



## Enrolling in your ICHRA health plan

Your employer and Gravie are working together to administer your health benefits through ICHRA. With Gravie ICHRA, you get to choose which health plan you want, and we help to keep everything running in the background.

### We're here to help you on your way.

There are three essential steps that you need to take in order to set up your health plan.

#### STEP 1

Create your Gravie profile

#### STEP 2

Shop for your health plan

#### STEP 3

FOR SELF-ENROLL PLANS ONLY  
Finish your enrollment  
through your carrier

These steps are required in order to start and keep your coverage. This guide will walk you through the process with confidence and ease. If you need assistance, Gravie Care® is only a phone call or message away!

#### STEP 1

### Create your Gravie account

Start by visiting [gravie.com/enroll](https://gravie.com/enroll) to learn more about your ICHRA benefit and explore helpful resources about enrollment and your health plan options.

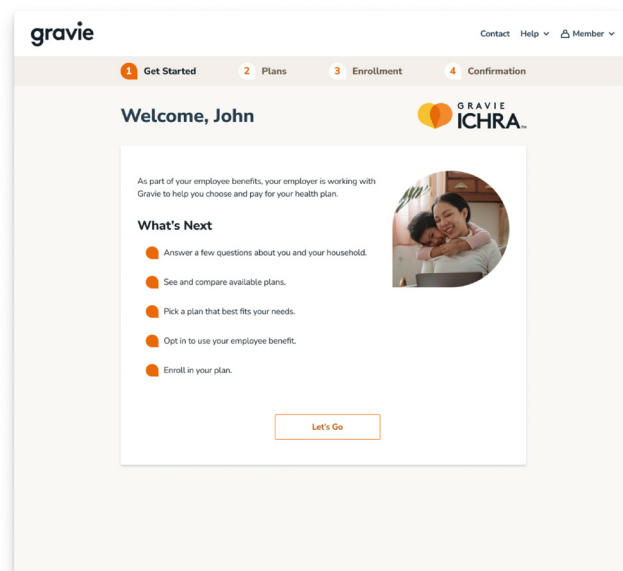
When you're ready to get started, click the Enroll Now button on that page. You'll be prompted to create your Gravie account—it only takes a minute!

#### You'll need to have the following ready:

- Date of birth and Social Security number for yourself and all dependents who will be covered by your plan.
- Names of doctors, preferred clinics, and other providers you want covered by your plan.
- Names and dosage of prescription drugs you need covered.
- A list of any planned medical procedures for you or your covered family members in the upcoming plan year, including ongoing and future procedures.

#### Creating your account & profile

Follow the prompts to set up your account and complete your Gravie profile on the "Get Started" page using your personal and family information. This profile information will be used to complete your enrollment forms and applications.



## STEP 2

### Shop for your health plan

View and compare plans to find the coverage that's best for you.

On the Choose Your Plan screen, you can see the plans available to you in your geographic area. Find all the information you'll need to help you make your selection: plan details, network coverage, premium amounts, Easy Enroll plan options, and more.

### Have questions while shopping?

Call Gravie Care® at **800.501.2920**.

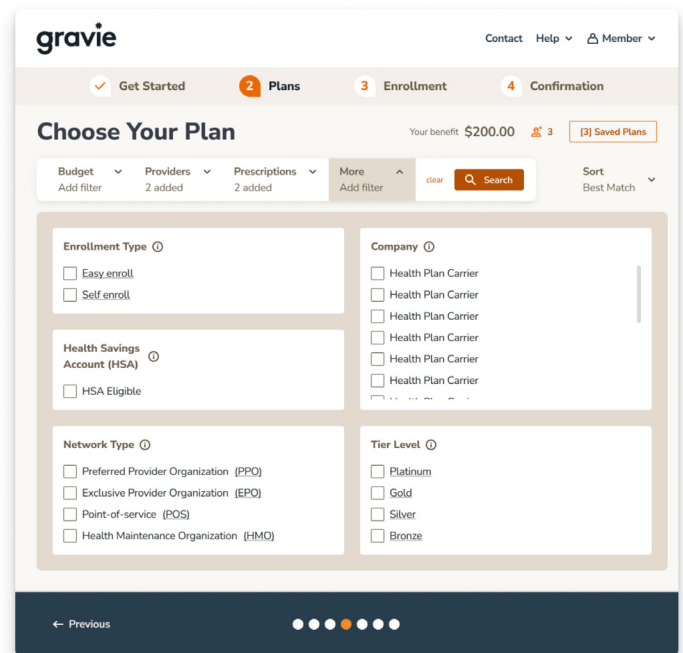
**Pro Tip:** Simplify your enrollment by filtering your search to view Easy Enroll plans. These plans don't require you to take any extra steps through the carrier directly. This will allow you to finish your enrollment through our website without needing to work separately through your carrier after checking out.

