gravie

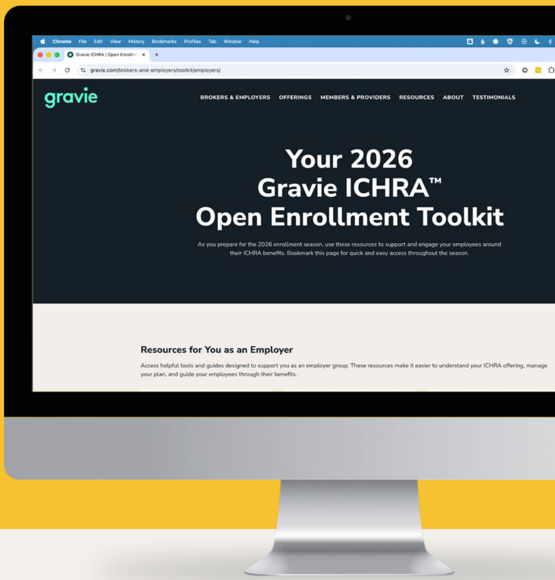
GRAVIE ICHRA™

Employer Administration Guide

To help ensure a smooth implementation experience for both your company and employees, please refer to this guide as you complete all onboarding steps.

GET STARTED

Contents:

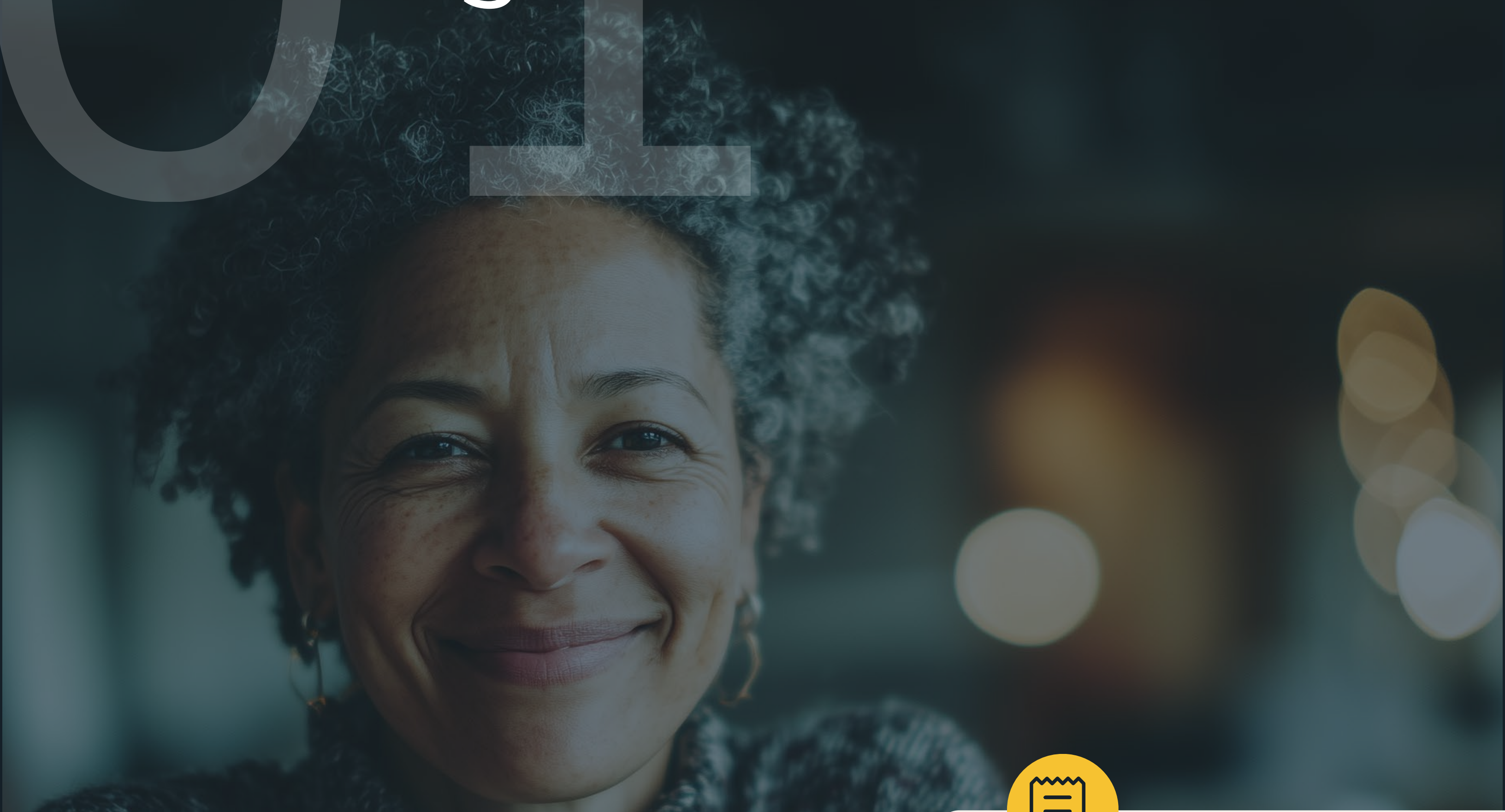


FOR EVEN MORE RESOURCES:

Visit the ICHRA employer toolkit.

01

Getting Started



Meet you Gravie team.

[FirstName LastName]

Implementation Manager

[FirstName] will serve as your main contact during implementation.

[FirstName LastName]

Account Manager

[FirstName] will serve as your primary ongoing contact and will help manage your benefits, partnerships, and strategy throughout the year.

Complete new customer questionnaire

Please take a few minutes to complete the new customer questionnaire so we have all of the necessary information required to set up your new account.

Implementation resources

To keep things simple, we've created a custom landing page where you can access the implementation materials for your company at any time. Additional documents will be added for your records as they become available.

Return items containing employee information can be returned via secure file upload using the secure link provided by your Implementation Manager.

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02 ICHRA contribution strategy and eligibility

Contribution strategy review

Different amounts may be allocated based on age, family size, and non-discriminatory employment classifications.

By now you should have a pretty good idea of what your company's ICHRA contribution strategy will be. Your Implementation Manager will take time to review this with you and finalize any last-minute details.

Completing your employee roster

We'll provide you with an Excel file called your Roster. This is used to communicate which employees are eligible for the ICHRA, and what pre-tax contribution amount they should receive.

If your company has multiple entities or locations set up with Gravie, you'll complete a roster for each group. When completing your roster include all eligible employees only.

Your Implementation Manager must receive and process your roster(s) for employees to have the correct shopping experience.

