



Gravie ICHRA makes it easy for employers to implement and manage their Individual Coverage Health Reimbursement Arrangement (ICHRA).

Gravie partners with brokers across the nation to improve the way people purchase and access healthcare through ICHRA.

ICHRAs are changing the way employers offer health benefits to their employees. At Gravie, we offer a range of support services to ensure a smooth experience for employers and employees.

## How it works

- The employer determines their employees' eligibility requirements and how much money they want to contribute to each class of employees for their health benefits through ICHRA.
- Employees use money from their ICHRA to purchase individual or family health insurance. Gravie makes the plan selection process easy with our intuitive, easy-to-use shopping platform, and Gravie Care® is available to assist through the enrollment process. Ongoing support is also available to employees year round by phone.
- Gravie helps employees facilitate their monthly premium payments by providing each enrollee with a virtual bank account that is funded by the employer. This account enables a smooth and secure way to set up recurring payments with the carrier. For employees with Easy Enroll plans, Gravie handles the monthly payments for them. Employees who choose a Self-Enroll plan must use their Gravie ICHRA virtual funds account to set up autopay with their carrier on their own. For Medicare enrollees, Gravie deposits the employer-sponsored ICHRA funds directly into employees' bank accounts.

ICHRAs 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.



## Employers and employees benefit from Gravie ICHRA



### Cost control

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



### Choice

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



### Less administrative work

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



## Year-round support

Gravie is a true leader in the ICHRA space, thanks to our hands-on service model and intuitive tech solutions. Our Gravie ICHRA 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 Gravie ICHRA, 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 employers, assisting groups in setting up the ICHRA and creating a contribution strategy that meets their budget and goals.



### 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, providing ongoing personalized support to choose the right plan for them.



**Gravie Care advisors help members evaluate plan options, verify network coverage, locate providers, decipher EOBs and bills, and so much more.**

Gravie members are just a phone call or secure message away from someone who's willing to go the extra mile to help make the most of their health plan year round.

**Have Questions  
about Gravie ICHRA?**

**Call:** 844.540.8701

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