



# Member Guide

For employees



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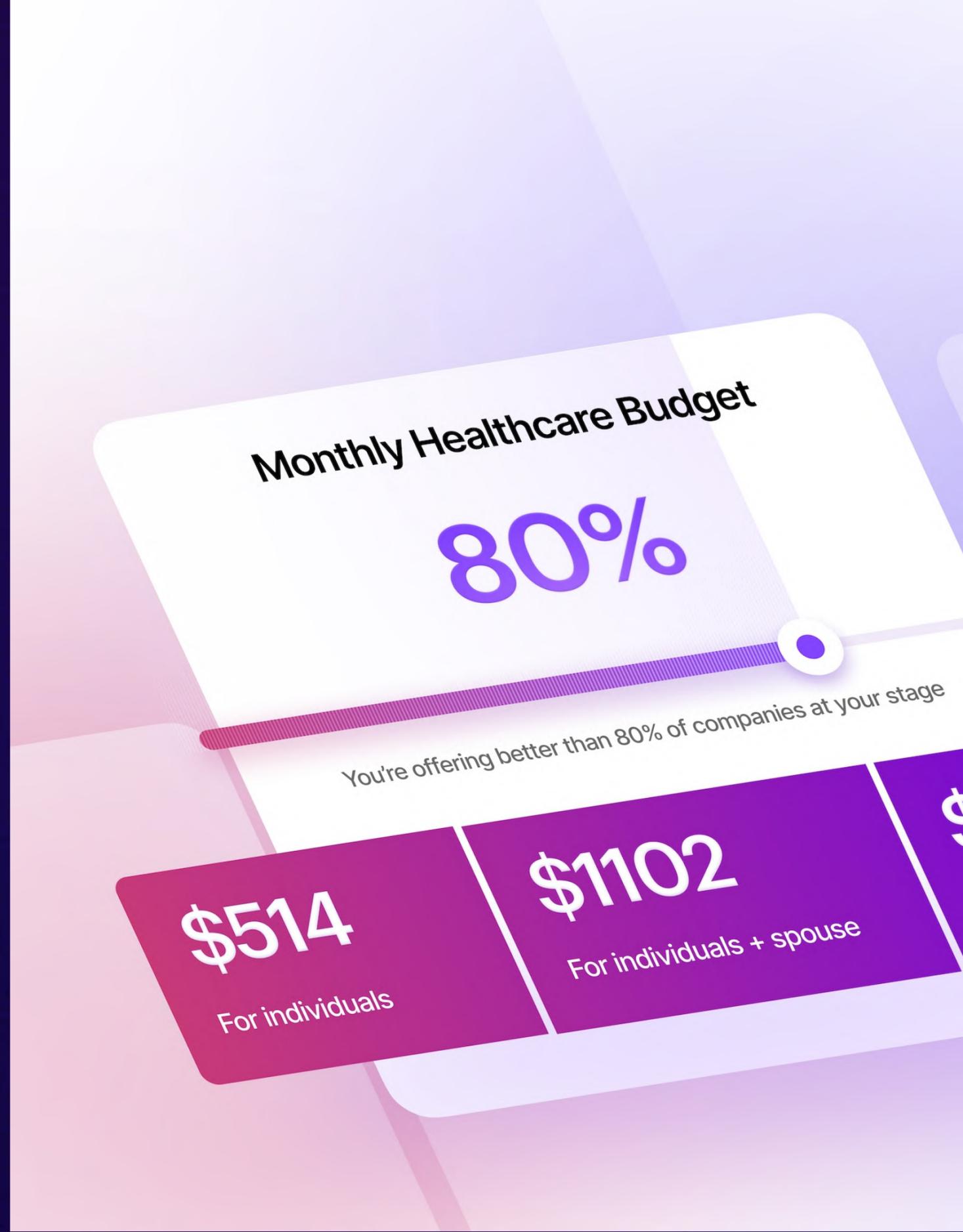
# What is Thatch?

The Comprehensive Guide



In the old way of doing healthcare...

**your employer** chooses your insurance and benefits **for you.**





With Thatch, you have the freedom to decide.

Thatch gives you a **flexible healthcare budget** you can use the way you want.



Progress

- Add your business details  
Lorem ipsum dolor sit amet
- Set monthly allowances**  
Lorem ipsum dolor sit amet
- Set your coverage start date  
Lorem ipsum dolor sit amet
- Connect and sync your payroll  
Lorem ipsum dolor sit amet
- Connect your business bank account  
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## Set monthly allowances

Choose the monthly health benefits you'd like to offer. Optionally, your employees can use remaining funds for qualified medical expenses.

