

## ADMIN GUIDE

# Quick tips for an easy setup

We make it simple to offer health benefits to your team. Because we'll be moving funds on your behalf, there are a few key security steps.

**Don't worry, we'll walk you through each one.**

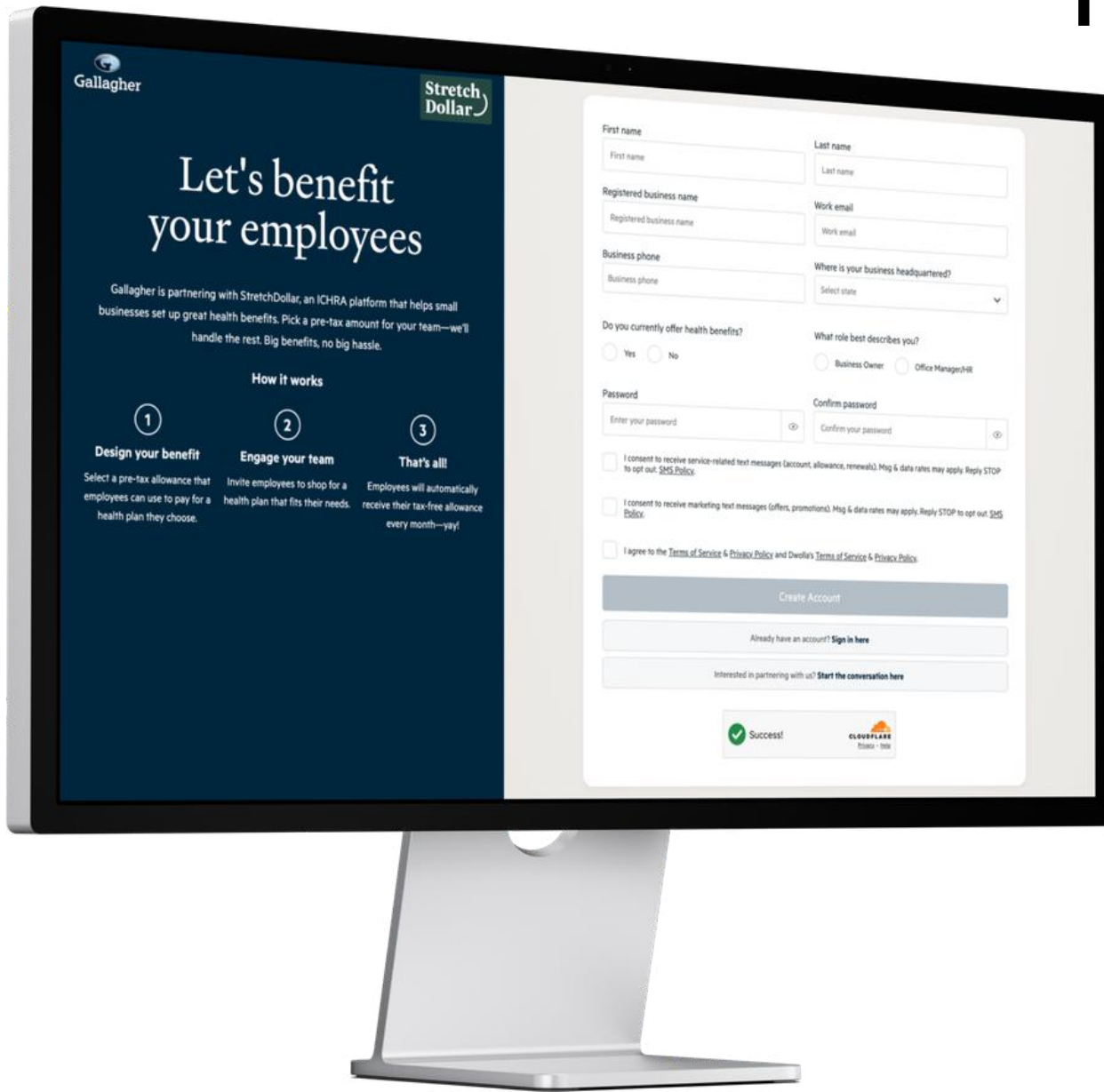
powered by

**Stretch  
Dollar** )



