



MORE BENEFITS. FEWER ASTERISKS.



Introducing Gravie ICHRA

We've partnered with your employer to provide an exciting new benefit—the **Individual Coverage Health Reimbursement Arrangement (ICHRA)**. With Gravie ICHRA, you can easily apply pre-tax funds toward the cost of an individual health plan.

How it works

Your employer will announce an annual enrollment window for ICHRA, just like they would with any other group insurance. **To use ICHRA, you must enroll in your Health Reimbursement Arrangement (HRA)** during those dates and complete all enrollment steps for your chosen health plan.

If you become eligible for ICHRA mid-year, you'll receive a notification about how to enroll in a plan. Generally, you have 60 days prior to and 60 days after becoming eligible to enroll in your HRA. We recommend taking action as soon as possible to determine the best plan start date for you.

Getting started

1. Visit member.gravie.com to create an account or log in.
2. **View and compare plans** to find the coverage that's best for you. You'll have access to all eligible health plans in your area. If you choose an Easy Enroll plan, you can complete your HRA enrollment and all other documents at this point.
3. **Checkout**
 - a. If you choose an Easy Enroll plan, you can complete your HRA enrollment online after choosing your plan on member.gravie.com.
 - b. If you choose a Self-Enroll plan, you must complete the checkout process and all enrollment steps with your selected insurance carrier. Then you must upload Proof of Coverage in the Gravie portal.



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

You're just a phone call or secure message away from someone who's willing to go the extra mile to help make the most of your health plan year-round.

Questions?

Call:
800.501.2920

Secure message:
member.gravie.com/contact

What is ICHRA?

ICHRA stands for Individual Coverage Health Reimbursement Arrangement. It is a group health benefit plan provided by your employer. Unlike a traditional group plan, you get the power to choose a plan from a marketplace. This lets you tailor your health benefits to your own personal needs.

Additionally, you pay for your health plan premium using pre-tax funds. Spending pre-tax dollars lets you save money in the long run by decreasing how much you would typically pay in income taxes each year. **Eligible ICHRA expenses with Gravie are:**

- Premiums for qualified health plans purchased through the individual market
- Premiums for Medicare Part A, B, C, D, or Supplemental

What is a Gravie ICHRA virtual funds account and how do I access it?

A Gravie ICHRA virtual funds account is a virtual bank account that houses your ICHRA funds. The full monthly premium for your healthcare coverage will be deposited into your account. This includes the pre-tax contribution your employer makes, as well as any remaining amount you are responsible for that is deducted from your paycheck.

To access your Gravie ICHRA virtual funds account, go to your Gravie member portal at member.gravie.com. If you're using ICHRA funds toward Medicare premiums, you'll need to submit an enrollment form that our Gravie Care team can provide you with.

How much money is available to me?

When you log in to your Gravie member portal, you'll see your monthly pre-tax contribution amount. This amount depends on how much your employer contributes to your plan.

When viewing plan options while shopping, premiums will be offset by that amount. If you enroll in a health plan directly with the insurance company, any premium remainder owed by you will be paid with pre-tax payroll deductions.

How does my premium get paid?

Depending on if you choose an Easy Enroll or Self-Enroll plan, you will have a different experience:

- **Easy Enroll:** Gravie will coordinate the payment of your medical premiums with your employer to your chosen health plan provider using your Gravie ICHRA virtual funds account, regardless of which individual health plan you've selected. This allows Gravie to monitor payments to your carrier in order to help eliminate payment issues with your plan.
- **Self-Enroll:** You will need to submit your first month's payment directly to your health plan carrier. Then, set up autopay through your carrier for ongoing monthly premium payments to ensure your plan remains active throughout the year.

I'm covered by a spouse or parent's group plan. Can I use ICHRA funds toward those premiums?

No, you cannot use ICHRA funds toward the cost of a spouse or parent's group plan. ICHRA funds can only be used to pay for individual health plans as part of Gravie's ICHRA benefit, as arranged by your employer.

Are my premium payments made automatically?

- **For Easy Enroll plan members:** Gravie facilitates your payments to the carrier via your Gravie ICHRA virtual funds account. We'll audit to make sure that your coverage remains active and funds are being applied to your premium correctly. However, we are not notified directly in the event of a payment issue. Review your monthly invoices and call Gravie Care if you ever notice a past-due amount.
- **For Self-Enroll plan members:** In certain situations such as Medicare-eligible members or other situations where you pay the insurance carrier directly and are reimbursed for your ICHRA contribution, Gravie will attempt to verify the status of your coverage each month. Keep in mind that your Gravie ICHRA virtual funds account funds must be used toward premiums, so your coverage needs to remain active to keep using the benefit. In limited scenarios, if Gravie is unable to verify coverage on your behalf, we may ask that you complete a simple form each month.

I'm currently receiving a government tax credit toward the cost of my health plan. Will this be impacted if I enroll in an ICHRA?

If your employer offers you an ICHRA that meets federal affordability standards, you and your household will not qualify for premium tax credits. But if your employer's contribution does not meet the affordability standards set by the Department of Labor and the IRS, you may still be able to apply for premium tax credits.

If you have experienced a qualifying life event and are currently enrolled in a marketplace plan, you can switch to a Gravie ICHRA plan. To do so, you must notify the Gravie Care team if you've had a qualifying life event in the last 60 days or expect to have one in the upcoming 60 days. This qualifying life event will trigger your ability to make changes to your individual plan and update your ICHRA allowance to match your current situation.