



your health benefits are waiting

What is StretchDollar?

We offer a new & pretty great way for employers to give health benefits to their employees (like you!)

It's called **ICHRA**.

What works for your coworker might not work for you. You deserve the power to choose a health plan that makes sense for your life. **ICHRA** lets your employer give you that freedom without a majority of that money being taken out for taxes.

Also known as a win-win.



why you'll love it



YOU GET TO CHOOSE

Pick from dozens of health insurance plans that fit your needs.

OWN YOUR HEALTH

Keep your plan if you change jobs

FULL COVERAGE

Plans include your essential benefits and federal health protections

Understanding ICHRA

An ICHRA (pronounced *ICK-ruh*) stands for **Individual Coverage Health Reimbursement Arrangement**—a fancy name for a simple concept:

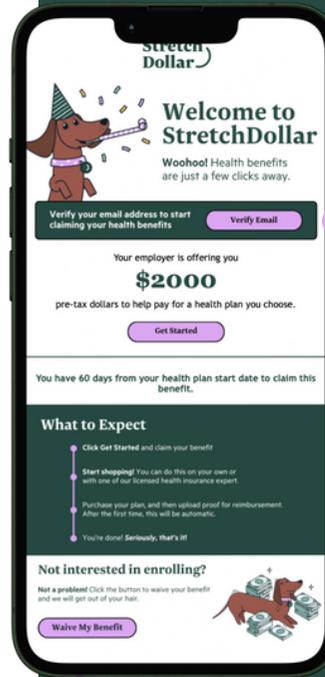
Your employer gives you a monthly pre-tax allowance for health insurance (dental & vision too!)

You pick any plan you want (we can even help you shop!)

Automatically get reimbursed for your premium, up to the allowance offered

Getting Started

This takes about 5 minutes



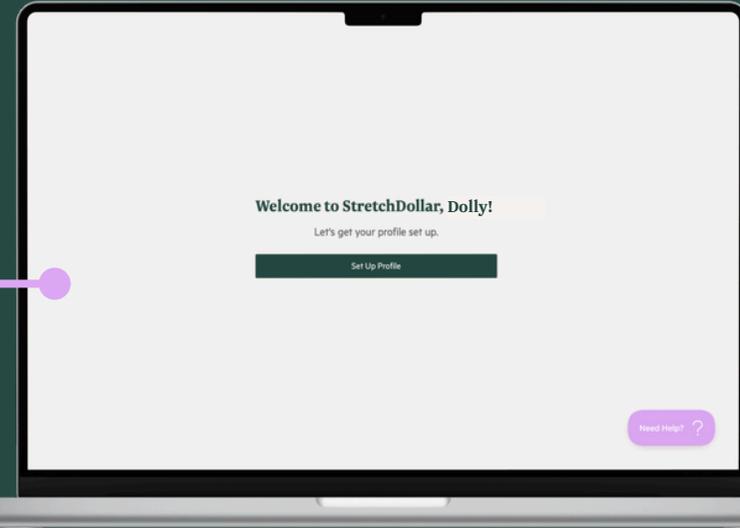
Step 1: Find your invite

Look for an email from StretchDollar with your employer's name in the subject line.

Can't find it? Email your admin to resend it or click "forgot password" [here](#).

Step 2: Create your account

You'll fill in basic information, such as your password, address, and contact info.



Step 3: Accept Your Benefit

Review your monthly benefit amount (shown on your dashboard) Click "Accept" to activate your funding or "waive" if you already have something through a spouse.

On the fence? Select "Accept" just in case. You don't have to use it, but it will be there in case you need to.



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

Need Help?

StretchDollar Portal

Your hub for all things benefits

Home

Here you will see your benefit allowance & policy details.

Bank setup

Connect the bank account you wish to receive your monthly benefit dollars.

