

# The Gallagher Individual Coverage Health Reimbursement Arrangement (ICHRA) for Small Business

Health Benefits for Small Businesses Made Easy

©2025 ARTHUR J. GALLAGHER & CO.



**Gallagher**

Insurance | Risk Management | Consulting

# What is ICHRA?

NEW

**ICHRA:** Individual Coverage Health Reimbursement Arrangement.

A newer health benefit option that allows employers to provide pre-tax dollars to employees to reimburse them for healthcare expenses.

In simple terms, employees own their plan & employers give them funding.



# Offering health benefits can be hard for small businesses

## Gallagher Small Business ICHRA Solution

- 01 You choose your budget
- 02 No minimum participation
- 03 10 minute set up
- 04 Made for SMBs with <50 EEs
- 05 All the choices

## Other options

- 01 Extreme costs
- 02 High participation rate
- 03 Setup is hard
- 04 Small SMBs are left out
- 05 Fewer choices



# The Gallagher Small Business ICHRA offers the Solution



**Control budgets** — employers can set their own **pre-tax** allowance that employees can use for health coverage.



Employee-led **plan selection** — employees use the allowance to pay for plans that they choose.



Dramatically **reduced administration time** throughout the plan year.



**Easy** — employers can get setup in minutes & employees shop on a simple portal with access to our insurance guides to help.

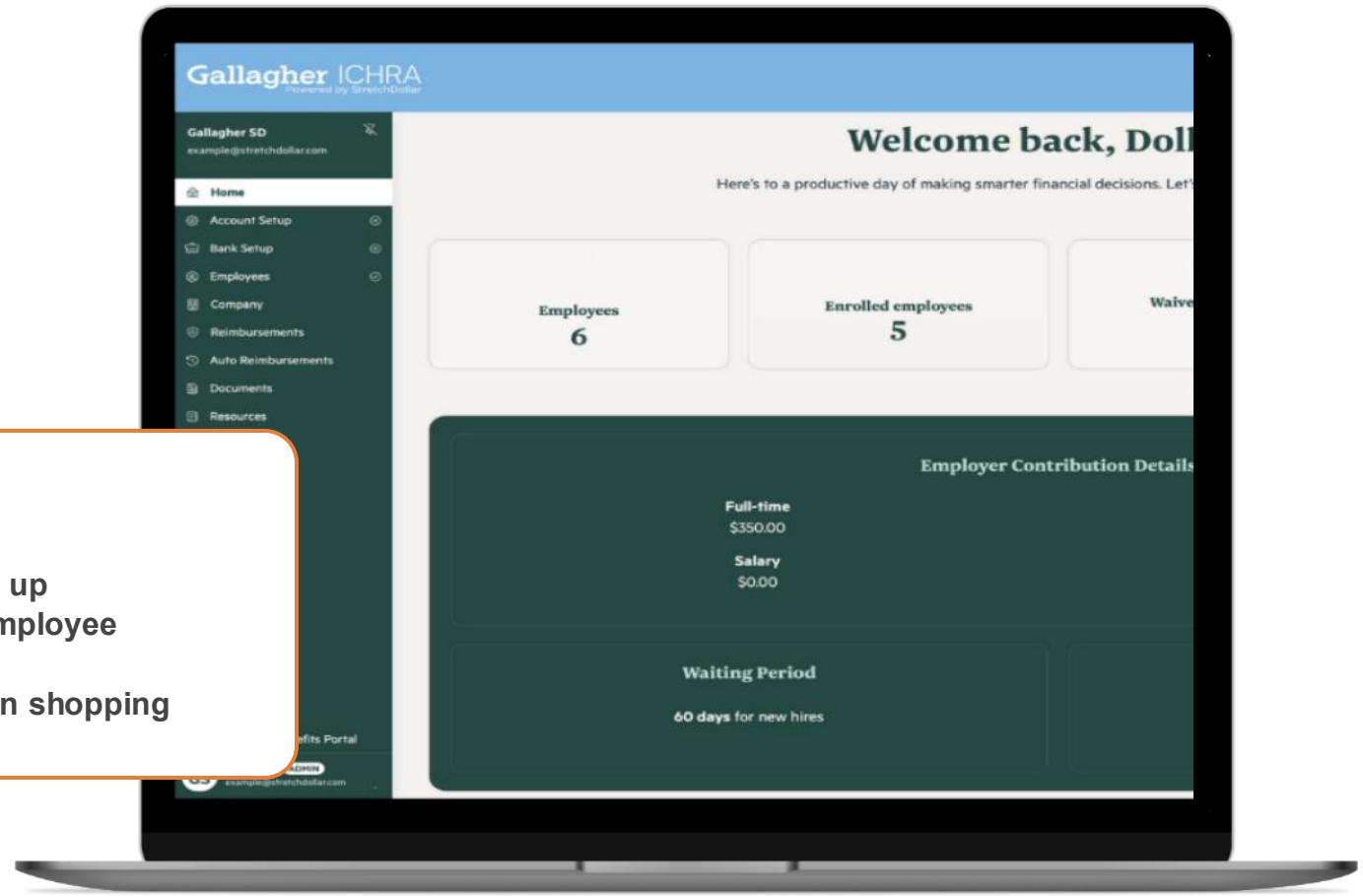
## Cost of Group Health Plan vs Individual Plan in Charlotte, NC

