



Employee Guide for:

- Individual Coverage HRA (ICHRA)

Quick Links



Online Portal

empowerflex.com/participant-login/



Claim Form

info.empowerflex.com/content/ICHRA_Claim-Form.pdf



iOS App



Android App



Welcome to Your EMPOWER ICHRA!

EMPOWER is pleased to administer your Employer's Individual Coverage HRA (ICHRA). The ICHRA is a great benefit that allows you to choose the insurance plan that works best for you and get reimbursed for premiums and/or out-of-pocket expenses.

Next Steps



Review Your Notice

Your Employer sent you a notice with specific information about your ICHRA. This notice contains information about:

- Plan Year start and end dates
- Eligible expenses
- Monthly contribution amounts
- Carryover of unused funds
- Who is covered by the ICHRA

Please keep this notice for your records. You may need this notice to enroll in coverage through the Exchange.

You decide whether the ICHRA plan is right for you! You can choose to enroll or waive coverage now until the next time it is offered to you. Please read over your notice carefully to review the benefits under your Plan. Pay close attention to the information in the notice concerning the ICHRA's effect on Premium Tax Credit (PTC) eligibility.

Enroll in Coverage

Purchase Coverage

If you do not currently have coverage, you should purchase eligible coverage referenced in the notice that you received. The coverage must start on or before the Plan Year start date.

Enroll in the ICHRA

Once you are enrolled in your coverage, you will fill out and return the Empower Enrollment form to your Human Resources contact at your Employer. The enrollment form is available at info.empowerflex.com/content/ICHRA_Enrollment_Form.pdf.

Set Up Your Account

You can access your EMPOWER account at any time after the start of the upcoming Plan Year using the online portal or the EMPOWER Flex Mobile App. If you already have access from the current Plan Year, no further setup is required for the new Plan Year.



The online portal and Mobile App share the same login information. Once you have successfully set up your account on one, you will use the same username and password for the other.

Online Portal

Online Portal Setup

1. Access the Portal by using one of the following methods:
 - a. Quick Method
 - i. Navigate to empowerflex.com/participant-login in your browser.
 - b. Login through empowerflex.com
 - i. Navigate to empowerflex.com in your internet browser.
 - ii. Click on **LOG IN** in the top right of the screen.
 - iii. A popup will be displayed. Click on the **PARTICIPANT LOGIN** link. ***This popup will not show in Internet Explorer. Use Chrome or Edge internet browsers***
2. Enter your username in the **Username** field.
 - a. Your username is [the first letter of your first name]+[your last name]+[the last four digits of your social security number].
 - i. For example, jsmith1234 for John Smith.
3. Click the **Next** button.
4. Enter your temporary password.
 - a. Your temporary password is Welcome1
5. Click the **Login** button.
6. Provide answers to your security questions. Please keep the answers that you provide for future use.
7. Click the **Next** button.
8. Create your new password and click the **Submit** button.

If you encounter issues authenticating your account using the above instructions, please contact EMPOWER via email at customerservice@empowerflex.com.

Accessing the Online Portal for Existing Users

Use the following instructions if you have already set up your account on the Online Portal or Mobile App.

1. Navigate to empowerflex.com in your internet browser.
2. Click on **LOG IN** in the top right of the screen.
3. A popup will be displayed. Click on the **PARTICIPANT LOGIN** link. ***This popup will not show in Internet Explorer. Use Chrome or Edge internet browsers***
4. Enter your username and click the **Next** button.
5. Enter your password and click the **Login** button.

Mobile App

Mobile App Download

1. Download the app on your mobile device.
 - a. Google Android:
 - i. Navigate to Google Play using your Google Android mobile device.
 - ii. Go to the EMPOWER Flex Mobile App download page by using the search function or going directly to: <https://play.google.com/store/apps/details?id=com.lighthouse1.mobilebenefits.epr>
 - iii. Click **Install**.
 - b. Apple iOS:
 - i. Navigate to the Apple App Store using your Apple iOS mobile device.
 - ii. Go to the EMPOWER Flex Mobile App download page by using the search function or going directly to: <https://apps.apple.com/us/app/empower-flex-mobile-app/id1555136991>
 - iii. Click **Get**.

Mobile App Setup

1. Open the EMPOWER Flex Mobile App after downloading.
2. Click **New User? Find your account** at the bottom of the screen.
 - a. Provide your information and follow the prompts to set up your account.

Accessing the Mobile App for Existing Users

Use the following instructions if you have already set up your account on the Online Portal or Mobile App.

1. Download the app on your mobile device.
2. Enter your username and password and tap the **LOGIN** button.

 *You will not be able to log into the Online Portal or Mobile App until the first day of the Plan Year.*

Enjoy Your Benefits!

To use your ICHRA, you will pay for eligible expenses using another form of payment and seek reimbursement through EMPOWER. To get reimbursed, download the claim form at info.empowerflex.com/content/ICHRA_Claim-Form.pdf and follow the instructions on the form. Once a claim is approved, EMPOWER will mail a reimbursement check to you or issue payment directly to your bank account if you are enrolled in direct deposit.

Eligible Expenses

Please see your ICHRA Notice for eligible items specific to your Plan.