

# GRAVIE

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## Hi, we're Gravie.

We improve the way employers offer health benefits and provide employees better, more personalized coverage.

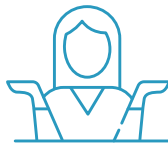


## THE PROBLEM

Traditional employee health benefits are unsustainable.



Out-of-control costs

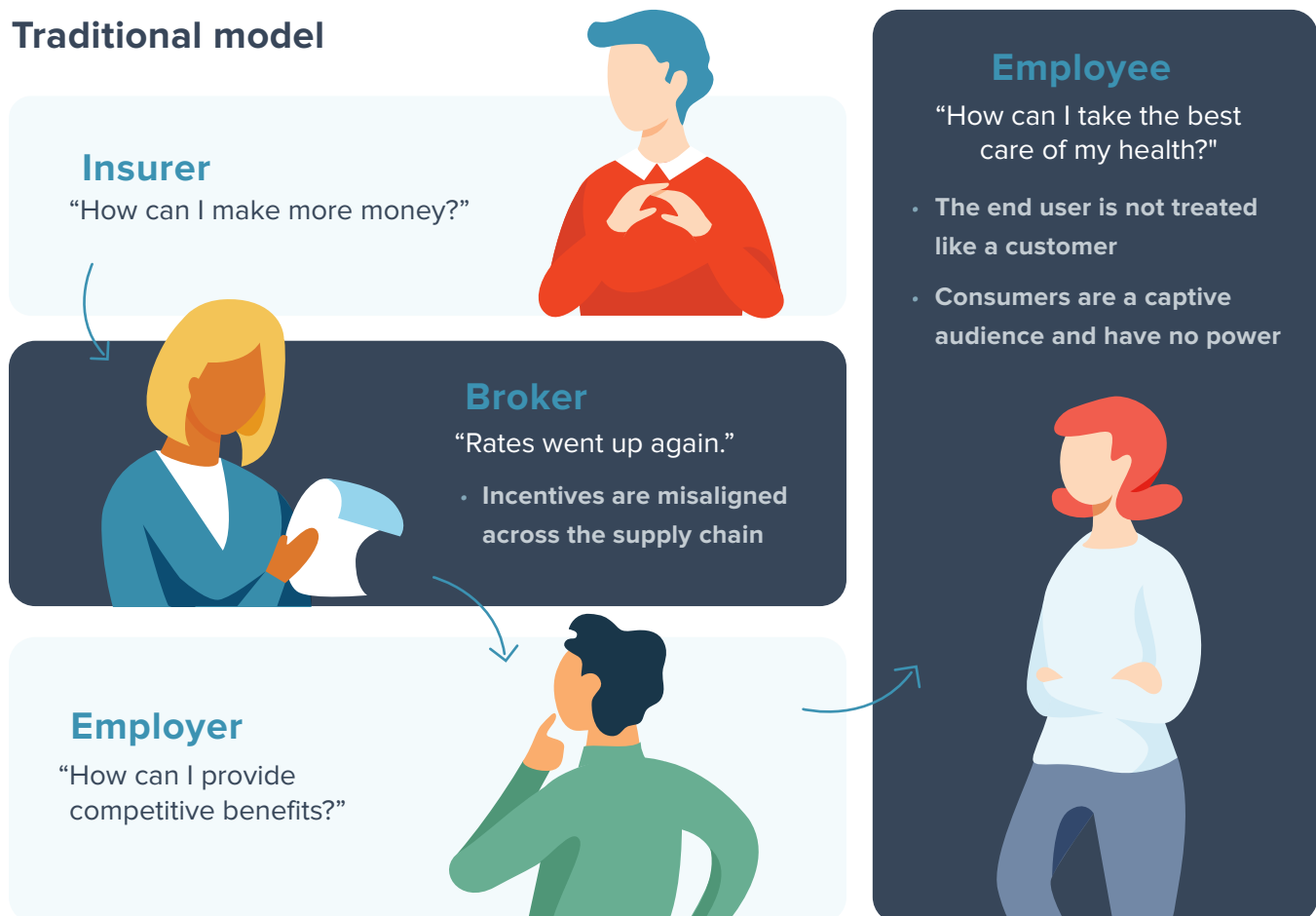


Lack of choice



Poor experience

### Traditional model



At Gravie, we believe the healthcare industry should be driven by the needs of the consumer, not the other way around. We're making employee health benefits easier and more affordable.

## DEFINED CONTRIBUTION

By taking a defined contribution approach to employee health benefits, employers control costs by setting their own benefits budget and employees get more choice.