\*Based on 30 yr-old, 5 employees

	Premium	Deductible
Lowest-cost group health plan	\$418	\$6,000
Lowest-cost individual plan	\$295	\$8,800
Lowest-cost individual plan w/ the same deductible	\$318	\$6,000

24% cheaper than similar group plan

# Gallagher Small Business ICHRA is a Simple, Affordable Way to Manage Health Benefits



## AFFORDABLE

- The most cost effective ICHRA platform.
- Premiums as low as \$0 with subsidy navigation for qualifying employees

## EASY

- 10 minute set up
- Automated employee payments
- 1:1 health plan shopping experts

# Why Gallagher Small Business ICHRA?

## Easy to use online portal

Connect your payroll provider and build your policy

## Industry-low platform fees

We keep costs low so you can put more money to your employees

## Budget control

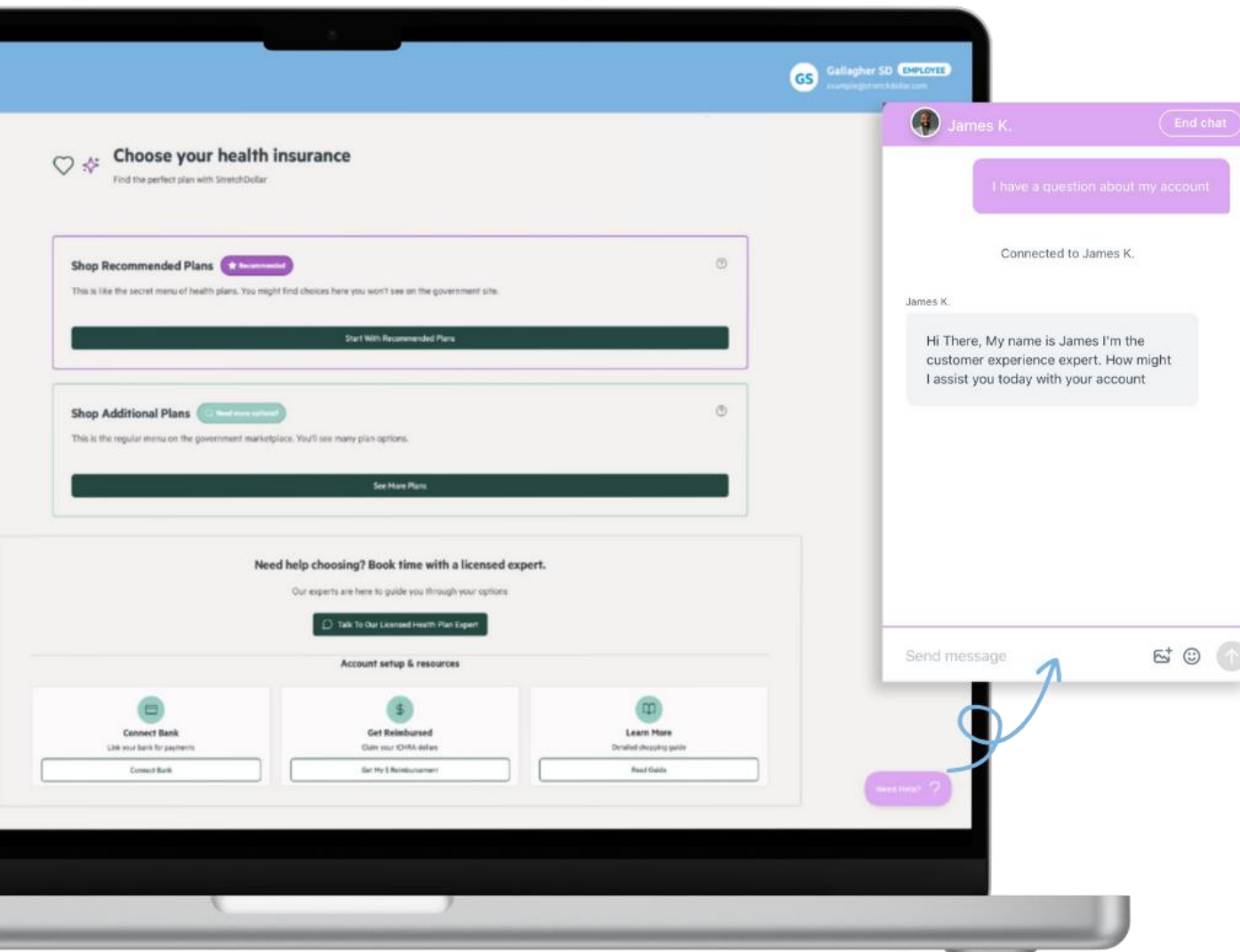
Choose a pre-tax allowance per employee group and that's it

## 1:1 shopping assistance

Our team is available to guide you and your employees in choosing the right plan for them

## Small business focused

Our ICHRA platform is built to support SMBs with less than 50 employees



## People helping people

EMAIL | PHONE | LIVE CHAT | VIDEO CALLS

### 1:1 shopping experts

We have a team of licensed insurance experts ready to assist employees with plan shopping.

### Always human support

Our support team is available to help both you and your employees whenever you need it.

# Build Your Policy

## Set your contribution

Choose how much you'll offer each employee group per month

**Employment Benefits**

**Full-Time**

Full-Time Employees	×	Budget Per Employee	=	Monthly Contribution Cost
2		\$427		\$854

**Family Scaling Contributions** (Optional)

Max # of Dependents	×	Contribution Per Dependent	=	Scaling (Max.) Monthly Cost
2		\$100		\$200

Want to add additional employment classes? (Optional)

Part-time 
 Hourly 
 Salary

**Total Monthly Contribution**

This is the **maximum amount** you could be contributing, assuming all your employees enroll and use their maximum allowance. On average, 10% of added employees enroll but it varies.

**\$1,054**

## Family scaling

Want to offer more to employees with dependents? Now you can!