**Gallagher**

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# Initial setup

You have two different ways to set up your account

## Option 1: Payroll Sync

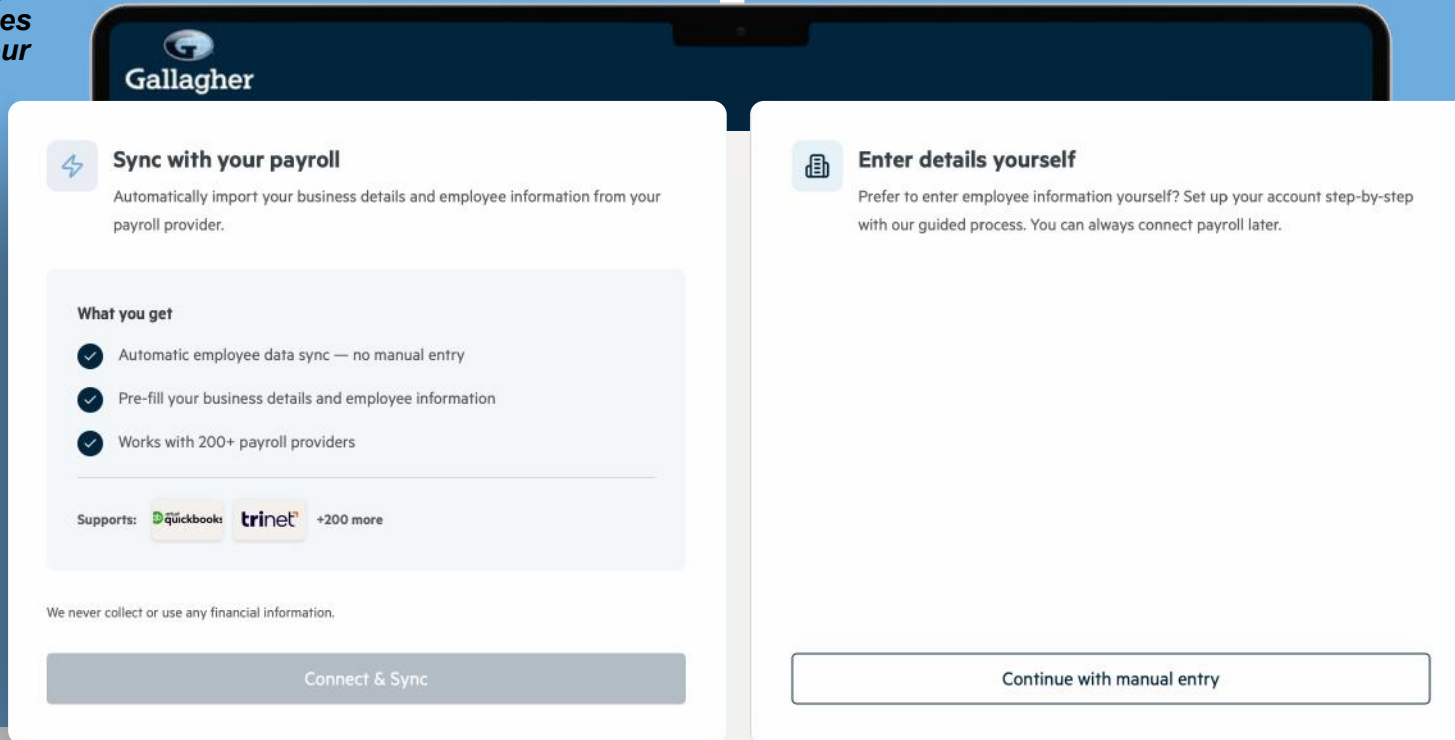
RECOMMENDED

This integration lets you sync with your payroll provider to auto-fill the bulk of your policy information.