### It's easy! Here's how it works:

1. Employer sets a benefits budget
2. With Gravie's help, employer decides how much money to give each employee for health benefits
3. Employees use the money to purchase health plans and other benefits through Gravie's marketplace.
4. Employer pays employees' premiums in full through Gravie
5. Employees' portions of the premiums are deducted via payroll.
6. When employees have benefits questions during enrollment and throughout the year, they contact the Gravie Care Team.

### The Gravie model

#### Employer

Controls costs and gets out of the hassles of benefits administration



#### Employee

Gets the health benefits that meet their unique health needs, lifestyles, and budgets



#### Gravie Care

Year-round benefits support



On average, employers and employees **save 16%!**\*

An effective solution aligns all players' incentives with that of the consumer. Defined contribution benefits give both employers and employees more control.

\* Based on average Gravie customer savings in 2018.

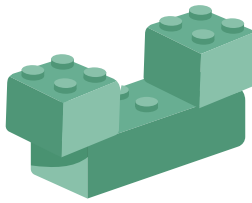
## LEVEL-FUNDING

Level-funding is an approach to financing health benefits that combines the cost savings and customization of self-insured plans with the stability and predictability of fully-insured plans.



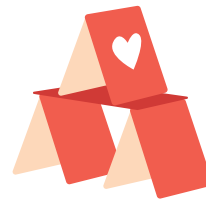
### FULLY-INSURED

- Low risk for employer
- Employees often stuck with a one-size-fits all plan
- Little administrative work for the employer



### LEVEL-FUNDED

- Low risk for employer
- Choice for employees
- Reduced administrative work for the employer



### SELF-INSURED

- High risk
- Flexibility with plan design
- Lots of administrative work for the employer

## Level-funded Health Benefits

- **A business's rates are based on the health and ages of their employee population.**

*If your business's health plan is community rated and you have a healthy and/or young employee population, you are likely paying too much for health benefits.*

- **Employers pay a predetermined fee each month without any additional liability allowing them to control costs.**
- **There is far more Flexibility with plan design. With Gravie, employees get access to ten plan options.**
- **At the end of the year, if the amount an employer paid in premiums exceeded the amount they paid in claims, employers may be eligible for a fee refund.**

Gravie's level-funded approach allows employers to provide better, more affordable health benefits the way large businesses are able to—leveling the playing field when it comes to recruiting and retaining talent.

### EACH PLAN HAS A PREMIUM. HOW DOES THE PREMIUM GET SPENT?



## PLAN DESIGNS

With Gravie, employees choose the benefits that meet their unique health needs, lifestyles, and budgets.

Gravie's marketplace includes:

- Ten health plans for employees to choose from. Coverage levels vary to support a diverse employee population.
- In addition to health benefits, employees have access to ancillary benefits, including vision, dental, supplemental medical, and life insurance.

Health Savings Accounts (HSAs) are available with the purchase of an HSA-eligible plan.



	Platinum 500	Gold 1250	Silver 2000	Silver 2000 HSA	Silver 3500 HSA
<b>Preventive Care</b>	100%	100%	100%	100%	100%
<b>Deductible/Year</b>					
Per Person	\$500	\$1,250	\$2,000	\$2,000	\$3,500
Per Family	\$1,000	\$2,500	\$4,000	\$4,000	\$7,000
<b>Out-of-Pocket Max/Year**</b>					
Per Person	\$1,500	\$2,500	\$4,000	\$6,500	\$3,500
Per Family	\$3,000	\$5,000	\$8,000	\$13,000	\$7,000
Primary Care Office	\$25	\$30	\$30	30% after ded.	No cost after ded.
Specialist Office Visit	\$25	\$50	\$50	30% after ded.	No cost after ded.
Urgent Care Visit	\$25	\$75	\$75	30% after ded.	No cost after ded.
Online Care <small>provided by MDLIVE</small>	100%	100%	100%	No cost after ded.	No cost after ded.
Generic Rx*	\$5	\$10	\$10	30% after ded.	No cost after ded.
Preferred Brand Rx*	\$25	\$50	\$50	30% after ded.	No cost after ded.
Non-Preferred Brand Rx	50% after ded.	50% after ded.	50% after ded.	50% after ded.	No cost after ded.
Specialty Rx	10% after ded.	20% after ded.	20% after ded.	30% after ded.	No cost after ded.
Emergency Room	10% after ded.	\$500	\$500	30% after ded.	No cost after ded.
Surgical Care	10% after ded.	20% after ded.	20% after ded.	30% after ded.	No cost after ded.
In-Patient Care	10% after ded.	20% after ded.	20% after ded.	30% after ded.	No cost after ded.
Out of Network	50% after \$10,000/\$20,000 (single, family) deductible				

\* Get 3 months for the price of 2 through mail-order

\*\* Includes deductible. All plans are embedded except for the Silver 2000 HSA which means if you have family coverage, you will begin receiving benefits once you meet your individual deductible. No member on the plan can pay more than their individual deductible.