Auto-Reimbursements

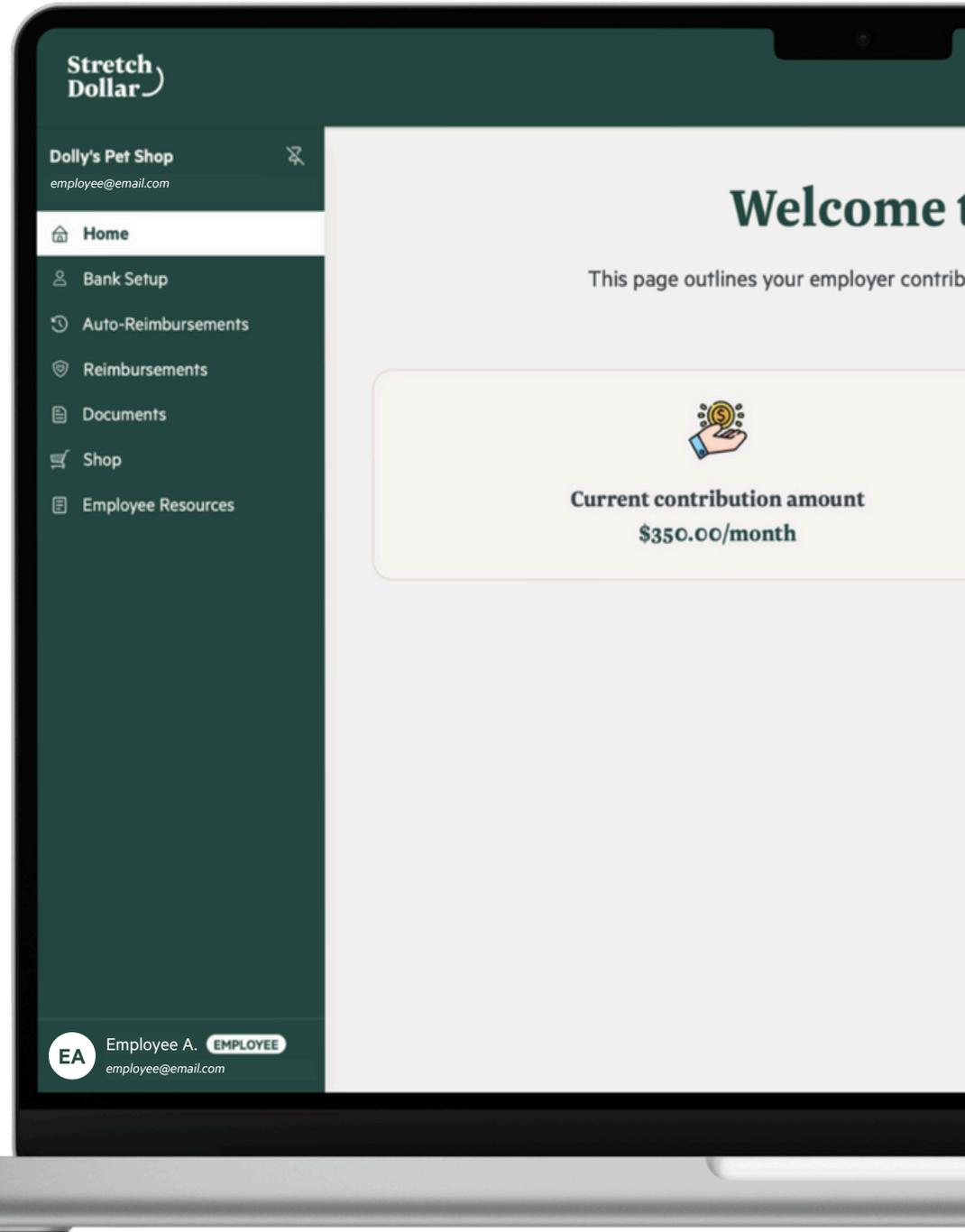
Your pre-tax benefit dollars will be deposited into your bank account around the first of each month.