*This streamlines adding employees and verifying your business.*

## Option 2: Manual Setup

If manual entry is a better fit, no problem. We'll guide you along the way.



# Building your policy

These details go into your final policy and are part of your ICHRA policy.

Email [support@stretchdollar.com](mailto:support@stretchdollar.com) for any changes you want to make after finalizing.

## Pick your groups

All employees of this group type will receive the same contribution.

## Set your contribution

This is how much you'll offer each employee per month. If you're not sure, we pull in local contribution averages for you.

## Maximum contribution

The *MAX* you could contribute if every employee uses their benefits at the full amount.

**Does not include family coverage.**

### Add Employment Benefit

#### Employee Group

Full-time

#### Number of Employees



12



#### Budget per Employee

Insert amount or use the slider below



\$ 335



Drag to adjust the amount



The average employer contribution in TX is **\$335.00**. This would be a meaningful benefit for your employees.

Full-time employees 12

Benefit per employee \$335

**Maximum Total Company Contribution \$4,020**

Total reimbursement allowance if all full-time employees enroll.



If you ever need help, find this icon to live chat with customer service.

**Offer More To Cover Families** Full-Time

**Dependents per employee**

1

**Contribution per dependent** Type amount or use the buttons

\$ 100

Drag to adjust the amount

Low Average Great

Spouses and children are considered dependents. Your decision here does not prevent them from adding more dependents to their health insurance policies - it just limits your contribution.

**Cost per dependent** **\$100**

**Maximum additional budget** **\$100 x 1 = \$100**  
(per employee)

**Maximum Contribution Total per Employee** **\$100**  
Total benefit + added dependent allowance

Cancel **Save & Add Family Scaling**

## Dependent coverage

OPTIONAL

Set a flat rate per dependent and a maximum number of dependents you'll contribute to.

*Note: This won't limit the number of dependents your employees can add to their own policies, just how much you'll offer.*

**When Do You Want This Benefit To Start?**

**Policy Start Date**

June 01, 2026

Your employees will have **60** days to shop for a health plan after this date.

**Waiting Period**

After 30 days

If you have a probationary period in place, or experience high turnover, we recommend a 30 or 60 day waiting period.

Cancel **Save**

## Start date & waiting period

Waiting period is the time before a new employee can use their health benefits.

*Start date kicks off your employees 60 day shopping window.*

**Full-time**

Full-time Employees **12** × Budget per employee **\$335** = Monthly Contribution **\$4,020**

**Optional: Offer more for dependents?** (Spouses, children, etc.) **Add**

*Where to add family scaling  
(should you want to)*

## BILLING

### Activate Your ICHRA Policy

This monthly fee covers the tools, compliance oversight, and support required to administer your ICHRA correctly and continuously.

✓ Employee reimbursements are never charged to your credit card. Your card is used only for platform administration. Reimbursements are funded separately from your bank account in the next step.

#### Credit Card Details

Card number

Autofill link

Secured by Stripe

Activate

You won't be charged until your plan becomes active on **May 1, 2026**.

#### Estimated Monthly Cost

for Demo Dolly

Platform Access & Compliance Oversight \$100  
Admin tools, compliance monitoring, and support

Estimated Employee Participation (PEPM) \$125.00  
\$25 x 5 employees

**Estimated Monthly Total \$225.00**

Billed on the 1st of each month. Your actual charge is based on the number of employees who enroll. This estimate assumes full participation.

#### What's included:

- ✓ Platform access and compliance monitoring
- ✓ Employee support and plan guidance
- ✓ Automated reimbursements
- ✓ Benefit documentation

# Activating your policy

To finalize your account you will need to connect a card & activate monthly billing. This is **not** the source from which reimbursements will be pulled.