[See an example? →](#)

Manual Automated

80%

Silver Gold Platinum

You're covering all Gold plans and some Platinum plans, which are better benefits than what's offered by other companies

\$709.00	\$1546.00	\$2576.00
Employee	Employee + One	Employee + Two or more

Allow employees to cover qualified medical expenses with remaining funds

<p>DEDUCTIBLE</p> <p>\$4,750.00</p>	<p>MONTHLY PREMIUM</p> <p>\$994.96</p> <p>DEDUCTIBLE</p> <p>\$4,750.00</p> <p>OUT OF POCKET MAX</p> <p>\$8,750.00</p> <p>PRIMARY CARE VISITS</p> <p>\$45.00</p> <p>GENERIC DRUGS</p> <p>\$16 per script after deductible</p>	<p>MONTHLY PREMIUM</p> <p>\$1,236.42</p> <p>OUT OF POCKET MAX</p> <p>\$6,850.00</p> <p>PRIMARY CARE VISITS</p> <p>35% after deductible</p> <p>GENERIC DRUGS</p> <p>35% after deductible</p>
<p>ANthem</p> <p>DEDUCTIBLE</p> <p>\$3,600.00</p>	<p>PLAN NAME</p> <p><b>Silver 70 EPO Plan</b></p> <p>MONTHLY PREMIUM</p> <p><b>\$357.43</b></p> <p>DEDUCTIBLE</p> <p><b>\$4,750.00</b></p> <p>OUT OF POCKET MAX</p> <p>\$8,750.00</p> <p>PRIMARY CARE VISITS</p> <p>\$45.00</p> <p>GENERIC DRUGS</p> <p>\$16.00 per script after deductible</p>	<p>PLAN NAME</p> <p>Gold 80 Trio H</p> <p>MONTHLY PREMIUM</p> <p>\$1,177.99</p> <p>OUT OF POCKET MAX</p> <p>\$8,550.00</p> <p>PRIMARY CARE VISITS</p> <p>\$35</p> <p>GENERIC DRUGS</p> <p>\$15</p>



Rather than getting stuck with **one insurance plan...**

you get to choose from **many options.**

<p>United Healthcare</p> <p>Coinsurance</p> <p>DEDUCTIBLE</p> <p>\$0.00</p>	<p>PLAN NAME</p> <p>Bronze 60 HMO 8200/0%</p> <p>MONTHLY PREMIUM</p> <p>\$833.18</p> <p>DEDUCTIBLE</p> <p>\$8,200.00</p> <p>OUT OF POCKET MAX</p> <p>\$8,200.00</p> <p>PRIMARY CARE VISITS</p>	<p>PLAN NAME</p> <p>Silver 70 HMC</p> <p>MONTHLY PREMIUM</p> <p>\$988.09</p> <p>OUT OF POCKET MAX</p> <p>\$8,750.00</p> <p>PRIMARY CARE VISITS</p>
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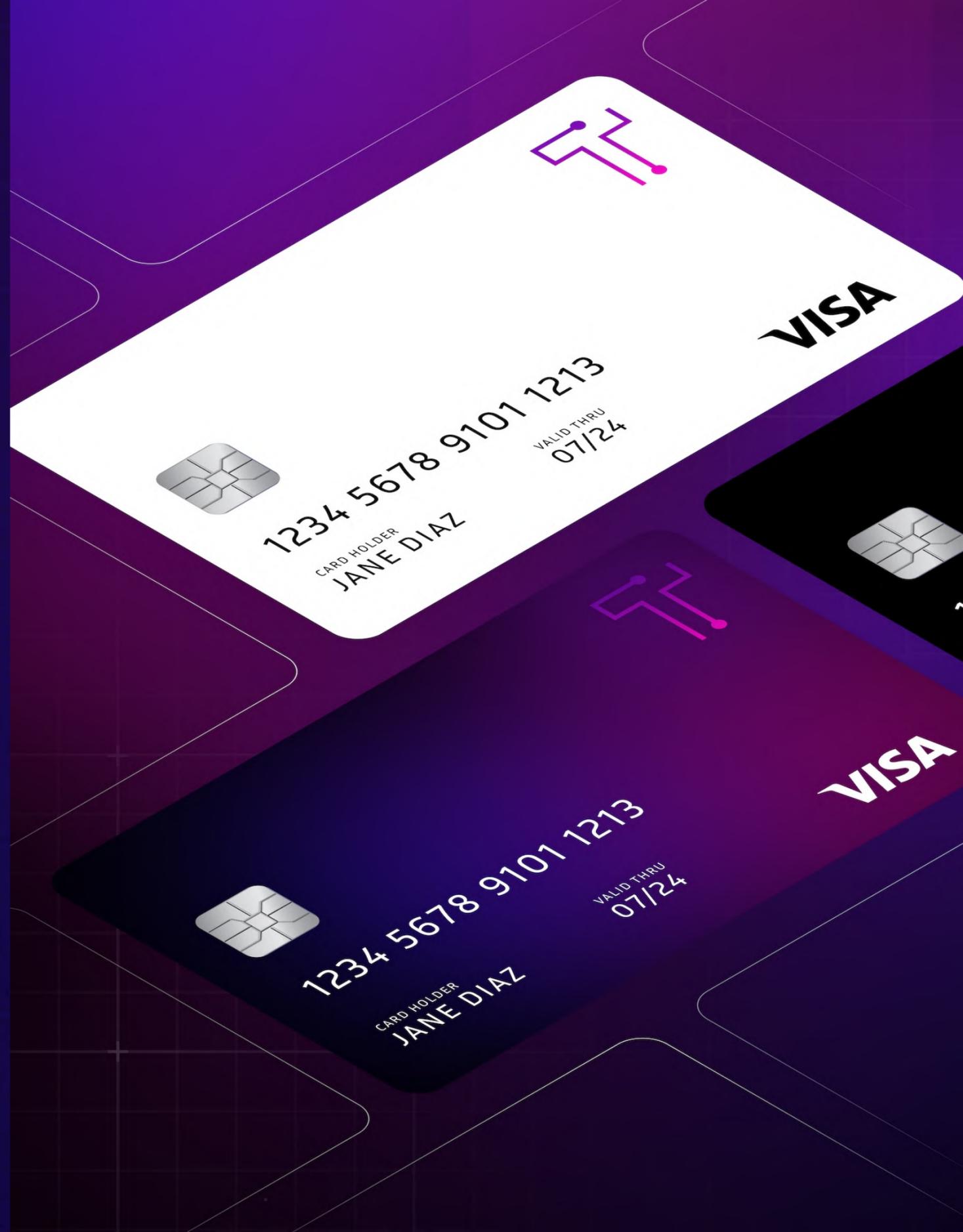
You can **search dozens of plans** to find insurance...