Documents

Find your employee notice for shopping here

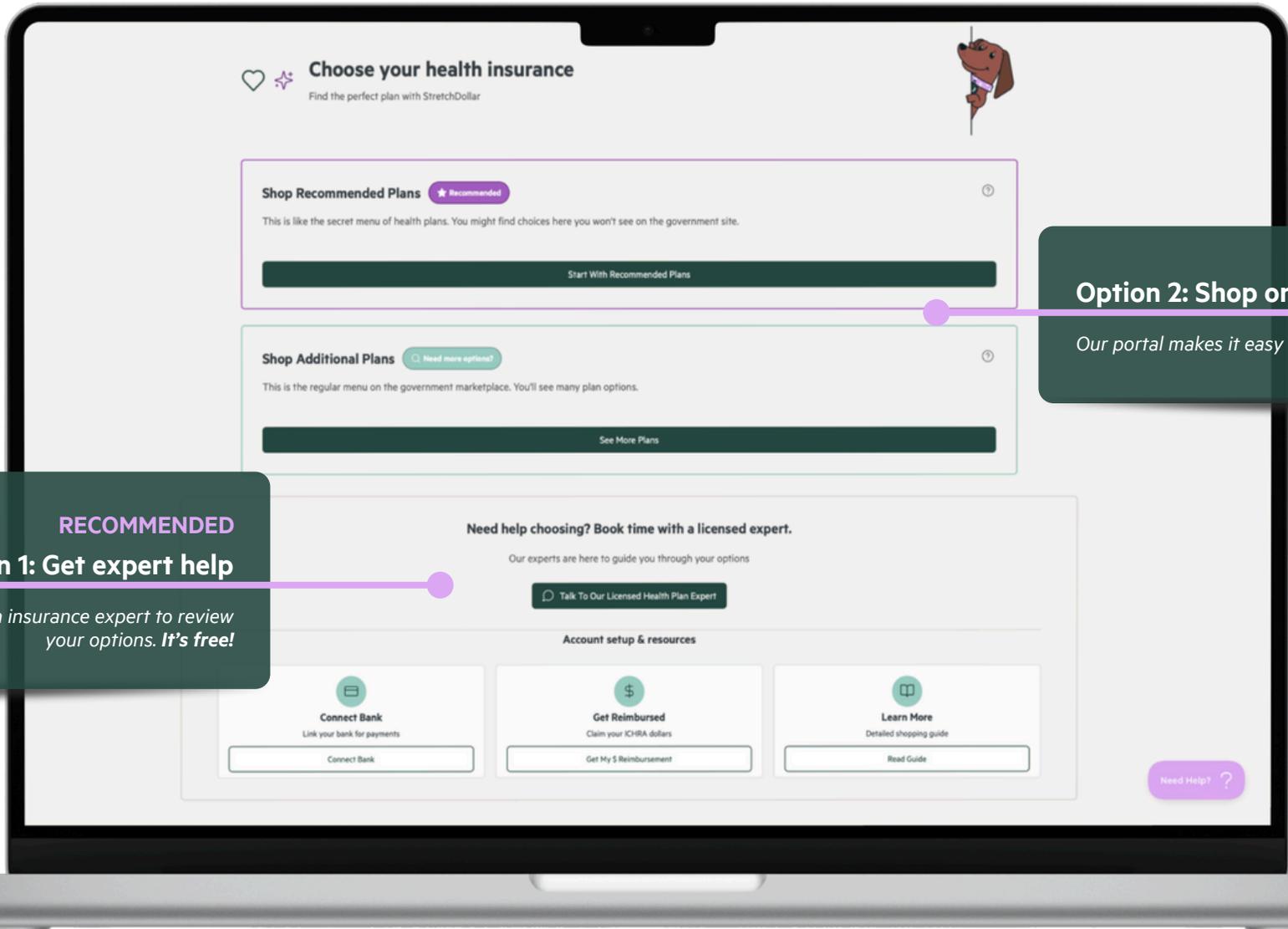
Shop

Pretty self explanatory



Picking your plan

The fun part—choosing coverage that works for you. You have two different ways to shop for your benefits.



RECOMMENDED

Option 1: Get expert help

Meet with an insurance expert to review your options. *It's free!*

Option 2: Shop on your own

Our portal makes it easy to shop on your own

RECOMMENDED

Option 1: Get expert help

Fill out our HIPAA compliant intake form

This lets our insurance guides research your options ahead of time, so your meeting can be tailored to you

Get matched with a health plan
Complete this form to book your broker consultation

Full Name *
First name: Last name:

Email Address * **Phone Number**

What is your date of birth? *
Please select a month: Please select a day: Please select a year:

What is the sex listed on your government documents? * **What is your gender identity?**

What is your zip code? *
This will help us find health plans in your location.

Do you regularly use tobacco? *
 Yes No

Describe your healthcare usage. Do you receive regular medical care or have prescriptions? *
 Low Medium High

Do you currently have health coverage? *
 Yes No

How many dependents will be included in your health plan? *

What's your household income? (You may be eligible for premium tax credits that would lower the cost of your health insurance. We'd love to check for you.)