***On the first of each month, you will be charged a base platform fee of \$100 + \$25 per participating employee.***

## Billing info

You can change the card used for this within the 'Billing' tab of your admin portal.

[Learn more about billing](#)

# Benefits Portal

Your control center as an ICHRA administrator

## Account setup

Here you will verify your business details to allow for the transfer of pre-tax funds.

## Bank setup

Connect your business bank account—this is where funds will be transferred from

## Employees

View, add, and manage your employees and see their enrollment status

## Billing

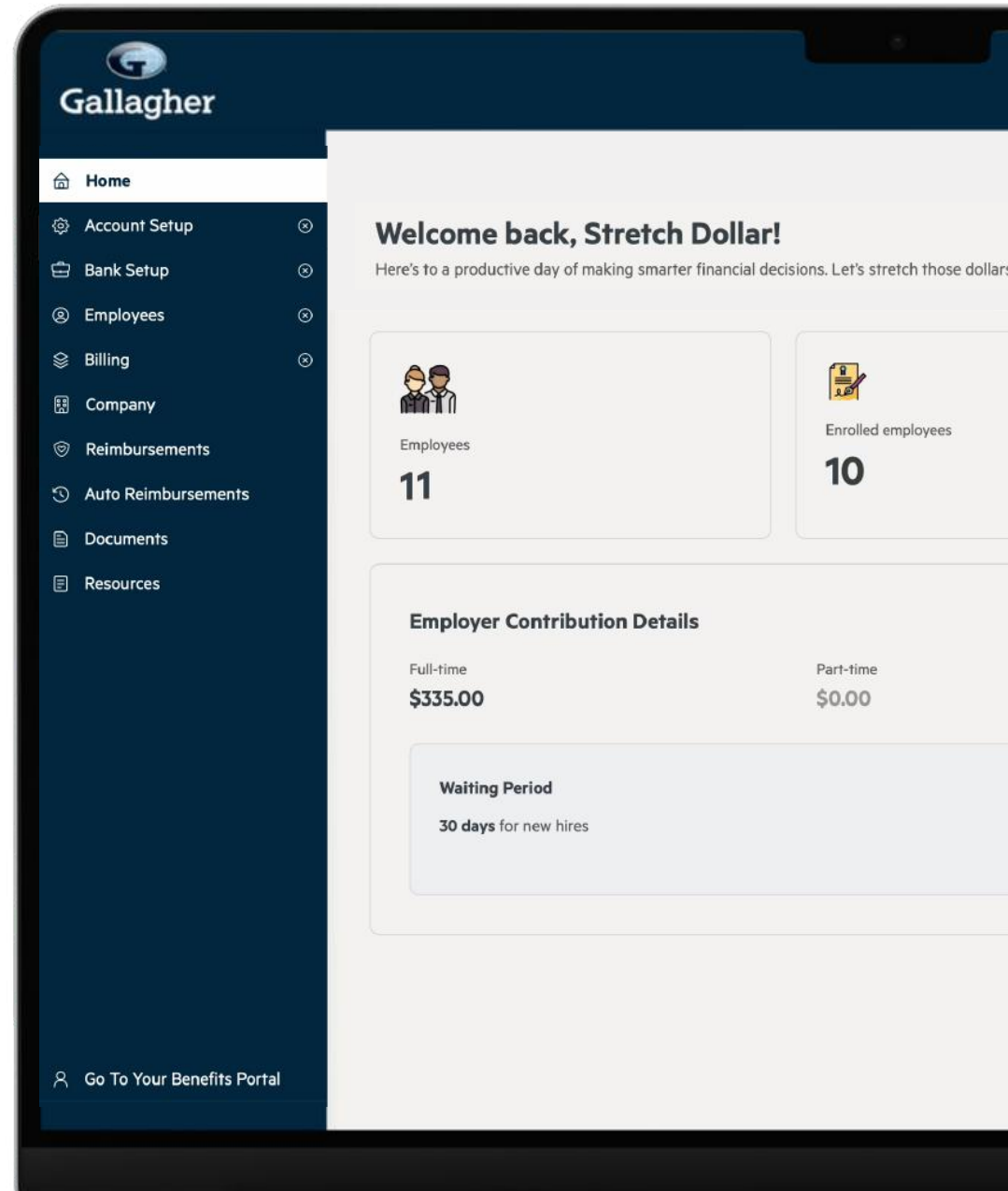
This is where your monthly fee for the platform & active employees is handled

