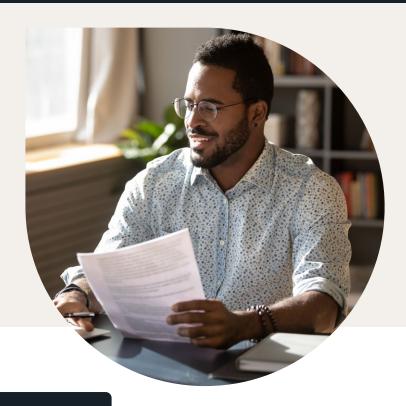## GRAVIE ICHRA™

Features your employees will love

We're excited to share the products of Gravie ICHRA™ that will make this process as smooth as possible for your employees. We've created unique solutions for the member experience from enrollment all the way through payment processing — which means your employees will have an easier, better experience accessing their benefits.

Member enrollment experience:

Enhanced member portal experience

The Gravie member portal has been created to be even more intuitive and easy to use. From login to checkout, members will find a clear and easy journey within the user interface.

Plan curation

Employees can search for and select preferred providers and prescriptions that they may need covered. This helps to tailor the initial collection of plans available once they enter the shopping platform, making it easier to make an informed selection.

The steps to set up coverage and monthly premium payments will depend on the specific plan the employee chooses.

OPTION 1

Choose an Easy Enroll plan

Enrollment will be a breeze for members – thanks to our Easy Enroll process.

Employees get to shop for all available health plans during Open Enrollment and can choose the plan that best fits their needs. Members have the option to select a plan designated "Easy Enroll" for an enhanced enrollment process. They just complete a few basic steps to check out within the Gravie member portal — and that's it! If any additional action is needed, Gravie Care will reach out to employees. Otherwise, enrollment and payment will be set up for them by Gravie.

Choose a Self-Enroll plan

Members who opt for a Self-Enroll plan will be responsible for managing their own enrollment process, including completing their application and checking its status once submitted, as well as providing proof of active enrollment. They will also need to set up their own payments, as Gravie will not be coordinating the process.

If members have questions or need help along the way, they can contact Gravie Care® for assistance.

Enrollment Process:

The enrollment process will vary by carrier. When members select and check out with a Self-Enroll plan, they will automatically be taken to their carrier's website where they will need to complete the necessary steps on their own.

Note:

- *If your employee does not verify their application completion, Gravie will not fund their ICHRA plan beyond the first two months.*

- *Please remind your employees who are changing plans that they must contact their previous carrier to terminate their plan. If they don't do this, they run the risk of having their old policy being automatically renewed by the carrier.*

Payments:

All Self-Enroll plans require that members set up their own payment process with their carrier, using their individual Gravie ICHRA virtual funds account. Members will provide the details for this virtual bank account (which they can find in their member portal) to the carrier in order to set up automatic payments.

Note: Members should not make payments from their personal bank accounts, except members on Medicare plans or with extenuating circumstances.

Application status monitoring:

Once the application has been accepted by the carrier, the member will need to track the status of their own application with their chosen carrier. Depending on the carrier, this information may be available by logging into the carrier's website or calling the carrier's customer service support.

Proof of enrollment:

Once their application has been accepted, the member will need to submit proof to the Gravie Care team by uploading it to their member portal or by sending an email to help@gravie.com. The documentation should show the following information:

- Policy name
- Premium amount
- Dependents covered
- Policy start date

We're looking forward to working with you to provide your employees with a smooth and easy enrollment process for the best open enrollment season yet!

Have questions? Please reach out to your Gravie Account Manager.