The information will only be used to help guide you to the best fit.

Do you give your consent for us to assist with the marketplace application and enrollment as your broker of record, as required by law?
 I consent I don't consent

StretchDollar offers free consultations with a health insurance expert:

Come prepared to your meeting with:

- Doctors you want to be covered
- Current medications
- Details or features you want included

Stretch Dollar

Customer Service
StretchDollar broker support

🕒 30 min

Book time to meet with a licensed health insurance broker! Let's help you find a perfect plan.

(Note: Employees in some state-based marketplaces may be recommended a broker for that specific marketplace. We're all about getting you the best, relevant advice you need!)

[Cookie settings](#) [Report abuse](#)

Select a Date & Time

< September 2025 >

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

Time zone
🌐 Central Time - US & Canada (9:08am) ▾

Super simple scheduling

Pick a time that works for you! Video calls make it simple for us to share plans live, but we can also give you a call if you prefer.

LIFE HACK Invite your spouse!

Chances are they want to know what their health plan entails

Option 2: Shop on your own

Easy-peasy plan shopping

Come prepared with:

- Doctors you want to be covered
- Current medications
- Details or features you want included
- Your “Employee Notice” which details your ICHRA plan. Find it under the “Documents” tab of your StretchDollar portal

Shop Recommended Plans ★ Recommended

This is like the secret menu of health plans. You might find choices here you won't see on the government site.

Start With Recommended Plans

Shop Additional Plans 🔍 Need more options?

This is the regular menu on the government marketplace. You'll see many plan options.

See More Plans

Start with shopping recommended plans

“Recommended” options are unique to your state. Don't see any? Check out “All Plans” to see the full list.

Your details

Zip code: 78666

County: Guadalupe

ICHRA offered: Individual Coverage HRA

Total ICHRA amount: \$ 300

Salary deductions for premium amount: \$

Applicants

Age: 35

Sex: M F

Tobacco user

Save

Add spouse applicant

Add dependent applicant

Enter basic demographic info

Plans are specific to county & ZIP code, with prices varying by age. Enter your ICHRA allowance & dependents to see your total monthly premium.

oscar Bronze Classic Standard - EPO

EXPANDED BRONZE ★★★★★ EASY PRICING

Monthly premium	Deductible (Health + Rx)	Drug deductible	N/A
\$80.67 was \$380.67	\$7,500	Out-of-pocket max	\$9,200
		Doctor visits	\$50
		Specialist visit	\$100
		Generic drugs	\$25

Compare

Browse plans

This is the fun part. You can filter options and find a plan that makes sense for your life.

Compare up to 5 plans at a time.



You **cannot** accept government subsidies (sometimes referred to as “savings”) for your health plan **and** your company's ICHRA funds.

The Quick Guide to Plan Types

This is just the bare bones, if you have further questions don't be afraid to meet with an insurance guide!



CATASTROPHIC

AKA cover your a** insurance
only available for <30 & very healthy



BRONZE

Lower monthly cost, higher deductible
good if you tend to be healthy



EXPANDED BRONZE

Slightly more expensive premium
covers more than basic Bronze



SILVER

Balanced, "standard" option
the most popular plan type



GOLD/PLATINUM

Higher monthly cost, lower deductible
good if you use lots of healthcare

Pro tip: Most people do well with Silver plans
—they balance cost and coverage nicely

Making Your Plan Choice

Are your doctors in-network?

- Use the "Find Doctors" tool

Are your prescriptions covered?

- Check the plan's drug list

What's the deductible?

- Amount you pay before insurance kicks in

What's your total monthly cost?

- Premium minus your employer contribution

Did you remove the subsidies?

- You can only accept the ICHRA funding or the government subsidies—not both.

Your details

Zip code

78666

Household members [?](#)

1

County

Caldwell

Household income

\$

Who is applying for coverage?

Age DOB

35

Sex [?](#)

M

F

Tobacco user

Parent of child under 19

Pregnant

Eligible for other coverage

Delete

Select this if the applicant is eligible for coverage through Medicare, Medicaid, or CHIP — or a job that's offering affordable coverage. Selecting this means that this applicant **won't** be eligible for savings.

