zorro

Welcome to your new health benefits

More choice. More control. More confidence in your coverage.

Our company has partnered with Zorro to offer a new kind of health benefit called an **Individual Coverage Health Reimbursement Arrangement (ICHRA).**

It's a more flexible and personalized way to get health insurance, designed to give you more choice, the freedom to select coverage that works for you, and greater control over how much you pay.





What is ICHRA?

ICHRA stands for Individual Coverage Health Reimbursement Arrangement. It's a more modern way for employers to offer health benefits by giving you the opportunity to buy your own, personalized health insurance — rather than choosing from limited group plan options. With an ICHRA, you can shop for a health plan that fits your specific needs, your doctor preferences, and your budget.

Why our employees love ICHRA

We chose an ICHRA model because we want to deliver benefits as unique as our workforce. Here are a few reasons why our team loves it:

Choice that fits your life

No generic group plans. Explore dozens of plan options available in your area with a wide premium range and carrier availability, from national insurers to regional networks.

Coverage that moves with you

Whether you move, change jobs, or switch careers, you own your plan and it's yours to keep.

Predictable and transparent costs

Plans are often cheaper with ICHRA, and your portion is flexible and transparent. You'll always know exactly what we contribute and what your share is—and you can buy up or down based on your budget and care needs.

Technology + human support

Zorro's AI-powered tools guide you through plan selection based on your doctors, medications, and preferences, and real humans are available whenever you need them.

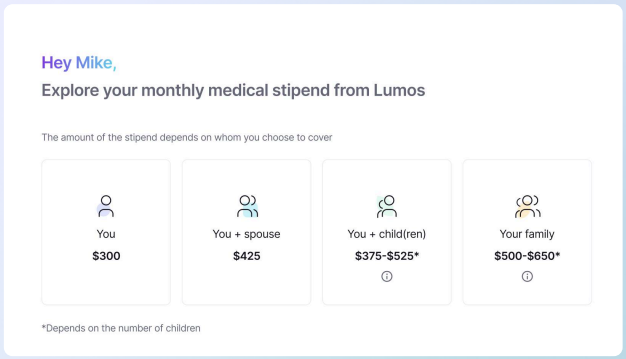
How ICHRA works for you

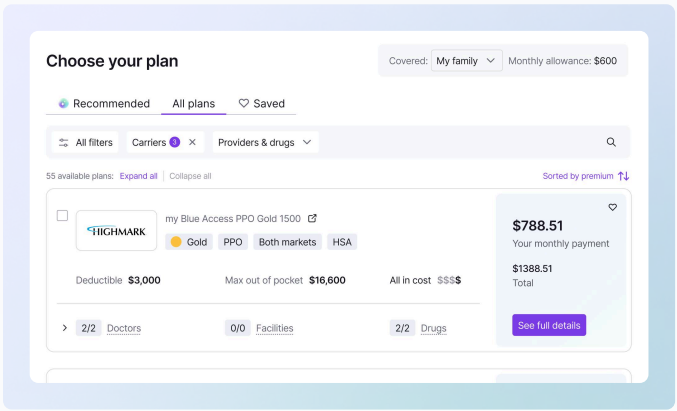
Here's an overview of what to expect from our health benefits

1. Understand your ICHRA benefit

Log in to the platform to learn more about ICHRA and access plan documents before your assigned shopping period begins.

→ Look out for an email with your Zorro credentials
Test your login, read your notice, and explore plan options in preparation for your shopping period. Note: Shopping doesn't begin until your assigned period, but you can preview plans in advance.





2. Shop for your plan

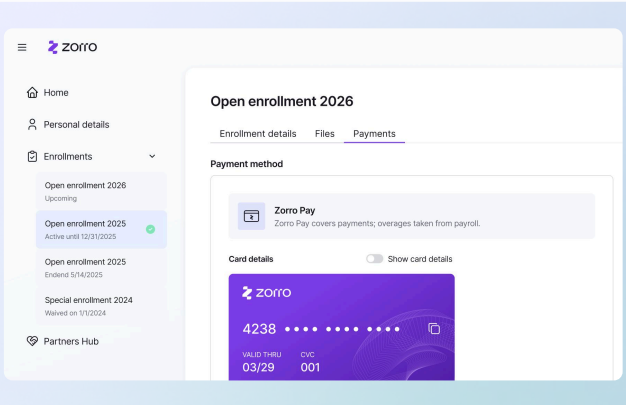
You'll receive an email when your election window begins. At this point, you can input your preferences (favorite doctors, important medications, etc.) into Zorro's AI decision-making platform, then browse recommended plans based on your personal needs. Note: Make sure to submit your election by the deadline to ensure coverage starts on time.

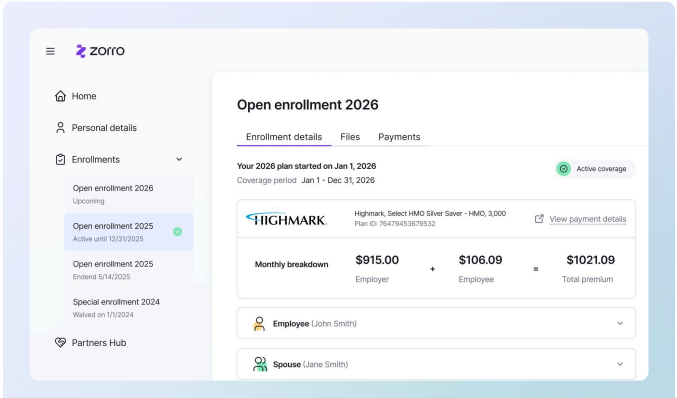
→ Need additional help?
Our guided shopping experience and in-platform chatbot help most people find coverage that works for them, but if you need additional human assistance, you can book time with an Enrollment Expert.

3. Pay for coverage

Zorro will issue a prepaid virtual debit card (Zorro Pay) for your premium payments. You can find details in your account. In most cases, our Enrollment Team will set up recurring payments on your behalf. However, if your carrier requires you to set up payments yourself, you'll receive specific instructions within the platform and via email.

→ Setting up payments
Remember: Always use your Zorro Pay card for premium payments—not your own card or bank account information. After your coverage begins, log in to your carrier account to make sure recurring payments are properly set up.





4. Enjoy your plan!

So long as you are properly enrolled within your open enrollment period, coverage will begin on the first day of your new plan month. You will receive an insurance card from your carrier and should contact them with questions on plan usage and coverage. However, to view plan information, find your Zorro Pay card, or explore what else ICHRA means for you, log in to the Zorro portal anytime.

We're here to help! Visit help.myzorro.co or email support@myzorro.co for answers to questions or additional support.