## Reimbursements

Approve and view employee reimbursements

## Your Benefits Portal

If you're an admin enrolling in benefits, switch to your benefits portal to shop for a plan and submit your own reimbursements.



# Account Setup

## Admin Verification

### Verifying admin identification

Having these ready before you begin will help you get verified on the first try — and get you up and running faster.



A residential address for the person who will manage your Benefits Portal (aka Admin). Often the owner or HR manager.

**No PO boxes or business addresses allowed**



A valid photo ID — choose one:

- Drivers license
- Passport



SSN (Social Security Number) of the Admin

If you don't have an SSN, you can enter a Passport ID Number instead. [Learn more](#)

A **Beneficial Owner** is anyone (yourself included) who owns at least 25% of your company.

# Account setup

## Business verification

### Verify your business

You will need to have these items on hand when you begin business verification:

EIN Letter from the IRS  
(shows your business's tax ID)

- AND -

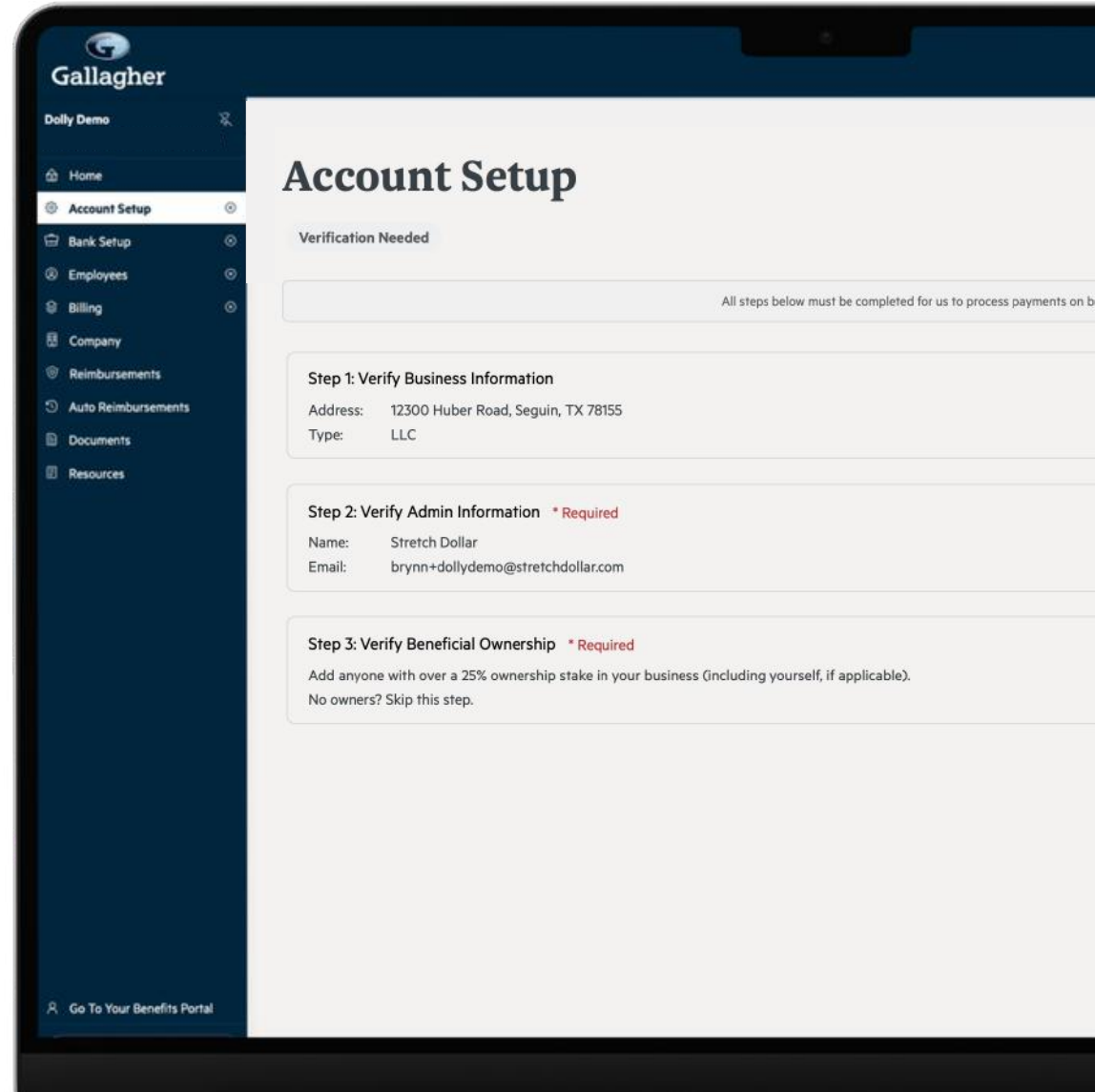
Proof of Business Address—  
pick one of the following:

