence
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