

CareSource

Ready to Learn More?

Contact your local insurance agent or agency to discover how CHOICE arrangements can transform your employee benefits strategy!

How CHOICE Arrangements Work:

1. **Employer sets a budget:** Determine a monthly reimbursement amount for eligible employees.
2. **Employees choose coverage:** Employees select their individual or family health insurance plans.
3. **Submit for reimbursement:** Employees submit proof of premiums and eligible expenses for reimbursement. Or the Employer simply pays their portion of the premium and the remaining premium is deducted from the employee's paycheck.
4. **Enjoy peace of mind:** Both employers and employees benefit from a tailored, efficient health benefits solution.

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MARKETPLACE

TAILORED HEALTH COVERAGE FOR YOU

2026 Nevada



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What is a CHOICE Arrangement?

The Custom Health Option and Individual Care Expense (CHOICE) Arrangement is a revolutionary way for businesses to provide health benefits to their employees. CHOICE arrangements allow, formerly known as ICHRA (Individual Coverage Health Reimbursement Arrangement), employers to reimburse employees for individual health insurance premiums and qualified medical expenses, giving them the freedom to choose the coverage that best fits their needs.

Benefits for Employers:

Cost control: Sets a fixed budget for employee health benefits and manage costs effectively. Also, could even offer tax advantages for some employers.

Flexibility: Tailors reimbursement amounts based on employee classes (e.g., full-time, part-time, seasonal).

Attract and retain talent: Offers a competitive benefits package that meets the diverse needs of your workforce.

Meet ACA (Affordable Care Act) requirements: Satisfies the Employer Mandate.

Benefits for Employees:

Personal choice: Employees can select their individual or family health insurance plans that suit their personal health needs and preferences.

Tax advantages: Reimbursements for premiums and qualified medical expenses can be tax-free, maximizing savings.

Portability: Employees can keep their individual or family health coverage even if they change jobs, ensuring continuity of care.

Enhanced health options: Access a wider range of health plans, including those that may not be available through traditional group plans.