	Bronze 4500	Bronze 6350 HSA	Bronze 7900	LIMITED COVERAGE The Backup Plan	LIMITED COVERAGE The Everyday Plan
<b>Preventive Care</b>	100%	100%	100%	100%	100%
<b>Deductible/Year</b>					
Per Person	\$4,500	\$6,350	\$7,900	\$0	\$0
Per Family	\$9,000	\$12,700	\$15,800	\$0	\$0
<b>Out-of-Pocket Max/Year**</b>					
Per Person	\$6,500	\$6,350	\$7,900	\$4,500	\$2,000
Per Family	\$13,000	\$12,700	\$15,800	\$9,000	\$4,000
Primary Care Office	\$30	No cost after ded.	No cost after ded.	Not a covered benefit	\$30
Specialist Office Visit	\$50	No cost after ded.	No cost after ded.		\$55
Urgent Care Visit	\$75	No cost after ded.	No cost after ded.		\$100
Online Care <small>provided by MDLive</small>	100%	No cost after ded.	100%	Not a covered benefit	100%
Generic Rx*	\$10	No cost after ded.	No cost after ded.	Not a covered benefit	\$10
Preferred Brand Rx*	\$50	No cost after ded.	No cost after ded.		\$25
Non-Preferred Brand Rx	50% after ded.	No cost after ded.	No cost after ded.		\$75
Specialty Rx	20% after ded.	No cost after ded.	No cost after ded.		20% coinsurance after ded.
Emergency Room	\$500	No cost after ded.	No cost after ded.	\$500, 1 visit limit	Not a covered benefit
Surgical Care	20% after ded.	No cost after ded.	No cost after ded.	40% after ded.	Not a covered benefit
In-Patient Care	20% after ded.	No cost after ded.	No cost after ded.	With limits	
Out of Network	50% after \$10,000/\$20,000 (single, family) deductible			Not covered	Not covered

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\*\* Includes deductible. All plans are embedded except for the Silver 2000 HSA which means if you have family coverage, you will begin receiving benefits once you meet your individual deductible. No member on the plan can pay more than their individual deductible.

## Better Health Benefits

With their Gravie plan, employees get access to:



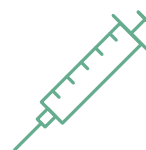
### BROAD, NATIONAL COVERAGE

Preferred One and Cigna's networks, including nationally ranked doctors, hospitals, clinics, and pharmacy partners.



### ONLINE CARE

Board-certified doctors, counselors, psychiatrists, and dermatologists 24/7 through Online Care.



### EXPANDED PREVENTIVE CARE

Comprehensive preventive care, including an expanded list of preventive care services available at no cost.

More choice paired with better health benefits means happy employees.

## A BETTER EXPERIENCE

Gravie offers employers and employees a better, more personalized benefits experience.

Gravie's simple, easy-to-use platform allows employees to compare plan options, enroll in coverage, and manage their health benefits.



## Gravie Care. Because we really do care.

Health benefits just got a whole lot easier. When employees choose their health benefits through Gravie, they get Gravie Care. Gravie Care includes support from a dedicated team of experts available to help employees compare plan options, enroll in coverage, use their plans, and answer benefits questions throughout the year. The Gravie Care Team answer these questions and more:



This bill doesn't make sense; can you help me?



Which doctors are in my network?



How much have I paid toward my deductible?



Where's the nearest urgent care?



How much will I have to pay for this procedure?



How much will my prescription cost?

Consider these questions, and more, answered.

# With Gravie, employees get the most out of their health benefits.



## Employers Get Support Too

Employers get a dedicated account manager on standby, available to answer questions during implementation, enrollment, and throughout the year. Employers also get access to Gravie's Employer Portal where they can conveniently:

- View their company's profile
- Add or remove employees from their roster
- Access and update employee information
- Renew their benefits program

**Ready to get started?**

Call 844.540.8701 or  
send an email to [info@gravie.com](mailto:info@gravie.com)

**GRAVIE**