## Pick your groups

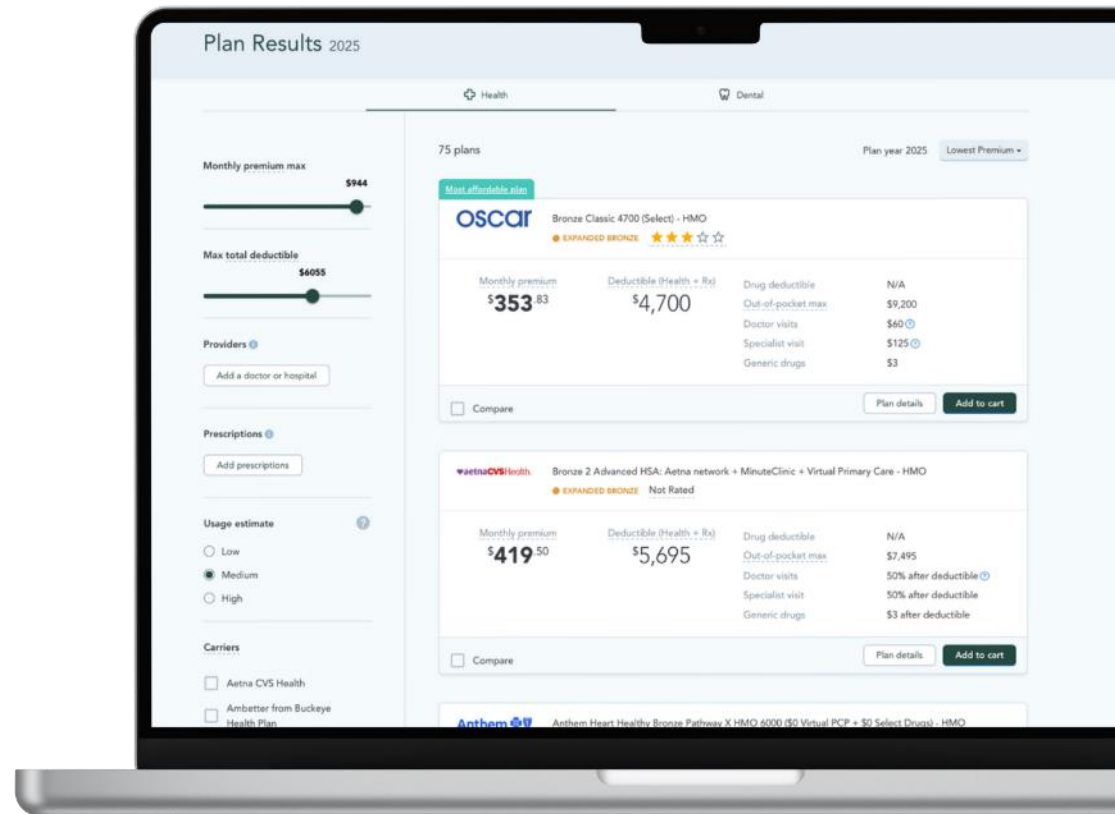
All employees of this group type will receive the same contribution

## Budget transparency

Know the MAX you could contribute if every employee utilizes their benefits at the full amount.

# Integrated Shopping Tool

[Check out our shopping tool](#)



View available plans based on zip code & age

Filter by premium and/or deductible cost

See plans that cover certain providers and prescriptions

Compare up to five plans at a time

# How it Works for Employees

## Three easy steps

01

### ADD A BANK ACCOUNT

This allows employees to receive their ICHRA dollars

---

02

### SHOP & PURCHASE A PLAN

Or book a meeting with our shopping experts for guidance

Vision & dental now available!

---

03

### ENROLL IN AUTO-REIMBURSEMENT

Upload proof of coverage and hit submit. Once enrolled, the pre-tax allowance will arrive around the 1st of the month for the rest of the year.



# Employee-focused

The platform is built for small businesses and designed for their employees.

We care about employees receiving quality health insurance and will be available throughout their entire experience.



