



Your employer is offering you a ICHRA, which lets you get reimbursed for health insurance and certain medical expenses. This guide shows you how to get set up and start using it.

HOW YOUR ICHRA WORKS

YOU NEED INDIVIDUAL HEALTH INSURANCE TO PARTICIPATE

To use your ICHRA, you need health insurance purchased on the individual market, either through the federal or state exchange or directly from an insurance carrier, or Medicare.

Coverage that does not qualify on its own:

- Coverage through a spouse or parent's employer (including COBRA)
- Medicaid, VA benefits, or Tricare
- Health sharing plans

You must have qualifying coverage before you can be reimbursed.

WHAT EXPENSES ARE ELIGIBLE

An ICHRA reimburses health insurance premiums and may also reimburse out-of-pocket medical expenses, depending on your plan.

Health insurance premiums are the amounts you pay for medical, dental, or vision coverage.

Out-of-pocket medical expenses are health care costs you pay yourself, rather than through insurance. Common examples include deductibles, copays, coinsurance, prescriptions, dental expenses, vision expenses, and everyday medical items like cold and flu products or feminine care.

You will see exactly what your plan covers during onboarding, and your plan details will be available once you are logged into the platform



WHEN EXPENSES ARE ELIGIBLE

Expenses must fall within your plan year.

Premiums must match the correct coverage month, and medical expenses must match the date of service.

If the timing does not match your documentation, the expense will be denied.

WHOSE EXPENSES ARE ELIGIBLE

Your ICHRA may reimburse expenses for you only, or for you and your family, depending on how your employer has set up the plan.

If you have family members included, you will add them during onboarding and provide proof of their coverage.

HOW YOUR ALLOWANCE WORKS

Your employer sets your total allowance for the year. You will see your allowance during onboarding and on your dashboard once your account is set up.

That allowance becomes available monthly. You can be reimbursed up to the amount available when your expense is processed.

If an expense is approved, you will be reimbursed up to your available amount. If the full amount is not available yet, you will be reimbursed in parts. As more allowance becomes available, it is applied automatically.

Expenses are reimbursed oldest first. An expense will be fully reimbursed before moving on to the next one.

Because of this, it is normal to see partial reimbursements before an expense is fully paid.

At the end of the plan year, you have 75 days to submit expenses that occurred during that plan year. Those expenses will be reimbursed using that plan year's remaining allowance. After the 75-day period, any unused allowance is forfeited.

HOW YOUR ICHRA AFFECTS YOUR INSURANCE OPTIONS

Your ICHRA may affect whether you are eligible for premium tax credits through the Marketplace.



Getting Started with Your ICHRA

During onboarding, we will ask for your ZIP code and household income to determine whether your ICHRA is considered affordable.

If your ICHRA is affordable, you will not be eligible for premium tax credits.

If your ICHRA is not affordable, you may be able to opt out of the ICHRA and receive premium tax credits instead.

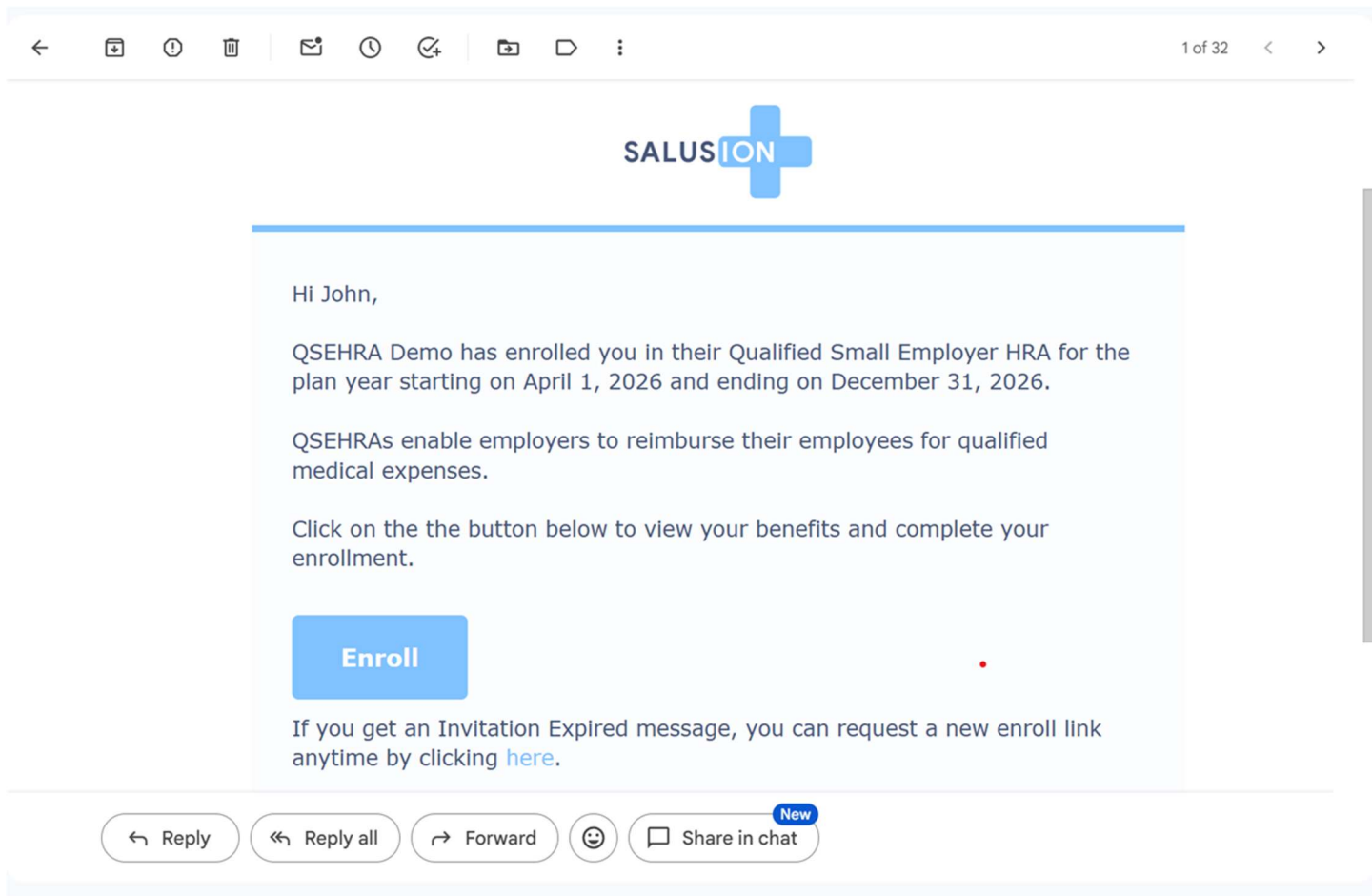
If your employer allows it, you may also choose whether the ICHRA covers just you or you and your family. This can affect whether your family members remain eligible for premium tax credits.