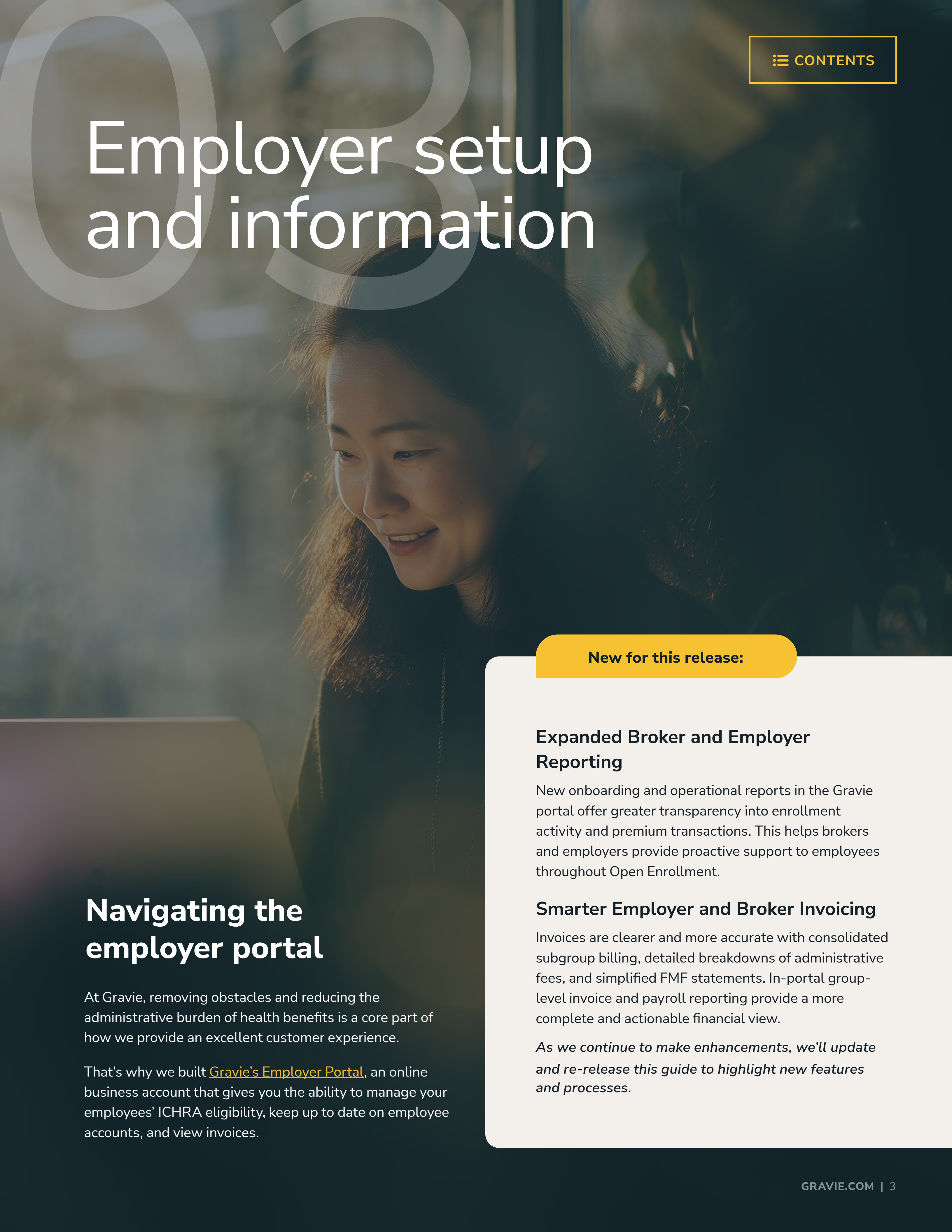
In other words — this step is really important! Please complete it as soon as you can so we have enough time to process the file(s) and reach out for any clarification.

ICHRA Open Enrollment dates

As soon as possible, confirm what open enrollment dates you would like to establish for your ICHRA plan. A two-week window is generally appropriate.

Employees must enroll in their HRA during the ICHRA Open Enrollment dates set by your company.

Employees should also complete enrollment steps for their health plan during this time.



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03

Employer setup and information

Navigating the employer portal

At Gravie, removing obstacles and reducing the administrative burden of health benefits is a core part of how we provide an excellent customer experience.

That's why we built Gravie's Employer Portal, an online business account that gives you the ability to manage your employees' ICHRA eligibility, keep up to date on employee accounts, and view invoices.

New for this release:

Expanded Broker and Employer Reporting

New onboarding and operational reports in the Gravie portal offer greater transparency into enrollment activity and premium transactions. This helps brokers and employers provide proactive support to employees throughout Open Enrollment.

Smarter Employer and Broker Invoicing

Invoices are clearer and more accurate with consolidated subgroup billing, detailed breakdowns of administrative fees, and simplified FMF statements. In-portal group-level invoice and payroll reporting provide a more complete and actionable financial view.

As we continue to make enhancements, we'll update and re-release this guide to highlight new features and processes.

Getting started

Account activation

Gravie will send you a portal activation link that will be accessible for 72 hours. If you need a new link or are having trouble logging in, contact your Account Manager.

1. From the welcome email you receive, click **Set Up Account**
2. **Create a password** of at least 12 characters
3. For added security, you'll need to set up **two-factor authentication.** You can choose to use an authenticator app, or verify using a text message or phone call.
4. Enter your six-digit **verification code**

Accessing your account

Once your account has been activated, you can log in at any time by visiting employer.gravie.com.

If your company has multiple entities or locations set up in Gravie's system, you'll be prompted to select which one you'd like to view when logging in.

Portal permissions

During onboarding, your Implementation Manager will work with your company to determine who can use Gravie's Employer Portal, and what permissions each user should have. These permissions are listed below:

Profile
This page is viewable by any user.

