



Welcome to Remodel Health!

We're excited to partner with you!

Remodel Health is proud to partner with your insurance broker & employer to provide a top-notch, tailored medical benefits experience for you. Over the next few weeks, our team will walk alongside you as you select a medical benefit that meets you and your family's needs. In the meantime, this guide will explain key details surrounding your medical benefits and what to expect as you onboard with Remodel Health.

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Individual plans

Who is Remodel Health?

Powered by our proprietary software and backed by a team of licensed health benefits experts, we provide individualized health benefits solutions tailored to businesses of all sizes, nonprofits, educational institutions, and beyond. Our unwavering commitment to exceptional customer service ensures every client experiences the best in the industry.

What is an ICHRA?

Individual Coverage Health Reimbursement Arrangements (ICHRA) allow an employer to provide untaxed dollars to their employees to spend on individual plans. Very similar to the change from pension plans to 401(k)s for retirement benefits—the employer provides a contribution, and the employee gets to decide how to spend it.

With an ICHRA, you as the employee have personal choice in your medical benefits, and will be able to enroll in a plan that best fits your household's needs. ICHRA allows your employer to customize employee health benefits to meet the individual needs of all employees and provide more ownership of the policy to you, the employee.

What type of plans are available?

Instead of your employer choosing one health policy for everyone, you now have the freedom to shop for health insurance coverage that best suits your needs. With the support of Remodel Health and our licensed health benefits advisors, you can select a plan that fits your preferred network, doctors, and health insurance premium. Below are a few considerations as you explore options:

High Deductible Health Plans (HDHP): These plans have higher deductibles, or initial costs for healthcare expenses, but lower premiums. Typically, the higher the deductible, the lower the premium. In many cases, you can utilize a health savings account with these plans.

Co-Pay Plans: Co-Pay plans have set amounts that you pay for each visit or prescription (copays), and often feature lower deductibles. With a co-pay plan, you will typically pay higher premiums than an HDHP because you are likely accessing your benefit more frequently.

Network: There are a variety of networks for plans such as PPO, EPO and HMO. With a PPO plan, you are likely to have the widest network and access to out-of-network coverage. An EPO can have a wide network with a greater likelihood for prior-authorization requests. Finally, an HMO network tends to be narrow and may request a referral before major procedures.



Individual plans

What is a deductible?

A deductible is the amount you are responsible for (aside from copays) **before insurance pays**. Generally speaking, the **higher** the deductible, the **lower** the premium. Once your deductible is met, your insurance carrier will provide additional benefits such as copays and/or coinsurance until your out-of-pocket maximum is met.

What is an HSA?

A Health Savings Account (HSA) is a medical savings account available to those enrolled in a HDHP as determined by the IRS. The funds contributed to an HSA are not subject to federal income tax and can be used for qualified medical expenses.

Eligible employees can open up an HSA account to use tax-free dollars for qualified medical expenses! HSA funds remain in your account until you use them (i.e. the money rolls over every year and can be accumulated over time). In addition, HSAs are "portable," meaning the account and all funds stay with you if you change employers.

Remodel Health encourages all employees enrolled in a HDHP to contribute the full amount to their HSA each year if possible. Remember, if you don't use the funds right away, they roll over and are tax-free. An HSA is a great safety net to have for whenever you may need it!

For more information about HSAs, please visit hsabank.com and click on "Learning Center."

2026 HSA Limits

Annual Individual Limit	\$4,400
Annual Family Limit	\$8,750
55+ Additional Amount	\$1,000



Additional benefits



Licensed Benefits Advisors

Remodel Health's non-commissioned, licensed benefits advisors are available to help you choose the health benefit that best suits your needs and the needs of your household. **Schedule an advisement in your Remodel Health profile at: app remodelhealth.com.**



Main point of contact

A customer success representative will be your contact for all the questions you have about your health benefits. Their goal is to be your advocate and answer any questions you may have regarding coverage. You'll want to reach out to your insurance carrier directly to process claims.

You can reach your Customer Success Representative at: care@remodelhealth.com.



Educational resources

Remodel Health customers have access to a variety of free educational resources through the Remodel Health platform. Learn how to best utilize your health benefits—from how to use an HSA, when to use Teladoc, and more!

Visit: help remodelhealth.com



Next steps

Select your new plan



Create

Create your Remodel Health account and complete your verification checklist.



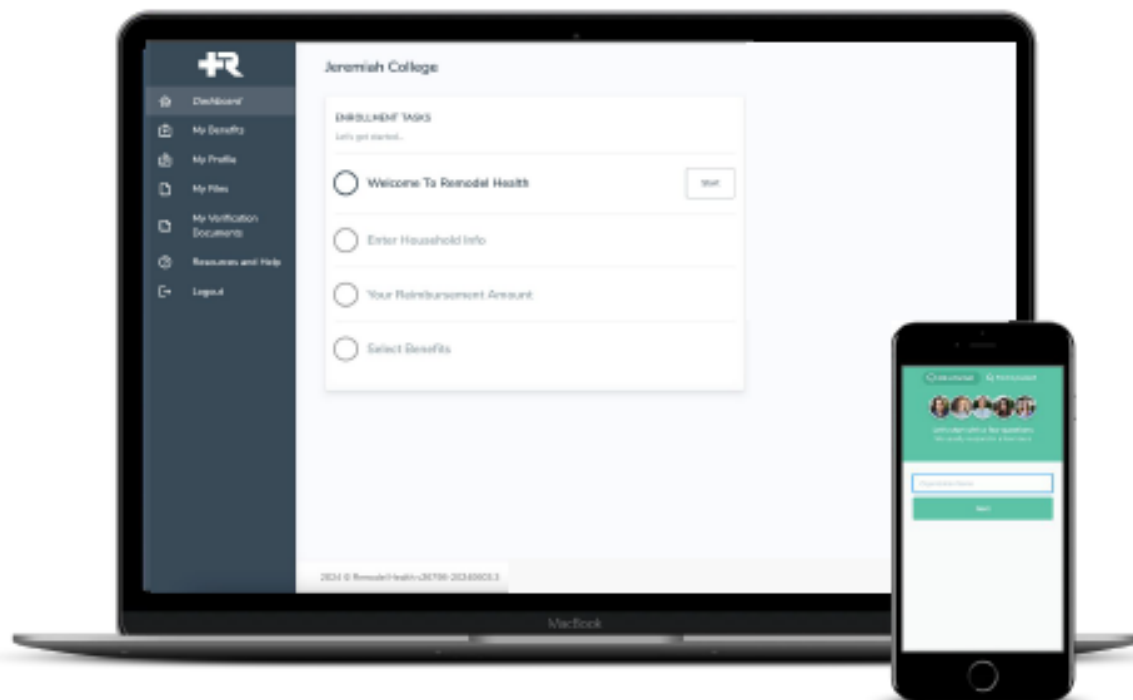
Select

Select your preferred plan or talk with a licensed advisor.



Receive

Receive ongoing support from your Remodel Health Customer Success Representative.





Contact information

Your Remodel Health team

We're with you every step of the way.

Our dedicated team of licensed benefits advisors and customer success representatives seek to understand not only your financial needs but also your unique healthcare needs. Every step of the way, Remodel Health is there to help you find a plan and utilize it well!



Benefits Advisors

We work with you to choose, understand and use your new individual health plans.



Customer Success

We serve all year long to help with provider searches, carrier questions, payroll and more.

Nothing herein should be considered tax or legal advice. If you have any questions, you should consult your tax or legal advisor.

Questions? Contact Us!



care@remodelhealth.com



844.748.3240

After creating your profile, log in at: app.remodelhealth.com.