



Save on healthcare with an employer-funded health reimbursement arrangement.

Pay for health insurance premiums and medical expenses with an individual coverage health reimbursement arrangement (ICHRA).

How does an ICHRA work?

An ICHRA is a reimbursement account set up and funded by your employer that helps you pay for qualified medical expenses incurred throughout the plan year.

How will I benefit from an ICHRA?

An ICHRA is designed to help offset out-of-pocket financial responsibilities associated with your healthcare. The funds in the account can be used to pay for your individual health insurance premiums as well as eligible out-of-pocket medical expenses such as doctor office visits, copays, prescription drugs, and hospital services.

The money your employer contributes to the account is not included in your salary and is not considered taxable income.

How do I use my ICHRA to pay for healthcare expenses?

You can use your ABG Benefits Card to pay your providers for eligible healthcare expenses, or pay with your personal funds and submit a claim for reimbursement.



Qualifying expenses

Eligible expenses will be outlined in the plan document and may include:

- Individual insurance premiums
- Copays, deductible payments, coinsurance
- Doctor office visits, exams, lab work
- Hospital visits
- Prescription drugs

A comprehensive list of eligible expenses can be found at [URL].

Online & mobile access

Get instant access to your account with the **WealthCare Portal** and **WealthCare Mobile**.

- View your account balance and transaction history
- Submit and view claims
- Upload and store receipts
- View important alerts and communications
- Sign up for direct deposit
- Sign up for text message alerts



Register for the WealthCare Portal at www.amben.com/wealthcare



Download the WealthCare Mobile at the <https://www.amben.com/wealthcaremobile.html> or

Helpful hints

- Your employer puts money into your ICHRA and defines what medical expenses are eligible.
- Contributions made by your employer are excluded from your gross income and not taxable.
- The funds in the account are available on the first day of the plan year.
- Save your receipts when you spend your ICHRA dollars. You may need itemized invoices to verify the eligibility of expenses or for reimbursement requests.
- The easiest way to manage your account is online at www.amben.com/wealthcare or through the WealthCare Mobile.
- Funds that remain in your ICHRA at the end of the plan year may be carried over to the next year.