Add spouse applicant

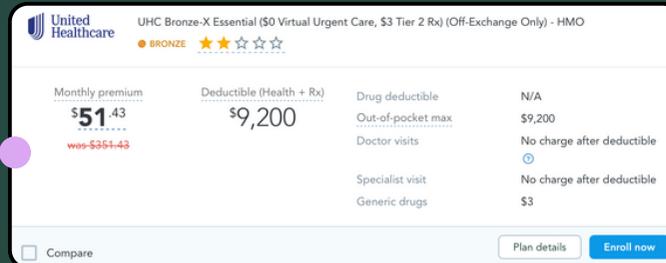
Add dependent applicant

Got stuck? Reach out to brokers@stretchdollar.com for help!

Enroll in Your Plan

1. Select your plan

Click "enroll now" once you have found a plan that works for you



United Healthcare UHC Bronze-X Essential (\$0 Virtual Urgent Care, \$3 Tier 2 Rx) (Off-Exchange Only) - HMO

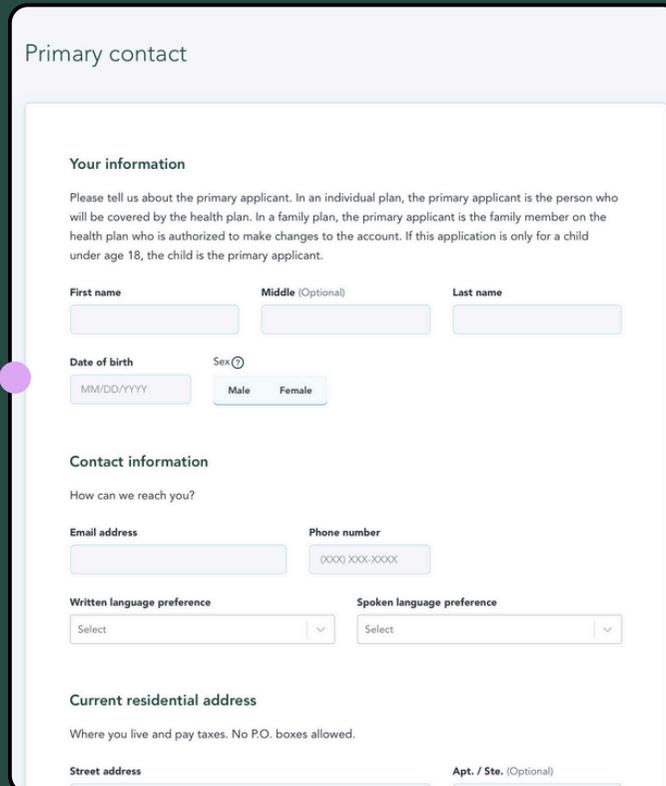
BRONZE ★★★★★

Monthly premium	Deductible (Health + Rx)	Drug deductible	N/A
\$51.43 <small>was \$351.43</small>	\$9,200	Out-of-pocket max	\$9,200
		Doctor visits	No charge after deductible
		Specialist visit	No charge after deductible
		Generic drugs	\$3

Compare

2. Complete your application

Enter the requested information for everyone you're covering



Primary contact

Your information

Please tell us about the primary applicant. In an individual plan, the primary applicant is the person who will be covered by the health plan. In a family plan, the primary applicant is the family member on the health plan who is authorized to make changes to the account. If this application is only for a child under age 18, the child is the primary applicant.

First name Middle (Optional) Last name

Date of birth Sex Male Female

Contact information

How can we reach you?

Email address Phone number

Written language preference Spoken language preference

Current residential address

Where you live and pay taxes. No P.O. boxes allowed.

Street address Apt. / Ste. (Optional)

Have any of these people been offered an Individual Coverage Health Reimbursement Arrangement (ICHRA) or Qualified Small Employer Health Reimbursement Arrangement (QSEHRA) with a start date between 8/7/2021 and 12/5/2021?

A person may have more than one health coverage offer. Only select if both of these apply:

- They've been offered an individual coverage HRA or QSEHRA, which provides reimbursement for certain health care costs.
- At least one offer's start date is within the date range above.

3. Submit ICHRA info

Enter information about your ICHRA to be granted a special enrollment period.

Typically this involves uploading your employee notice.

4. Pick your start date

This will be when your plan coverage starts

5. Submit your enrollment

You're in the homestretch!