Lease agreement  
Recent utility bill  
Recent bank statement

*Do not use a PO Box or virtual address*

### Confirm business details

Take care when entering this information, our financial processing partner is **very strict**. If for some reason you fail this step, reach out to our team.



The screenshot shows the Gallagher Account Setup interface. The left sidebar contains a navigation menu with the following items: Home, Account Setup (highlighted), Bank Setup, Employees, Billing, Company, Reimbursements, Auto Reimbursements, Documents, and Resources. The main content area is titled "Account Setup" and includes a "Verification Needed" section. Below this, there are three steps for verification:

- Step 1: Verify Business Information**  
Address: 12300 Huber Road, Seguin, TX 78155  
Type: LLC
- Step 2: Verify Admin Information \* Required**  
Name: Stretch Dollar  
Email: brynn+dollydemo@stretchdollar.com
- Step 3: Verify Beneficial Ownership \* Required**  
Add anyone with over a 25% ownership stake in your business (including yourself, if applicable).  
No owners? Skip this step.

At the bottom of the page, there is a link that says "Go To Your Benefits Portal".

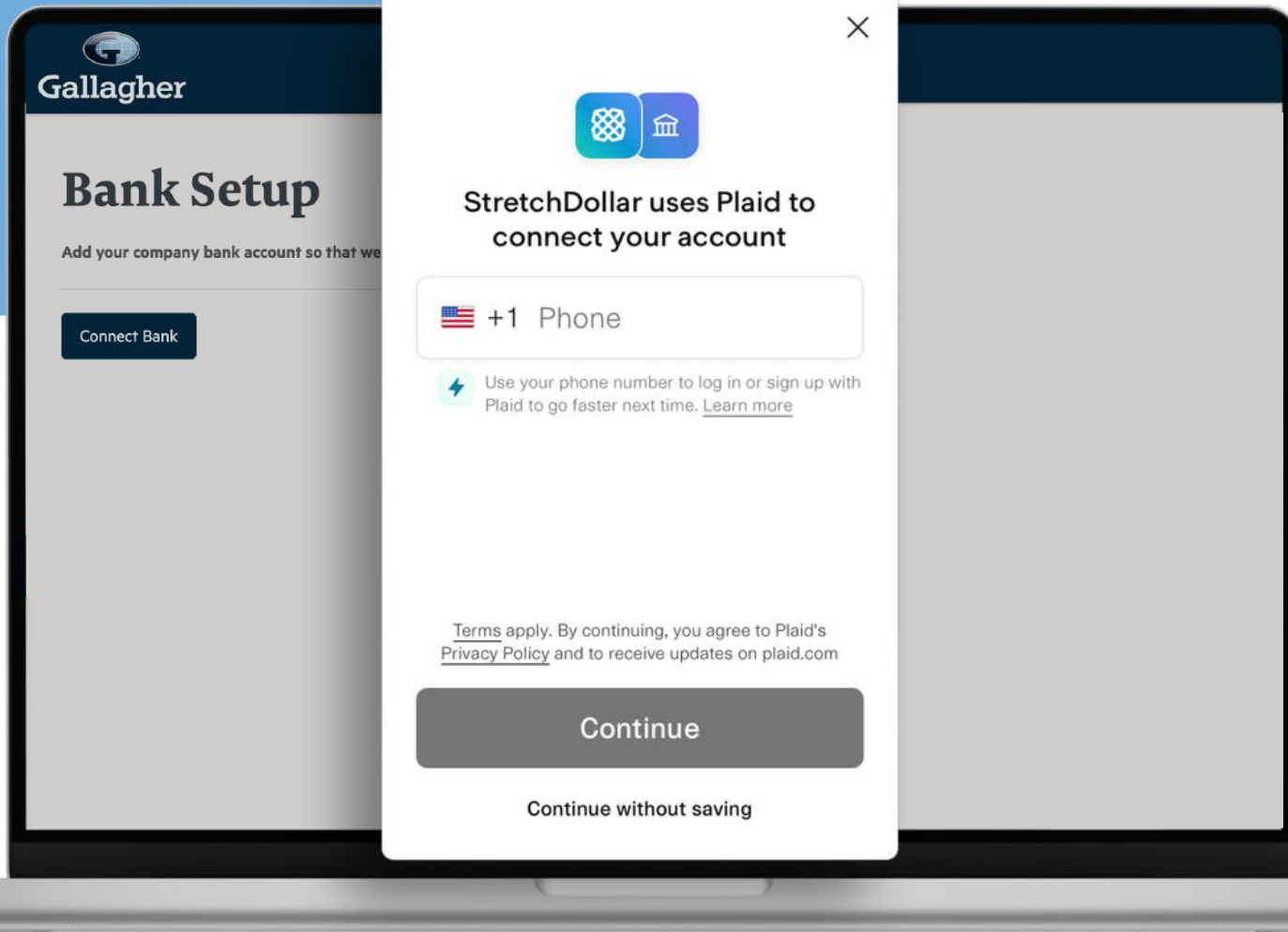
# Bank setup

Seamlessly connect your company bank account to StretchDollar via Plaid. Select your bank through the integrated setup or choose to add it manually.

## Important Note

This is the source from which reimbursements will be processed. This is pulled from your account on the 25<sup>th</sup> of the month.

Learn more about [manual setup](#)






# Adding employees

Check out the [Employee Guide](#)

## Manage employees

Edit employees & employee contribution, and terminate if needed.

-  Edit employee information & contribution
-  Resend invitation
-  Terminate employee

### Manage Your Team














Invite your employees and update their details with just a few clicks. Keep your employee records accurate and up to date so that no one misses out on their reimbursement allowances. Pro-tip: you can scroll to the right to see some more actions.

