



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
- Mental health care
- And more

Other Services

- Emergency room
\$250 copay
- Brand name prescriptions
\$75 copay
- Non-preferred brand name prescriptions
\$100 copay or no cost after out-of-pocket max*
- Specialty prescriptions
\$125 copay or no cost after out-of-pocket max*
- Hospital surgery/procedure
No cost after out-of-pocket max

“We are always looking for creative ways to implement solutions that help customers like Ideal Printers recruit and retain their employees while also helping to reduce costs. Gravie gives us cutting-edge solutions to help our customers improve benefits while reducing costs for the organization and employees.”

- **Drew Engebrecht**, CC, senior vice president — team lead, EB/shareholder at Holmes Murphy

Compared to the national average cost for traditional plans:

Employers save an **average of 16%** on premium costs when they switch to Comfort.


Employees save an **average of \$80** per employee per month on out-of-pocket costs.

How it works

Employees choose their out-of-pocket maximum 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

Members are prioritizing their health, focusing on maintenance, prevention, and getting diagnosed earlier. When people utilize health care services in healthy ways, they require fewer high-cost services.



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

Protection that meets your group's unique needs

Comfort is for groups with 15 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.

Comfort is a full-stack solution

Gravie goes above and beyond traditional third-party administrators and stop-loss carriers by delivering all the components that go into level-funded and traditional 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

Surgical Underwriting™

Gravie's innovative proprietary approach to underwriting provides more customized rates than traditional methods, supporting better long-term health and helping 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.

Thrill members with no-cost plan perks

Members get access to a variety of no-cost services that help keep them healthy, reducing claims costs and improving their experience. No-cost services that may be covered include:



Musculoskeletal



Virtual health, including mental health



Virtual fitness



Maternity care

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 above and beyond fielding phone calls and answering questions to anticipate members' needs, helping resolve issues before they arise.



Employers and employees love Comfort.

“

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

Meli, Gravie Member

93% of Comfort groups renew with Gravie each year.
(national average is 66 - 75%)