6. Make your binding payment

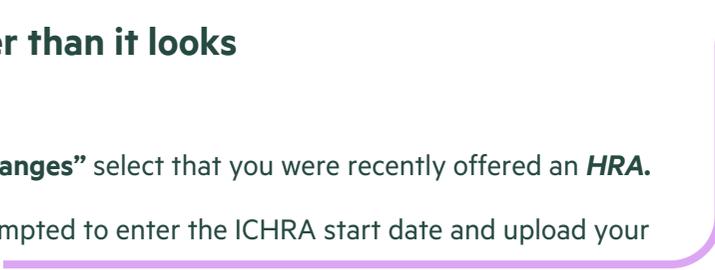
Your insurance carrier will be reaching out to you for payment, so keep an eye out in your email.

Pay your first month's premium directly to the insurance company to activate coverage.

Entering ICHRA information

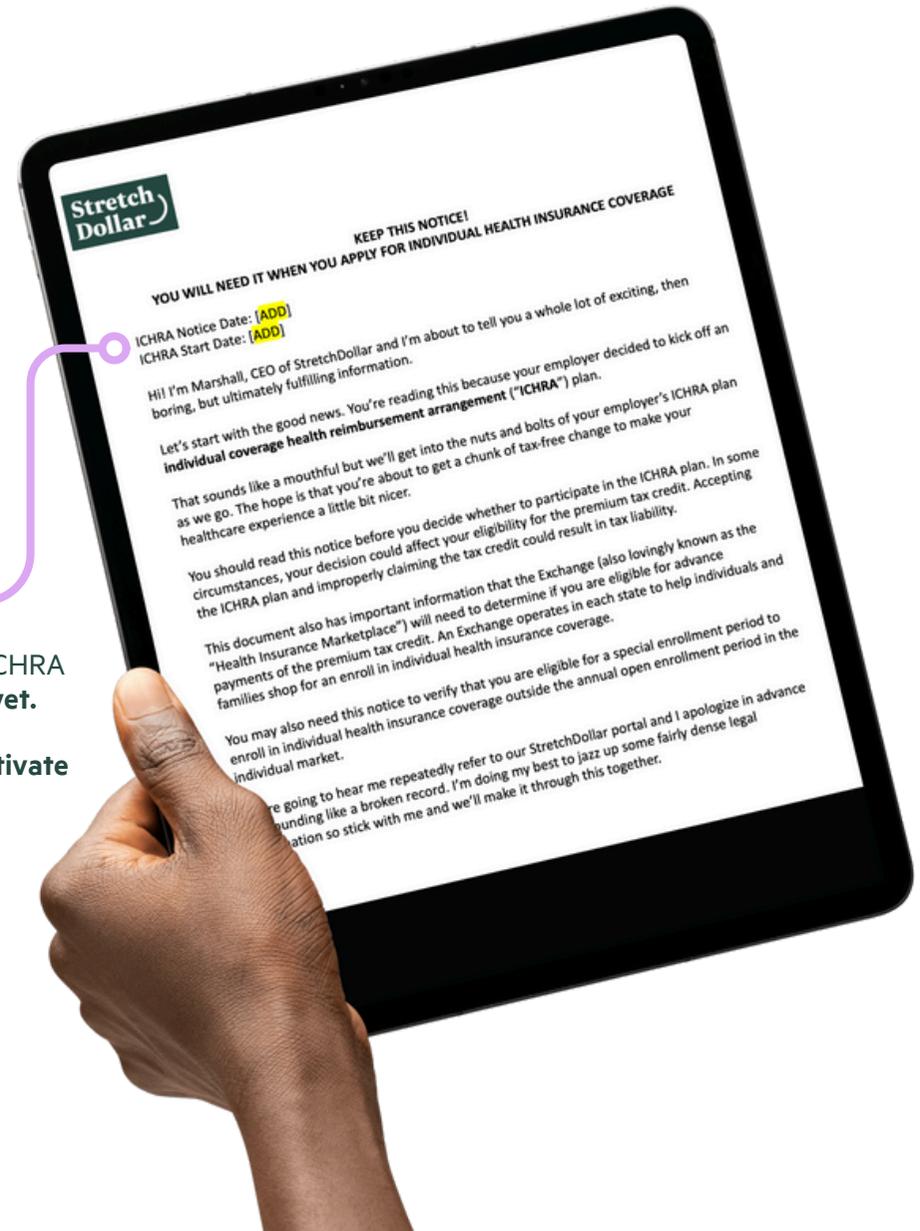
It's a lot easier than it looks

Under “Recent Changes” select that you were recently offered an **HRA**.