that **actually** covers your favorite doctor!



Leftover budget that you don't spend on insurance...

goes on a Thatch card that you can use for any medical expense, like therapy and prescriptions





You can track your health insurance and spending... all in one simple dashboard, available through Thatch



HEALTHCARE BALANCE

\$289.00

[See Details](#)

Order a Thatch Card

Order a physical Thatch card to use for healthcare purchases everywhere.

YOUR SPENDING CATEGORIES

\$300.00



ASSETS

● Pharmacies	\$100.00
● Medical Services	\$100.00
● Other	\$200.00

HSA CONTRIBUTIONS

\$1,523.95

HEALTHCARE SPENDING VS SALES

+\$102.00





# Getting started

The Comprehensive Guide



## Step 1: Sign up using the link in the Thatch invitation email



Your Employer has invited you to join Thatch

Thatch is the new way to do healthcare. Instead of your employer selecting all of your benefits for you, you receive a healthcare budget that you can use to pay for the insurance plans and medical expenses that are best for you.

To get started, sign up below & review our member guide [here](#) to learn how Thatch works.

[Sign up for Thatch →](#)

P.S: We're here to help! You can book a meeting with your Customer Success Manager directly [here](#) You can also email [support@thatch.ai](mailto:support@thatch.ai) with any questions or feedback on ways we can improve.

## Step 2: Create your account and add dependent details

### Welcome to Thatch!

Setting up your personal membership just takes a few minutes.

First Name

Jane

Last Name

Jane

Date of Birth

mm/dd/yyyy

Gender

Select a gender



Occupation

Select an occupation



Social security number

736-18-9301

We need to collect your SSN to help you enroll in coverage. All personal information in our database is stored with industry standard AES-256 encryption.



