



## Health benefits employees can actually use

Comfort™ is the first-of-its-kind health plan that eliminates cost barriers and provides value to all participants, promoting better long-term health and improved customer satisfaction. Comfort provides 100% coverage on most common healthcare services, at a cost comparable to traditional group health plans.

### No hidden costs. No surprise bills.

#### No-Cost Services

- Preventive care
- Primary care
- Specialist visit
- Urgent care visit
- Labs & imaging
- Generic prescriptions
- Online care
- And more!

#### Other Services

- Emergency room  
\$250 copay
- Brand name prescriptions  
\$75 copay
- Specialty Prescriptions  
\$125 copay or no cost after out-of-pocket-max\*
- Hospital surgery/procedure  
No cost after out-of-pocket-max

“Having a zero-dollar bill when I need to get help is just amazing. I can get therapy as often as I need to, and it’s taken care of.”

- **Matt**, Gravie Member

“Gravie pays attention to our concerns and what we need. It just keeps getting better and better.”

- **Gravie Employer Customer**

Groups save an average of **19%** on premium costs when they switch Gravie.

With Comfort, employees save an average of **\$100 PEPM** on OOP costs compared to Gravie’s HSA & copay plans

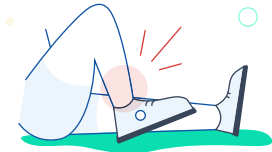
\*\$125 copay on Comfort GX plans. No cost after out-of-pocket-max on standard Comfort plans.

## How it Works

Employees choose from three out-of-pocket maximums.



And get care when they need it.



Emma hurts her ankle on a run. She visits her doctor for a check-up and an x-ray.

 **COMFORT™** **\$0**

**Traditional Plan** ~\$450



Sue takes a generic prescription daily.

 **COMFORT™** **\$0**

**Traditional Plan** ~\$120 annually



Roger is feeling under the weather. He heads to the doctor for a check-up, and his doctor orders blood work.

 **COMFORT™** **\$0**

**Traditional Plan** ~\$30 copay & ~\$220 blood work

## Protection that meets your group's unique needs

Comfort is for groups with 25 to 5,000+ employees. Gravie can help you customize a program based on your group's specific needs and risk tolerance. The Comfort plan design is the cornerstone, but traditional plan options may be added, if required.

### Level-funding

A health benefits funding model for the small to mid-size employer market. Level-funding offers cost certainty and risk protection, similar to a fully insured program.

#### Level-funding with Comfort

- The group pays a level amount each month, which represents their maximum plan liability
- Claims refund potential
- Specific deductible and aggregate attachment point on every plan.

## Self-funding

A health benefits funding model for mid-size to large employers. With self-funding, the employer assumes the financial risk for providing health benefits to its employees, but also has the greatest opportunity for savings.

### Self-funding with Comfort

- Client pays claims as they are incurred
- Client pays fixed costs monthly for administration and stop-loss insurance
- All reserves held by the group

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## Comfort offers a full-stack solution

Comfort is a turnkey health plan. Gravie goes above and beyond traditional third-party administrators and stop-loss carriers by delivering all the components that go into level-funded and self-funded health plans in one cohesive package. The result is a superior health plan and a seamless experience for employers and their employees.

### Multi-year rate caps

Ability for groups to lock in a 2-year pricing rate cap

### Forward-looking underwriting

Support better long-term health with an approach to underwriting that helps groups plan for the future.

### Integrated stop-loss

Groups get the protection that meets their unique needs with stop-loss coverage that integrates seamlessly into the health plan.

### No gaps in coverage

Gravie entities provide both TPA services and stop-loss insurance, guaranteeing a seamless member experience.

### National network access

Members get access to broad national networks, and regional networks when applicable, with strong discounts, to improve access to care at an affordable cost.

### Pharmacy Benefit Manager

Members get comprehensive pharmacy benefits that are integrated into the health plan through Gravie's partnership with Magellan, a leading pharmacy benefit manager (PBM).

### Intuitive enrollment and benefits management platform

Members can enroll in coverage, view plan details, and manage their health benefits year-round through Gravie's enrollment and benefits management platform.

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“Comfort is the best insurance I’ve ever had. A+. 10/ 10.”

- Meli, Gravie Member

## Thrill members with no-cost plan perks



### Online Care

24/7 access to board-certified doctors, counselors, psychiatrists, and dermatologists through the MDLive mobile app, video chat, or by phone.



### Wellbeats

Fitness on-demand, including classes, workout plans, and health assessments.



### Healthy Mom & Baby Program

A maternity management program for expectant parents that includes support and helpful information to promote healthy pregnancies.



### Care Advantage Program

A suite of services for members with complex health conditions to help them improve their condition, and in some cases, prevent it from worsening.

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## Gravie Care. Because we really do care.

When employees enroll in Comfort, they get Gravie Care. Gravie Care includes support from a dedicated team of licensed experts available to help members select their out-of-pocket maximum, enroll in coverage, and navigate the complexities of health benefits throughout the year.

The Gravie Care team goes beyond fielding phone calls and answering questions to anticipate members' needs, helping resolve issues before they arise.



**Gravie Care's Customer Satisfaction Score (CSAT) is 95%**

(Industry average is 74%)