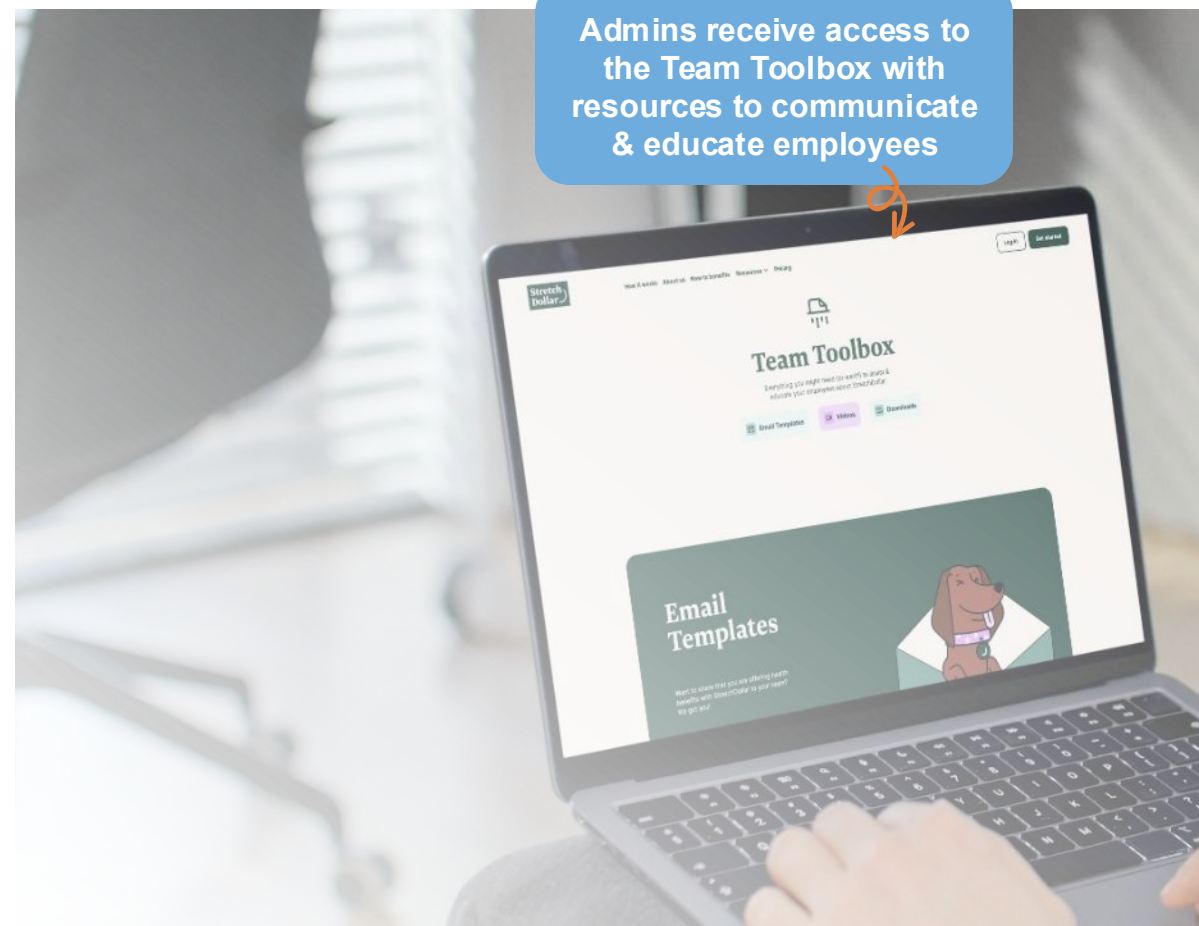
**1:1 insurance guidance**



**Dedicated customer service**



**Help desk support**



# Important Reminders

## Employees have a 60 day shopping window

- ICHRA qualifies as a “special enrollment period.”
- Employees will have 60 days from their ICHRA start date to enroll in a plan.

## Employees can take the federal tax credit OR ICHRA dollars...not both

- The IRS does not allow double dipping.
- Employees who take subsidies can still use StretchDollar to do so, they just won't be able to claim your benefit dollars as well.



# What comes next

## Build your policy

Choose your budget, start date, and other customizable details to fit your business

**Check out our onboarding guide!**

## Verify business details

Here we will get your business the OK from the IRS & you will connect your bank

## Approve employees

Finally, add your employees and approve their auto-reimbursements once submitted

**(then sit back & relax)**

**Once you add your employees, we will contact them on how to get started & guide them to a plan that works for them!**

## Next Steps

1

Build your policy

2

Verify your business

3

Approve reimbursements



Ready to begin?