## Step 3: Select insurance

### Unlock more insurance plans

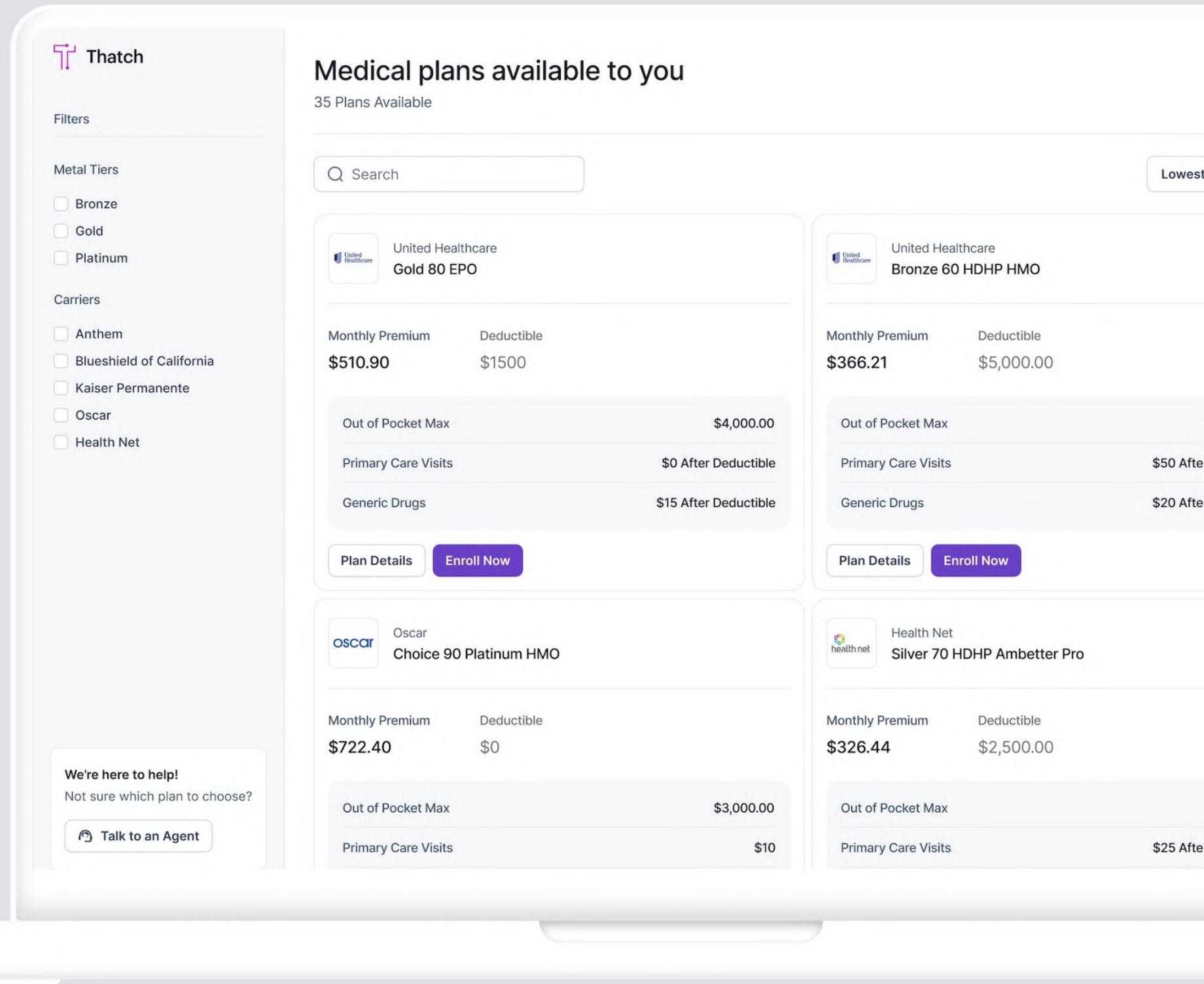
You can choose from dozens of different insurance plans in your area

### Sort, filter, decide

Quickly find a carrier you like; filter by cost options, by metal tiers, or by your doctor

### Get help easily

Talk to a human, who can help you find the right plan for you





# Step 4: You're enrolled!

## Overages are pulled from payroll

If you exceed the budget, the overage is pulled directly from payroll or your bank account.

## Money leftover is yours to spend

The remaining balance will be accessible through your Thatch card.



### Progress

- ✓ Add your business details  
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- ✓ Set monthly allowances  
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- ✓ Set your coverage start date  
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- ✓ Connect and sync your payroll  
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- ✓ Connect your business bank account  
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## You're all set!

We're working on enrolling you in your selected health insurance plans below. You'll receive an email when enrollment is complete. Note that you may be asked to provide additional information to complete enrollment.

### Coverage start date

Your insurance coverage will begin on **November 1, 2023**.

### Medical plan

 **BLUESHIELD OF CALIFORNIA SILVER 2600 HDHP PPO** \$1,012.16/mo

### Dental plan

 **GUARDIAN DENTAL ACHIEVER** \$50.02/mo

### Vision plan

 **VSP EASYOPTIONS** \$30.93/mo

EMPLOYER PROVIDED MONTHLY BUDGET \$1,000.00

MONTHLY PREMIUM TOTAL -\$1,093.11

Your monthly premiums exceed your employer's allowance.  
This will be automatically deducted from your payroll. **-\$93.11**