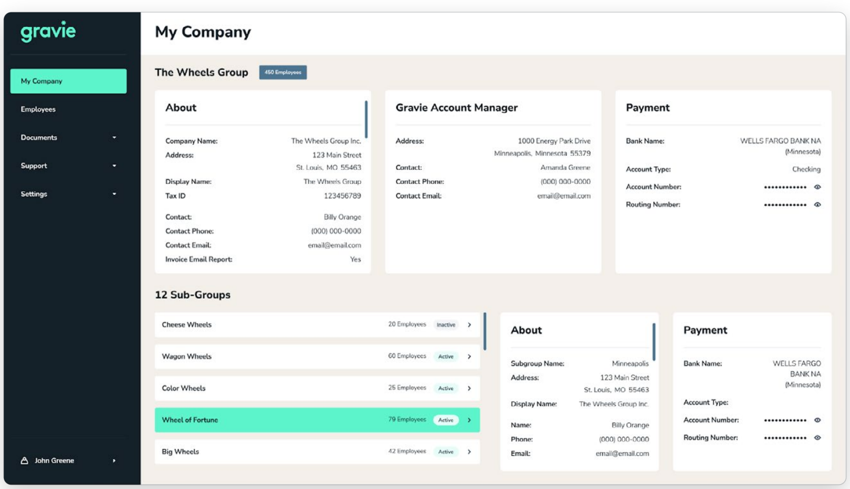
Employees
View active employee list

Invoices
View and download invoices

Note: *Additional reporting and invoicing features may be available based on your role and permissions.*

Navigating Gravie's employer portal

When you log in as an employer user, you are automatically brought to your company profile page. You can navigate back to this page at any time by selecting **"My Company"** from the left-hand navigation menu.



When you log in as an employer user, you are automatically brought to your company profile page. You can navigate back to this page at any time by selecting **"My Company"** from the left-hand navigation menu.

On the company profile, you can view:

- Company address
- Company contact information
- Tax ID number
- Payment account details
- Gravie Account Manager
- Any subgroups of your company, including their number of employees, address, contact information, and banking information

If any details change, let us know as soon as possible so we can keep your account up to date.

Manage employee benefits

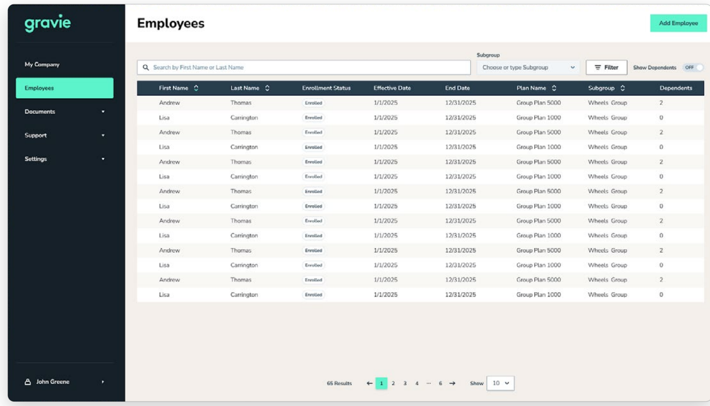
From the left-hand navigation menu, select **"Employees"** to see a list of your employees for your most current plan year. From the list, you can view:

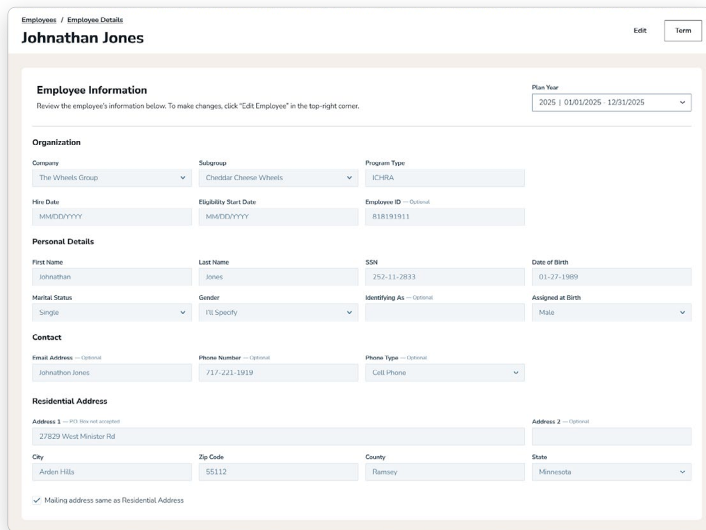
- Name
- Enrollment status
- Plan effective date
- Plan end date
- Plan name
- Subgroup
- Dependents

