GRAVIE

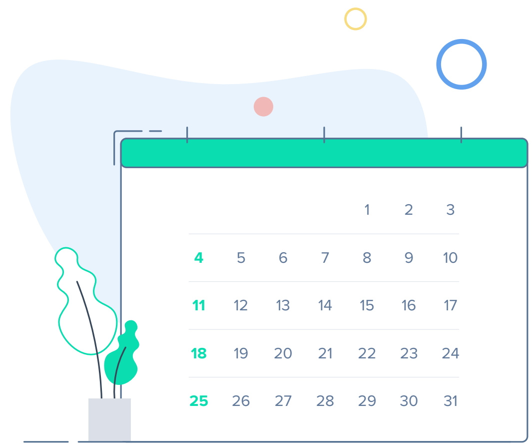
Timeline of a Deal

This timeline applies to Comfort™ and ICHRA with Gravie deals. The time frames listed are approximate. For details on timing and the schedule of events regarding a specific deal, connect with your Gravie sales representative.

1 Get a Quote

Approximate Timing : 8-10 Days

- To get a quote for a group, follow the steps listed in Gravie's quoting checklist.
- Receive the quote back from Gravie in **8-10** business days
- Present the quote to your client
- If they accept, notify your Gravie sales representative to move forward



2 Contracting

Approximate Timing: 7 Days

- Gravie will email the contract to your client for their electronic signature. Your client **must sign** within 7 business days or before the first day of open enrollment.

3 Implementation

Approximate Timing: 45 Days

- Your client will be introduced to their Gravie implementation manager and permanent account manager through a welcome email.
- Your client will be asked to complete the new client questionnaire.
- You or your client will confirm the contribution strategy and send the roster of eligible employees to the implementation manager.
- Gravie will send your client's employees notification packets and marketing materials on their new coverage.
- The account manager will hold an enrollment kickoff meeting with your client and their employees.

4 Open Enrollment & Invoicing

Approximate Timing: 28 Days

- Employees enroll in coverage.
  - A two week window is recommended ending on or before the 15th of the month, prior to when coverage begins.
  - Enrollment may vary based on certain factors such as the enrollment platform your client is using (Gravie or their own HRIS system), and more.
- Employees will receive ID cards within 2 weeks of enrolling. **Digital ID cards will be available the day coverage begins.**
- After open enrollment, the implementation manager will officially transition your client to their account manager who will provide year-round support, including monthly reporting, regular check-ins, important updates and more.

Invoicing

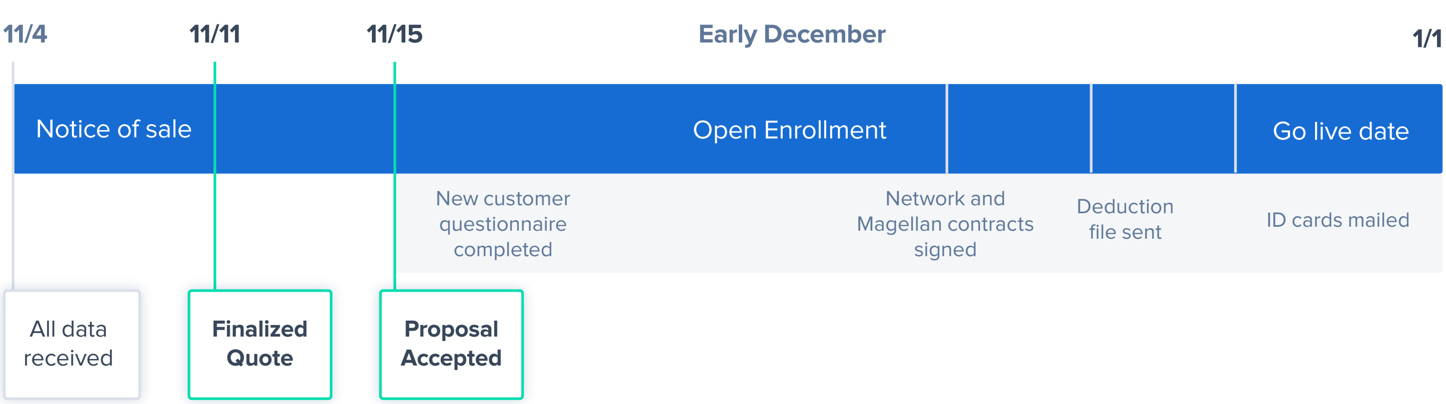
Your client will receive their first invoice approximately two weeks after open enrollment via email. Funds will be pulled via ACH. After the first month, invoices are sent out around the 20th of each month and funds are pulled via ACH around the 28th of the month. Invoicing is done in the month prior to the coverage month. The invoicing process is explained to your client during the welcome call.

5 Get Paid

Approximate Timing: 30 Days

- If this is your first deal with Gravie, complete the referral agreement provided by your Gravie sales representative.
  - Required information includes your legal name, address, TIN, a copy of your agency resident license, W9 and banking information. Upon completion of the referral agreement, a member of Gravie's commissions department will reach out requesting a copy of your agency resident license, W9 and banking information.
- You will receive commissions monthly, thirty days following the end of each plan month (e.g. you will receive January commissions at the end of February).
- A few days prior to receiving funds, you will get a commission statement via email.

Example Timeline:



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