

GRAVIE

With Gravie, employers can free up the hassles of benefits administration to meet their coverage and budget goals.

In 2017, with a full plate of projects and no shortage of work in sight, Rick Nuss wanted to do something for his team of 34 employees—something to show appreciation. All Stacked Up is a masonry contracting business that works on commercial projects throughout the Twin Cities, Minnesota. Like most contractors, the masonry business is highly competitive when it comes to recruiting and retaining skilled talent.

As part of his role, Rick manages all things related to staffing, compensation, and employee benefits. A lot of Rick's competitors were offering health benefits, and Rick knew it was time to consider offering them, too. As with their masonry work, he wanted to do it right and do it competitively, but he had two challenges moving forward: a limited budget and limited time to manage it.

All Stacked Up worked with a broker to look into various options. When their broker brought Gravie to the table, it was the perfect fit—meeting both their coverage and budget goals. All Stacked Up generously decided to give each employee enough to cover the cost of Gravie's Bronze level plan, which is comparable to what their competitors offer. But that's where the comparison stops. With Gravie, Rick's team can take advantage of a few key benefits.

“Gravie makes it really easy as an employer.”

Rick Nuss, Operations Manager, All Stacked Up Masonry, Inc.

First, employees can “buy up” in a seamless way. If employees want to, they can choose to supplement what their employer is contributing and select a richer plan that better meets their family's needs through Gravie's marketplace. The reality is that every individual approaches health insurance differently. According to a recent study, 35% of individuals purchase health insurance just for peace of mind, while others make their selection for different reasons such as coverage for prescription drugs (31.3%), protection from unexpected medical costs (55.3%), or for specific medical needs (19.3%). With Gravie's defined contribution approach, employers decide how much money to give employees to purchase health benefits, and employees choose the plan that meets their unique health needs, lifestyles, and budgets.



All Stacked Up Masonry, Inc.
Corcoran, Minnesota

- Commercial masonry contractor
- 34 employees
- Gravie customer since 2019

Additionally, All Stacked Up employees now have access to Gravie Care—a dedicated team of licensed experts available year round to answer any questions employees have related to their benefits or claims. According to the same study, 21% of individuals say that not knowing who to call with their questions is the most confusing aspect of health insurance. “Employees never come to me with questions,” Nuss said. “They know who to call.”

Rick can also take advantage of Gravie Care to outsource many of the hassles that often come with benefits administration.

Partnering with Gravie has helped them:

- Recruit and retain employees
- Administer benefits with ease
- Meet coverage and budget goals

“With Gravie, I can run our health benefits and a \$7M company.”

Rick Nuss, Operations Manager, All Stacked Up Masonry, Inc.

All Stacked Up went live with Gravie in March of 2019 with roughly 75 percent employee participation. After a successful experience for his team in the first year, Rick happily signed on for the 2020 plan year.

Interested in partnering with Gravie?

Call **844.540.8701** or send an email to info@gravie.com
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