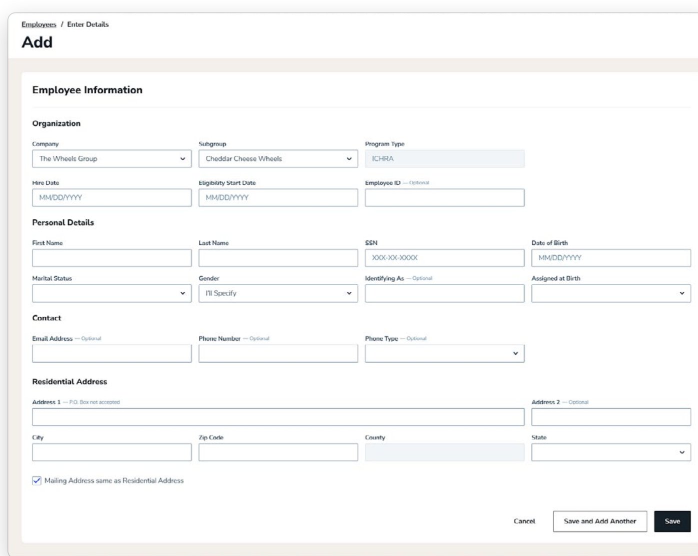
You can search by name, view employees from a specific subgroup, or filter by plan year, start and end dates, or enrollment status. Selecting an employee opens their detail page, where you can see their address, demographic information, enrollment details, and dependents.

If your Account Manager has enabled employee management for you, you can:

- Add new employees and dependents
- Term employees

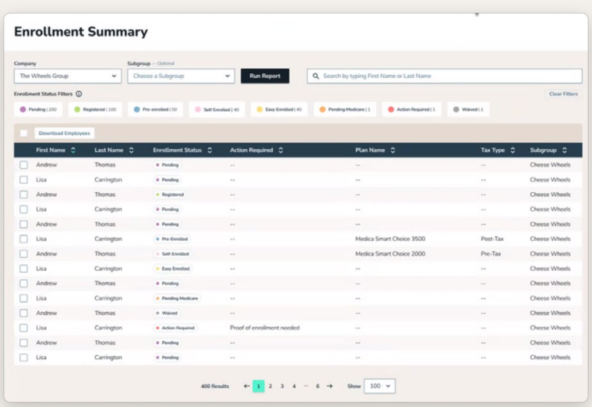




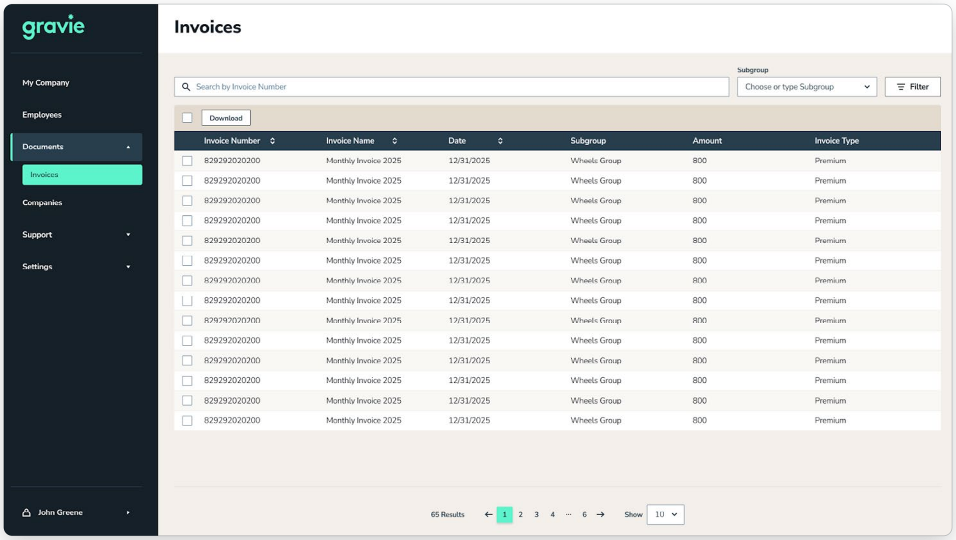


Enrollment Summaries

View employees' enrollment status directly in the portal. These reports can be sorted, filtered, and downloaded at any time — eliminating the need for manual report distribution by your Account Manager. Access these real-time reports whenever it works best for you.



