

## Hi, we're Gravie.

We partner with brokers across the nation to **improve the way people purchase and access healthcare** through ICHRA.

The Individual Coverage Health Reimbursement Arrangement (ICHRA) is changing the way employers offer health benefits to their employees. ICHRA with Gravie offers a full range of support services to ensure a smooth process for employers and employees.



### How It Works | The individual

- The employer determines their employees' eligibility requirements and how much money they want to contribute to each class of employees via the ICHRA to purchase individual health insurance.
- Employees use money from their ICHRA to purchase individual or family health insurance. Gravie makes the enrollment process easy through our intuitive, easy-to-use shopping platform. Ongoing support is available to employees year round by phone.
- When possible, Gravie will facilitate automatic payments to the insurance carriers using the employer's ICHRA contribution and the employees' payroll deductions (if applicable). In other cases, Gravie will deposit the employer-sponsored ICHRA funds directly into employees' bank accounts.

### Both the employer and employees benefit from ICHRA with Gravie



#### Cost control

The employer determines their health benefits budget and how much they want to contribute to each employee's ICHRA, allowing them to manage costs.



#### Choice

Employees choose the individual health insurance plan that meets their unique health needs, lifestyles, and budget.



#### Less administrative work

Employees work directly with Gravie and their insurance carrier, reducing administrative work for the employer.

*ICHRA's are administered and managed through Gravie Administrative Services LLC, a licensed third-party administrator. Individual health insurance policies are sold through Gravie Agency LLC, a licensed insurance producer agency.*

## Smart technology + human support

Gravie is a true leader in the ICHRA space, thanks to our hands-on service model and intuitive tech solutions. Our ICHRA with Gravie service teams offer year-round support to all stakeholders, making it easy for employers to navigate the best ICHRA solutions for businesses of all sizes. And employees love ICHRA with Gravie too — they get the freedom to choose the individual health plan they want, and the personalized support they need to manage their plan.



### Broker partners

Our ICHRA specialists provide detailed plan and budget analysis for groups, and assist groups in setting up the ICHRA and the contribution strategy.



### Employers

Each employer has a dedicated implementation manager and account manager to assist with onboarding and plan administration throughout the year.



### Employees

Our Gravie Care™ Team assists employees as they enroll in the ICHRA and an individual health plan, and provides ongoing personalized support to use their plan.



The customer service is definitely better with Gravie versus your mainstream carrier.”

**Gravie Member**



If I have any questions, I know Gravie Care is there to help.”

**Gravie Member**



### Interested in learning more?

Call at [844.540.8701](tel:844.540.8701) or email [info@gravie.com](mailto:info@gravie.com)