We will guide you through these choices during onboarding.

SET UP YOUR ACCOUNT

Your employer will send you an email inviting you to enroll in your ICHRA.

When you receive that email, click Enroll.



The screenshot shows an email client interface. At the top, there is a toolbar with icons for back, forward, delete, reply, reply all, and share. The email content features the SALUSION logo at the top, followed by a light blue box containing the following text:

Hi John,

QSEHRA Demo has enrolled you in their Qualified Small Employer HRA for the plan year starting on April 1, 2026 and ending on December 31, 2026.

QSEHRAs enable employers to reimburse their employees for qualified medical expenses.

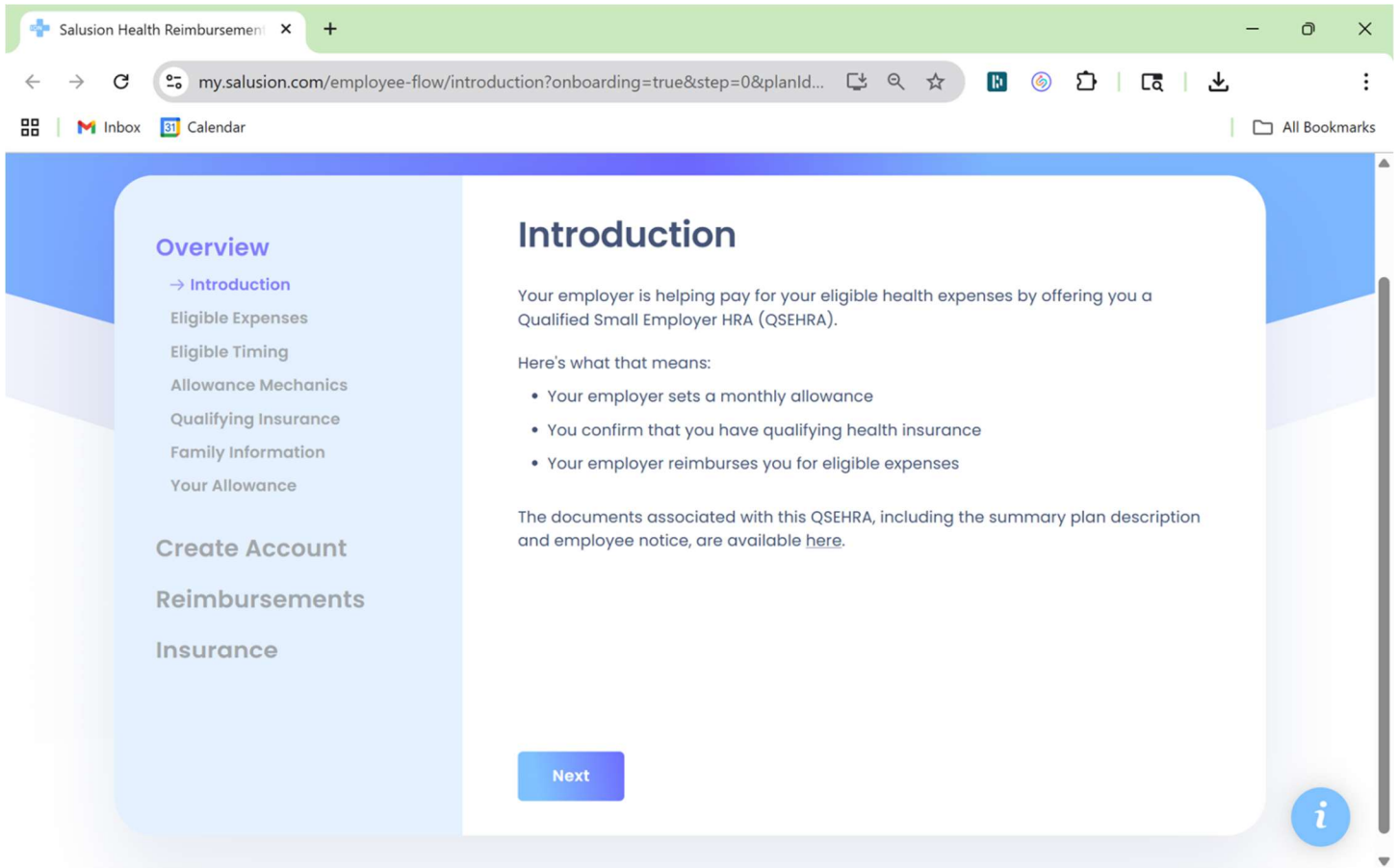
Click on the the button below to view your benefits and complete your enrollment.