● Active Employees (7) ● Deactivated Employees (0)

[+ Add Employees](#)

Employment  
Select options ▾

[Clear All Filters](#)

First Name	Last Name	Email	Start Date	ICHRA Status	Employment	Allowance	2026 Allowance	Actions	Role	Remove From List
Employee	One	brynn+889@stretchdollar.com	2026-02-01	Enrolled	Full time	\$400.00	\$400.00	  	Employee	
Nick	StretchDollar	nick+gallagher+01122026@stretchdollar.com	2025-12-01	Not started	Full time	\$400.00	\$0.00	  		
Kaiza	StretchDollar	kaiza+gallagher1@stretchdollar.com	2025-12-01	Not started	Full time	\$400.00	\$0.00	  		
Ashton	StretchDollar	ashton+1467@stretchdollar.com	2025-12-01	Not started	Full time	\$400.00	\$0.00	  		

## Invitation is sent

Once you add your employees, they'll receive an email invite.

Entered the wrong email? Add them again, then deactivate the incorrect account by clicking the "x" icon.

## Employee information

This information will be used to generate their employee notice (sent from StretchDollar)

### Add An Employee

Enter their information, and we'll send them an invite to get started.

**Your Policy Information:**

- Eligible Employee Groups: Full-Time employees, Part-Time employees
- Reimbursement allowances are automatically set based on the contribution amounts specified in your policy.
- For Family Scaling:** Reimbursement allowance will automatically adjust based on the number of dependents your employee reports during onboarding.

First Name  Last Name

Email  Employment Start Date

Employment Status  Reimbursement Allowance (\$)

Phone Number

[Save & Invite](#)

With Auto-Reimbursements, funds are **pulled** from your account on the 25th of the month. Funds are **transferred** to your employees on the 1st of the following month.

# Reimbursements

All reimbursements will need admin approval before they are issued.

Reimbursements are **only** for health plan premiums—including dental and vision.

## Auto-Reimbursements (ARs)

RECOMMENDED

With Auto-Reimbursements, funds are pulled from your account on the **25th** of the month. Funds are transferred to your employees on the 1st of the following month.

### Auto-Reimbursement

[Auto-Reimbursement Policy](#)

Employees will submit auto-reimbursements for you to review here! Once approved, payments will be withdrawn from the business bank account on the 25th of the month and deposited into employees' accounts on the 1st.

Pending Approved Rejected

Insurance Type	Year	Employee	Submitted	Status	Amount	Start	End	Proof of Coverage	Notes	Action
HEALTH	2026	Stretch Dollar	4/2/2026	Pending	\$560.00		12/31/2026		Submission Reason: I just bought a new plan	Approve Reject

You will receive an email when an AR is submitted. An account admin will then need to review and approve the request.

### Approve Auto-Reimbursement

Upon approval, a reimbursement will be automatically processed monthly on the 25th of each month through the remainder of the plan year. Each month, \$560.00 will be debited from the company bank account on file.

Cancel Approve

**View all active reimbursements within the 'Approved' Tab.**

## One-Time Reimbursements (OTRs)

Employees may submit OTRs if:

- There's a gap between when premiums were paid and when their allowance began
- If they need the benefit allowance before paying their first premium

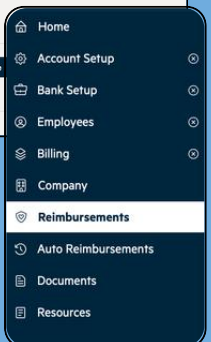
After the OTR, an employee can submit an AR so that their allowance is transferred automatically for the plan year.

### Reimbursements

Review all reimbursements processed here (including auto-reimbursements). Also, take action on one-time reimbursements.

Insurance Type	Year	Employee	Premium Paid On	Submitted	Status	Carrier	Premium Amount	Proof of Coverage
HEALTH	2026	Stretch Dollar	4/1/2026	4/2/2026	Pending	Anthem Blue Cross	\$780.00	

Similar to an AR, you will receive an email when a OTR is submitted and will need to review and approve the request.





[support@stretchdollar.com](mailto:support@stretchdollar.com)

Connect with us on live chat

[support@stretchdollar.com](mailto:support@stretchdollar.com)

