



## Gravie Pay 101

### What is Gravie Pay?

Gravie Pay is a new pay-over-time option your employees can use to pay for medical expenses\* that are subject to their out-of-pocket responsibility. It allows them to pay a medical bill at their own pace, **with no interest or fees**.

Gravie Pay is powered by Paytient, a payment platform that specializes in helping employees pay for healthcare expenses. Paytient is the lender behind Gravie Pay.

### How does it work?

When an employee pays for a healthcare expense\* using Gravie Pay, the provider or pharmacy is paid in full. The employee can spread out their payments up to 12 months through easy payroll deductions (recommended), bank account withdrawals, or credit card payments.

### What is the cost to employers?

Gravie Pay is covered by groups' TPA fees. Please check with your Gravie account manager or sales representative for details.

### What is needed from employers to set up Gravie Pay?

Payroll deduction is the preferred payment method. To do this, we need your help setting up a payroll integration. We will need some information about your payroll setup, and at least one payroll expert from your organization to attend a short call with us.

\*The Gravie Pay card works with providers in certain approved merchant categories. The provider self-selects their merchant category, and in some cases a provider might not be categorized as expected.



When it comes to big purchases, today's consumers expect flexible payment options.

**Why should healthcare expenses be any different?**

## Employee experience

### Who is eligible?

Employees are eligible to use Gravie Pay if they have an active Gravie health plan through their employer. They can also use their virtual card to cover medical expenses for any of the dependents on their plan. COBRA participants are not eligible for Gravie Pay. The financial health of employees is valuable to us, therefore employees enrolling in Gravie Pay may be subject to a couple questions that assess their ability to repay their balance.

### How do employees use it?

Once in enrolled in a Gravie health plan, employees can activate Gravie Pay by completing a short enrollment process at [member.gravie.com](https://member.gravie.com). Then they get immediate access to their virtual card.

When paying a bill, either online or over the phone, they'll simply provide their Gravie Pay card information the same way you would any debit or credit card. Then they can set up their payments from their Gravie account.

### Where can employees use this?

Gravie Pay can be used for any out-of-pocket medical expense. Merchant codes are used to ensure that the expenses are healthcare related.\*

### What is the spending limit?

The Gravie Pay spending limit is based on the health plan the employee is enrolled in. The spending limit is equal to the individual out-of-pocket max (OOPM) on their plan.

### Do my employees have to use Gravie Pay?

No. We recommend that all employees activate Gravie Pay so it's there if they need it. But if they go the full year without using it — that's great too!

### What happens if my employees need help or have questions?

We will explain the Gravie Pay basics in your group's kick-off session leading into open enrollment. And as always, Gravie Care is here to help. They will provided guidance and support to your employees, working side-by-side with Paytient as needed.

### What happens if my employee leaves the company?

Employees will no longer be able to use their virtual Gravie Pay card after their health plan ends, but they must continue making payments on the schedule they chose. If the employee is making repayments through payroll deductions, Paytient will work with them to set up a different payment method.

*\*The Gravie Pay card works with providers in certain approved merchant categories. The provider self-selects their merchant category, and in some cases a provider might not be categorized as expected.*



## Employee Financial Responsibility

### Will my employees be charged interest?

No. Employees can spread their payments out up to 12 months, and they will not be charged interest.

### Does Gravie Pay require a credit check?

No, there is no credit check for Gravie Pay.

Please note that we ask members to self-report income and expenses during sign-up, to make sure that credit is being extended in compliance with all federal and state regulations.

### What if my employees miss a payment or can't pay it back?

Gravie Pay is meant to provide employees flexibility in paying for their healthcare expenses. If they need more time to pay, they can increase the repayment duration to up to 12 months. They can also change their payment method at any time. Employers will not be held responsible for missed payments.

## Have Questions?

**Call:** 844.540.8701

**Email:** [info@gravie.com](mailto:info@gravie.com)