



Hi, We're Gravie.

We've partnered with your employer to bring you better benefits. Together, we can make sure you get the health plan that meets your unique needs, lifestyle, and budget.

Health Benefits You Can Actually Use

You'll have access to all available plan options in your area. Gravie's easy-to-use platform allows you to compare plan options, enroll in coverage, and manage your benefits throughout the year.

A Better Experience With Experts In Your Corner

Every member gets Gravie Care, which includes support from a dedicated team of advisors available to help you navigate the complexities of health benefits and answer your questions throughout the year.

Need help choosing the plan? Understanding your coverage? Finding a new doctor or specialist? The Gravie Care Team has you covered.



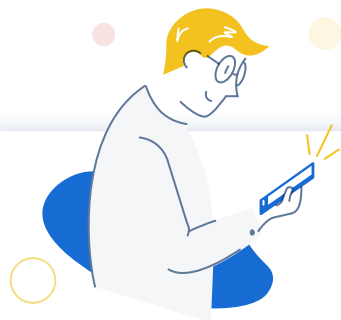
Connect with the Gravie Care Team

Call us at [800.501.2920](tel:800.501.2920) or send a secure message at member.gravie.com/contact

How It Works

Go to gravie.com to create your account. Once your account is set up, all you need to do is complete these three easy steps:

- Step 1.** Enroll in your Individual Coverage HRA (Health Reimbursement Arrangement)
- Step 2.** View plan options to find the coverage that's right for you
- Step 3.** Complete enrollment for your health plan online



Need Help?

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FAQ

What is an Individual Coverage Health Reimbursement Arrangement (ICHRA)?

An ICHRA is a group benefit plan provided by your employer to contribute money (we refer to these funds as “employer dollars”) that can be applied toward the cost of qualified health plans through the individual market. These employer dollars can be used to reimburse certain eligible expenses on a tax advantaged basis.

What can my ICHRA funds be used toward?

ICHRA funds can be used toward the cost of premiums for qualified health plans through the individual market, or for Medicare A, B, and C plan premiums.

How do I access my ICHRA funds?

We’ve made it easy! During the online enrollment process at gravie.com, you’ll set up recurring monthly reimbursements. If you’re using ICHRA funds toward the cost of Medicare plan premiums, you’ll need to fill out and submit a paper claim form.

How will my premium get paid?

Depending on which health plan you choose, there are two different payment scenarios. If your plan allows, Gravie will pay the insurance carrier directly each month using a combination of funds from your employer and your portion deducted from your paychecks. If that scenario is not possible, Gravie will deposit the funds directly to your bank account around the 25th of each month and you will need to pay the insurance company directly.

Once you choose your health plan, you’ll know which payment option applies. Contact Gravie Care with any additional questions.



What should I do with my monthly invoice?

Gravie can help make your monthly payments because our Agency maintains relationships with your insurance company as your agent of record. We will audit the payments we make to ensure they are being applied correctly, but Gravie is not notified directly if there is an issue. Please review your monthly invoice and call us if you notice any past due amount. The Gravie Care team will work directly with the insurance company to resolve the issue.

I’m covered by my spouse/parent’s group plan; can I use the funds in my ICHRA toward these premiums?

No, you cannot use your ICHRA funds toward the cost of your spouse or parent’s group premiums.

I’m currently receiving a government tax credit toward the cost of my individual policy; will this be impacted by the ICHRA?

The tax credit amount you are eligible to receive may be impacted by the ICHRA. Enrolling in the ICHRA means that you or anyone in your household are not eligible for tax credits. You should notify the exchange within 30 days of receiving your employer’s notice of the ICHRA offering. The Gravie Care Team can assist you with reporting this to the exchange.