Next, you'll be prompted to enter the ICHRA start date and upload your employee notice. 

On a follow up question - you'll be asked if you're currently enrolled in an ICHRA through this employer. **The answer is “no” since your coverage isn't live yet.**

Pay your first month's premium directly to the insurance company to activate coverage.



GET YOUR MONEY BACK!

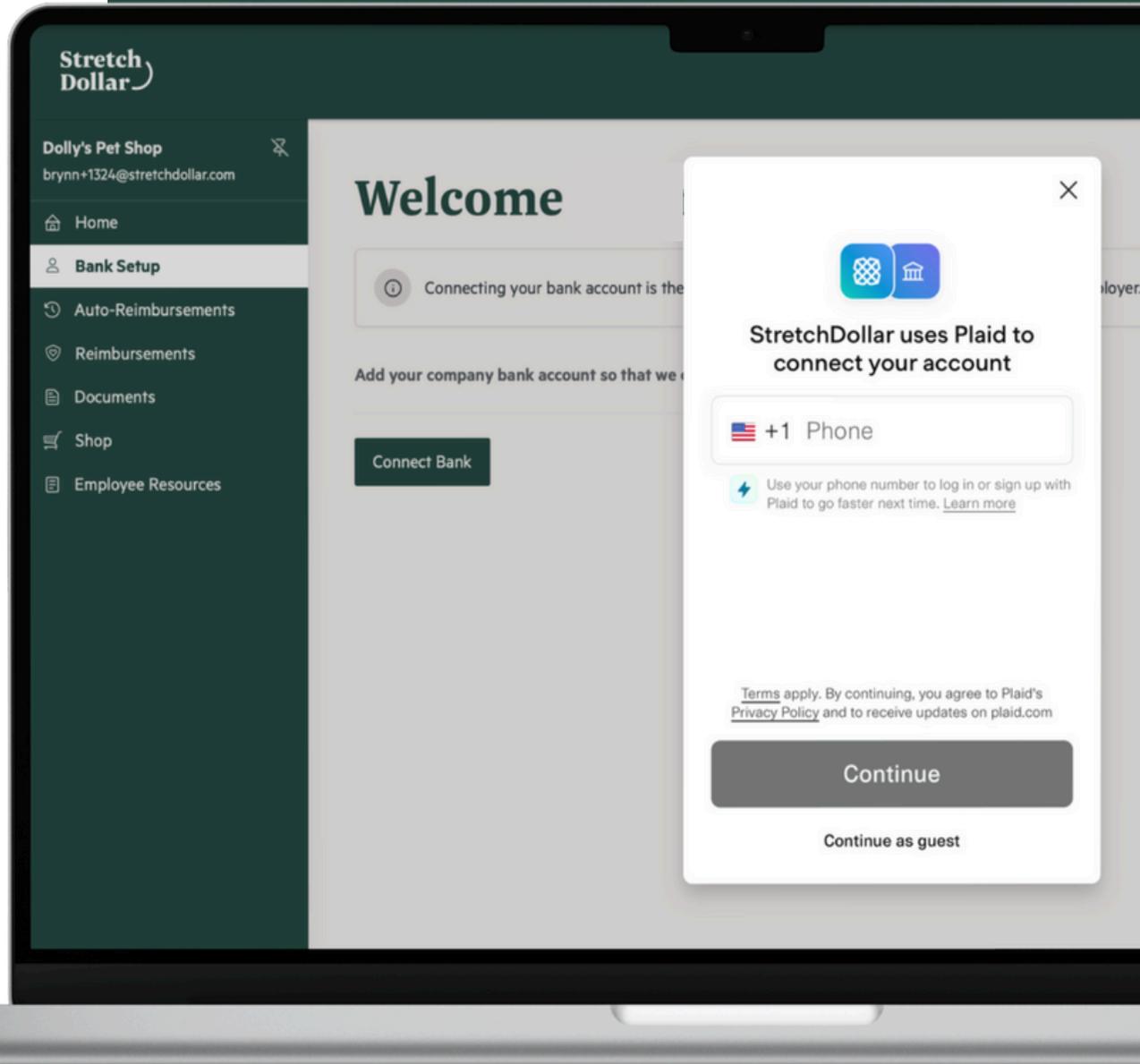
Connect your bank

Safe. Secure. Simple.