Enroll

If you get an Invitation Expired message, you can request a new enroll link anytime by clicking [here](#).

At the bottom of the email, there is a row of action buttons: Reply, Reply all, Forward, a smiley face icon, and Share in chat (with a 'New' badge).

You will be taken into the onboarding flow. This is where you will set everything up before you can start submitting expenses.



During onboarding, you will:

- **Review your plan**
You will see what your ICHRA covers, including eligible expenses and your allowance.
- **Confirm your household**
You will enter information for yourself and any spouse or dependents who will be covered.
- **Review your affordability and coverage options**
We will show you whether your ICHRA is affordable and walk you through your available options.
- **Create your account**
You will create your login and password so you can access your dashboard.
- **Set up reimbursements**
If your employer is using direct deposit, you will enter your bank account so reimbursements can be sent to you. If not, your employer will reimburse you outside of the platform.

- **Confirm or purchase health insurance**

You will provide details about your health insurance and submit proof for yourself and any covered family members. If you do not have insurance, you will be guided to options to purchase coverage.

USE YOUR ICHRA

Once your account is set up, you will use your dashboard to submit and track expenses.

The screenshot shows a web browser window with the URL `my.salusion.com/user`. The dashboard features the Salusion logo and a user name 'Sean'. A blue notification bar at the top states: "Your reimbursement is scheduled" with a green checkmark icon, and "You should receive \$99.92 around Apr 1, 2026".

Below the notification are three main sections:

- Add Expense:** A light purple button with a receipt icon and the text "Add Your Receipt".
- HRA Snapshot:** A chart showing the HRA balance for the plan year "Jan 2025 - Dec 2025". The chart has two tabs: "2025" (selected) and "2026". The legend indicates:
 - Reimbursed - \$75.00 (blue bar)
 - Available Today - \$5,925.00 (green bar)
 - Available in Future - \$0.00 (light green bar)
 The chart shows a large green bar representing the available amount. Below the chart, it states: "Allowance for Plan Year 2025 - \$6,000.00" and "Monthly Allowance - \$500.00". A "View Plan Details" link is located to the right of the chart.
- Expense Status:** A table showing the status of a reimbursement:

My Eye Dr	\$99.92
Service Date	Mar 18, 2026
Submission Date	Mar 24, 2026
Approved	
Upcoming Reimbursement Amount	\$99.92
Upcoming Reimbursement Date	Apr 1, 2026
Total Reimbursement So Far	\$0.00
Remaining Unpaid Amount	\$0.00

An information icon (i) is visible in the bottom right corner of the dashboard area.

To submit an expense:

- Click Add Your Receipt
- Upload your documentation
- Enter the expense details
- Submit

For premiums, make sure the amount and coverage month match your documentation. For medical expenses, use the actual date of service.

After you submit, the expense will appear in Expense Status.

You can track everything from the Expense Status section on your dashboard. Each expense shows its status, upcoming reimbursement amount, and upcoming reimbursement date.

To see when you will be reimbursed, check the top banner on your dashboard or look at the Upcoming Reimbursement Date shown on the expense itself. The date depends on your available allowance and your plan's reimbursement method.

If your plan uses direct deposit, payments are sent to your bank account. If not, your employer will reimburse you outside of the platform.

If an expense is not approved, you will see it in red in Expense Status. Click the message to see what needs to be fixed. Most issues can be corrected and resubmitted.

Click View Plan Details to see a summary of your ICHRA.

If you need help, use the blue circle at the bottom of the screen. You can view frequently asked questions, send a message, or schedule a call.