1. **Customize your search:** Filter the available plans by features such as deductible level, monthly cost, and out-of-pocket-maximum amounts to narrow down choices.
2. **Compare and save:** View side-by-side comparisons of plans that interest you. To bookmark them for later, click Save.
3. **Monthly Premium:** "Your Monthly Premium" will show the final amount you will be responsible for on a monthly basis after your employer funds are deducted.
4. **Plan Details:** View plan options and choose the coverage that's right for you.

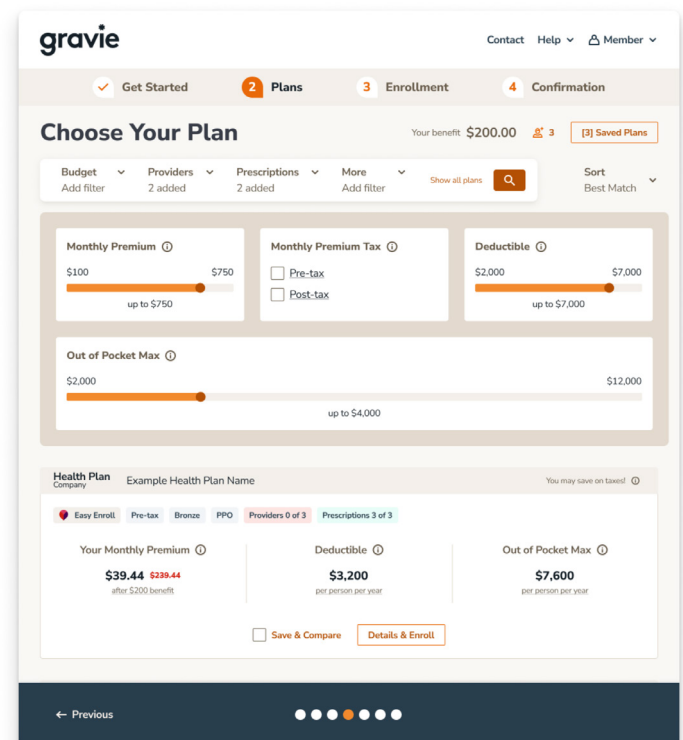
### Check out on the Gravie site and finalize your enrollment

Here, you will verify the following for the plan you've chosen:

- Monthly premium
- Prescription coverage
- If your preferred providers are in-network
- Deductibles and out-of-pocket maximums
- How common appointments will be covered



The screenshot shows the 'Choose Your Plan' interface on the Gravie website. At the top, there's a navigation bar with 'Get Started', 'Plans' (active), 'Enrollment', and 'Confirmation'. Below this, the 'Choose Your Plan' header includes 'Your benefit: \$200.00' and '[3] Saved Plans'. The main area contains several filter sections: 'Enrollment Type' with 'Easy enroll' and 'Self enroll' options; 'Company' with a list of 'Health Plan Carrier' entries; 'Health Savings Account (HSA)' with an 'HSA Eligible' checkbox; 'Network Type' with 'Preferred Provider Organization (PPO)', 'Exclusive Provider Organization (EPO)', 'Point-of-service (POS)', and 'Health Maintenance Organization (HMO)'; and 'Tier Level' with 'Platinum', 'Gold', 'Silver', and 'Bronze' options. A 'Search' button and a 'Sort Best Match' dropdown are also visible.



The screenshot shows the 'Choose Your Plan' interface with plan details for 'Example Health Plan Name'. The 'Monthly Premium' section shows a slider from \$100 to \$750, with 'up to \$750' indicated. The 'Monthly Premium Tax' section has 'Pre-tax' and 'Post-tax' checkboxes. The 'Deductible' section shows a slider from \$2,000 to \$7,000, with 'up to \$7,000' indicated. The 'Out of Pocket Max' section shows a slider from \$2,000 to \$12,000, with 'up to \$4,000' indicated. Below these, the 'Health Plan Company' section shows 'Example Health Plan Name' and 'You may save on taxes!'. The 'Your Monthly Premium' is listed as '\$39.44' (after \$200 benefit), 'Deductible' is '\$3,200' (per person per year), and 'Out of Pocket Max' is '\$7,600' (per person per year). There are 'Save & Compare' and 'Details & Enroll' buttons at the bottom.