Go to "Bank Setup"

Connect securely to your bank online, or add your bank manually

Need help adding your bank manually?
[Check out this article.](#)



GET YOUR MONEY BACK!

Submit your reimbursements

Set it and forget it

Enter your monthly premium amount

Upload proof of coverage (like a premium statement or a screenshot of your payment)

Get reimbursed automatically each month



Funds are pulled from employer on 25th, paid to you on 1st of next month

The screenshot shows the Stretch Dollar mobile app interface. At the top, the user is identified as 'Dolly's Pet Shop' with the email 'brynn+1324@stretchdollar.com'. The navigation menu on the left includes Home, Bank Setup, Auto-Reimbursements (selected), Reimbursements, Documents, Shop, and Employee Resources. The main content area shows the 'Auto-Reimbursements' section with a 'Submitted' status and 'No data' listed. A modal window titled 'Set Up 2025 Auto-Reimbursement' is open, containing the following fields and instructions:

- Select the type of benefit:** Health (selected), Vision, Dental.
- Provider Name:** e.g. BCBS of Texas
- Premium Amount:** \$****
- Proof of Coverage:** A dashed box containing a file upload icon, the text 'Click to upload or drag and drop files up to 4.29 MB', 'No files selected', and a 'Select Files' button.
- File must be either a .jpg, .jpeg, .png or .pdf**
- I understand that I (and/or my covered family members, if applicable) cannot receive premium tax credits while covered by StretchDollar individual coverage HRA benefits. By checking this box, I attest that I (and/or my covered family members, if applicable) am not receiving premium tax credits.
- I intend to maintain my existing coverage through the remainder of the current plan year. If this changes, I will notify my employer immediately.
- Submit** button at the bottom.

At the bottom of the app, the user's name 'Brynn Test' and role 'EMPLOYEE' are visible.

What happens next

Your coverage starts on your chosen date

You'll get an insurance ID card from your carrier in the mail

Reimbursements process automatically around the 1st

QUICK REFERENCE

Important reminders

Pay your premium on time to your health insurance carrier to avoid losing coverage Most carriers will let you set up auto-payments after your initial payment — **highly recommended!**

Save your documents - insurance cards, premium statements, etc.

Contact us anytime with questions or updates

Stretch Dollar

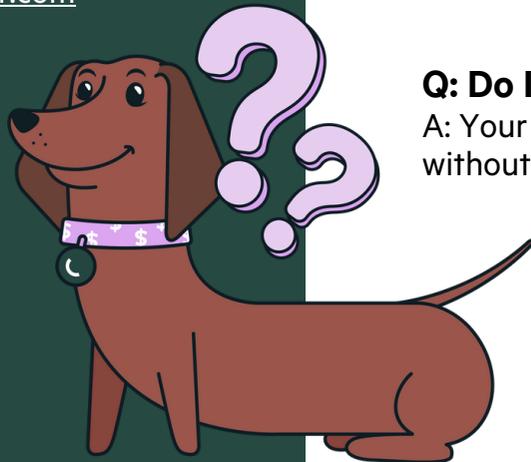
QUICK REFERENCE

Key Contacts

StretchDollar Support:
support@stretchdollar.com or
live chat available in your portal

Your Insurance Company:
Contact info on your ID card

Health Insurance Expert:
brokers@stretchdollar.com



Common Questions

Q: What if I already have insurance?

A: Your ICHRA benefit can be used for a marketplace health plan in your name. It can't be applied to a spouse's plan or non-qualified options like association plans. [Learn more here.](#)

Q: Can I add my family?

A: Yes! Add them during enrollment. You'll see family pricing options. In some cases your employer will offer you additional funding for dependents.

Q: What if I make a mistake?

A: Contact us right away. We can often help fix issues quickly.

Q: Do I lose coverage if I leave my job?

A: Your insurance stays with you, but you'll pay the full premium without employer help.