## Easy Enroll

If you have selected an Easy Enroll plan, then you're all set! We'll send you a confirmation email within 24 hours of checkout confirming your enrollment.

## Self-Enroll

If you selected a Self-Enroll plan, you will need to follow the list of instructions shown at checkout to ensure you complete your enrollment through your chosen carrier.

- **Follow the exact instructions** to submit your application. This is required in order to complete enrollment in your selected health plan.
- **Upload a screenshot** of your enrollment confirmation to your Gravie member portal.

### STEP 3

## Finish your enrollment through your carrier

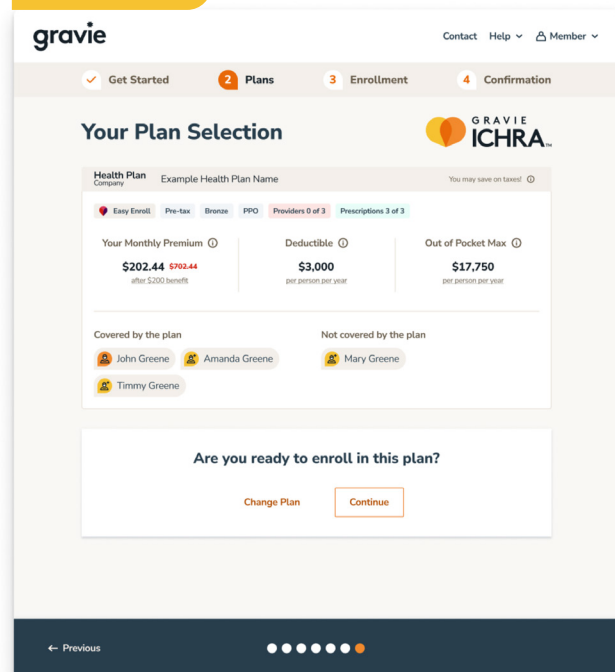
**This step is only needed for members who select a Self-Enroll plan.** Easy Enroll plan members are all set and don't need to take any other steps!

When you enrolled in ICHRA, Gravie created a virtual bank account, called your Gravie ICHRA virtual funds account, that will be used to make premium payments to your carrier. Each month, your account is funded by your employer. Then, premium payments to your carrier are sent from the account.

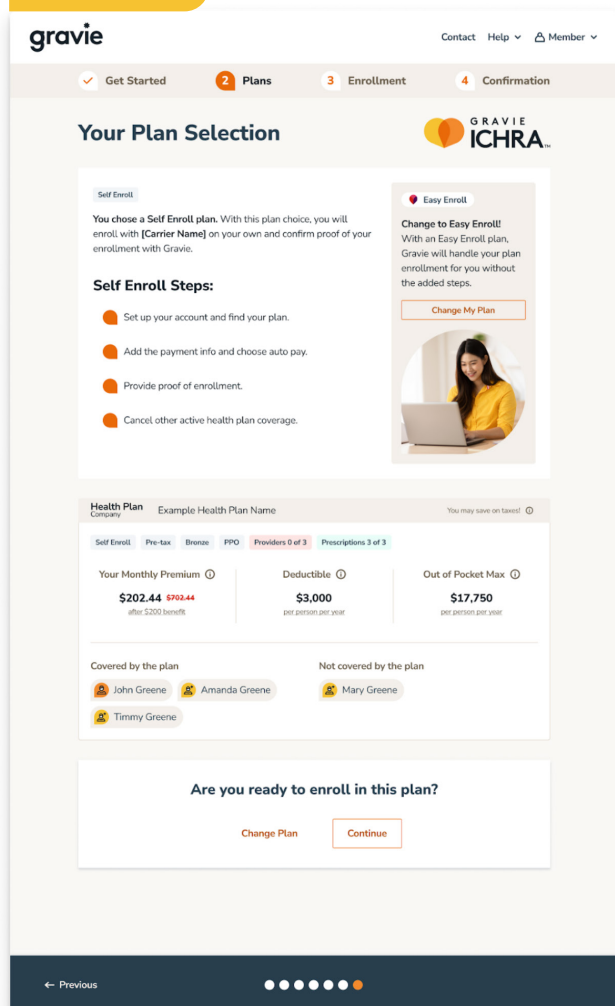
Depending on the carrier you've chosen, the email you'll receive from Gravie will prompt you to follow one of these two processes to set up autopay using your Gravie ICHRA virtual funds account:

- **Scenario 1:** Set up autopay as part of the application process. Enter your Gravie ICHRA virtual funds account details while completing your application directly with your insurance carrier.
- **Scenario 2:** Set up autopay with your carrier after you've submitted your application and before the deadline. First, you'll submit your health plan application directly with the carrier on their enrollment site. Then, you'll provide your Gravie ICHRA virtual funds account details to the carrier while your application is being processed. In this case, you'll need to pay attention to your carrier's specific payment deadline so that you set up autopay in time to activate your coverage.

### EASY ENROLL



### SELF-ENROLL





## Understanding your account details

You can find the detailed Gravie ICHRA virtual funds account information you need, including your account numbers and bank details, on the My Plans section of your Gravie account (also on the Self-Enroll checklist). Below is a guide to the info shown in your Gravie ICHRA virtual funds account:

### Employer Program

	Effective Dates	Enrollment Tier	Plan Status
<b>1</b> <a href="#">HRA</a> ‡	1/1/2024 - 12/31/2024	Employee Only	<a href="#">Enrolled</a>
<b>2</b> Gravie ICHRA virtual funds account*	Routing Number <a href="#">Show</a> ... .. 138 <a href="#">Copy</a>	Checking Account Number <a href="#">Show</a> .... .. 0616 <a href="#">Copy</a>	<b>6</b>
<b>3</b> Mastercard	Credit Card Number <a href="#">Show</a> .... .. 1674 <a href="#">Copy</a>	CVV ...	Valid Thru .. / ..
	Zipcode .....		
<b>Bank Information</b>	<b>4</b> Sunrise Bank 2525 Wabash Avenue St. Paul, MN 55114	Billing Address 10 2nd St NE STE 300 Minneapolis, MN 55413	<b>5</b>


**Transaction Details**


- 1 HRA enrollment details
- 2 Gravie ICHRA virtual funds checking account details
- 3 Gravie ICHRA virtual funds credit card details
- 4 Bank address for your Gravie ICHRA virtual funds account
- 5 Billing address for your Gravie ICHRA virtual funds account
- 6 Copy/Paste button to copy account numbers into carrier's site

\* Gravie ICHRA virtual funds account information must only be used for payment of ICHRA premium to your carrier

‡ Group coverage administered by Gravie Administrative Services LLC

## Complete steps 1-3 right away to ensure coverage is active when you need it.

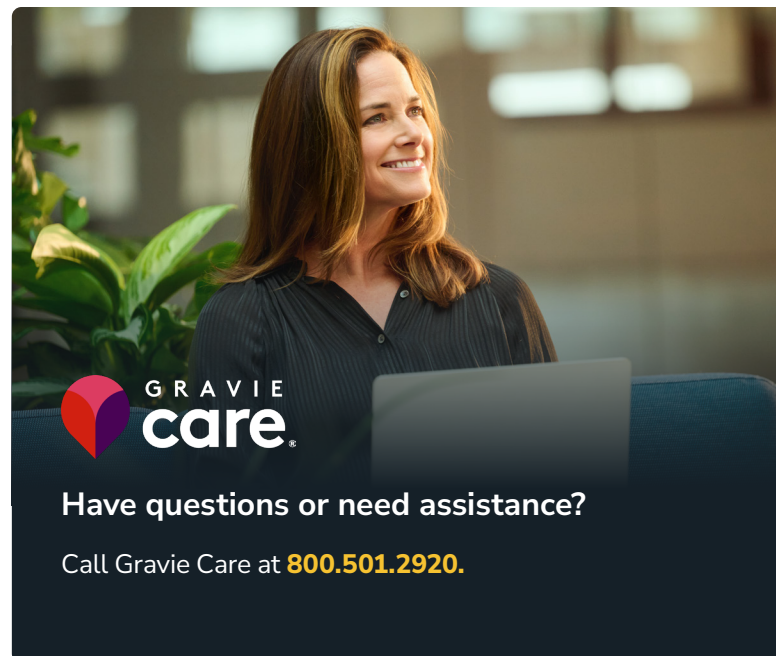
When you complete checkout in your Gravie account, Gravie will load your Gravie ICHRA virtual funds account with funds from your employer. This process may take up to 7 business days. To ensure that your account is funded prior to your payment due date, we encourage you to complete your checkout process on Gravie's platform as soon as possible.

### Important note:

Depending on your carrier's policy, you may need to submit your first month's premium payment using your Gravie ICHRA virtual funds account, and then set up autopay using the same account.

## Once you've completed all the steps, you're all set!

You will receive your ID cards from your carrier. Review any communications from your carrier to ensure that everything is on track from month to month.



**GRAVIE**  
**care**

**Have questions or need assistance?**

Call Gravie Care at **800.501.2920**.