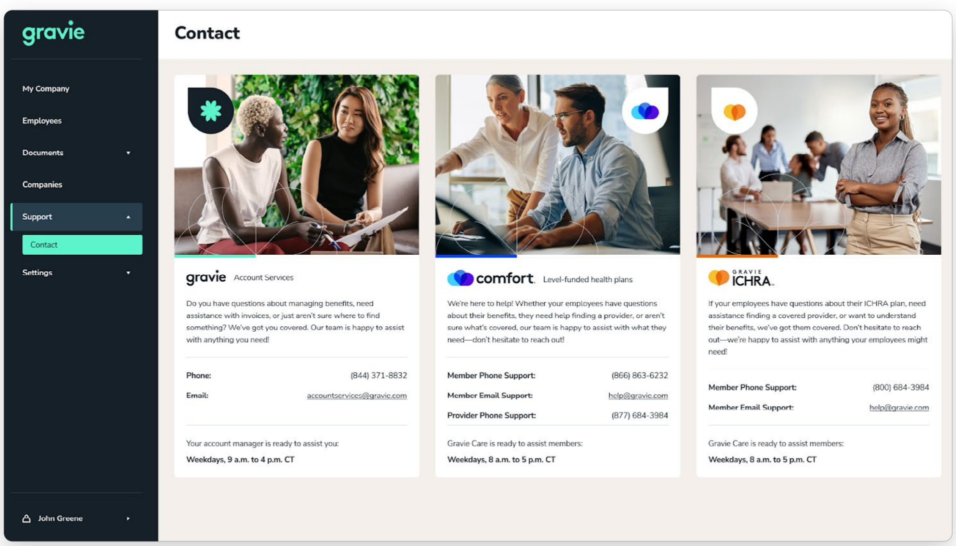
View invoices in the portal



From the left-hand navigation menu, select **"Documents"** then **"Invoices".** You will see a list of invoices, sorted by newest to oldest. If you have multiple subgroups, invoices from all subgroups appear here. You can open, download, and print invoices directly from this page.

Invoices now feature consolidated subgroup billing, detailed breakdowns of administrative fees, and simplified FMF statements. In-portal group-level invoice and payroll reporting provide a more complete and actionable financial view.

Contact Gravie for help



From the left-hand navigation menu, select **"Support"** then **"Contact".**

This page provides contact information for support with a variety of topics, including:

- Account management
- Member support

Your Gravie Account Manager will also be listed.

Changing your password

Select your name at the bottom of the left-hand navigation menu, then choose **"Account".** Enter your current password, enter and confirm your new password, then select **Save.**

Logging out

Select your name at the bottom of the left-hand navigation menu, then choose **"Log out".** You will be returned to the login screen.

Employer guide to ICHRA Invoicing

At Gravie, we're on a mission to make health benefits simpler and easier to understand. This guide is designed to help employers confidently manage their ICHRA with Gravie by clearly explaining how invoicing works and what to expect each month. You'll also find answers to frequently asked questions to help you along the way.

Document Name	Description	Timing	Location
First Month Funding Deposits	This invoice reflects your **First Month Funding (FMF) Deposit** — the amount you'll provide to Gravie before your open enrollment begins. This deposit ensures that **binder payments** for applicable individuals enrolled in the ICHRA (Individual Coverage Health Reimbursement Arrangement) can be secured on time. (**Note:** For purposes of this Guide, **"applicable individual"** refers to the employee and any dependents for whom premium payments may be facilitated or administered in connection with the ICHRA, including individuals who are eligible for, in the process of enrolling in, or enrolled in individual health coverage and the ICHRA.) Your deposit amount is determined during the sales process and shared with you by your Gravie Implementation Manager. If actual premiums end up being **higher** than the initial deposit once employees select their plans, you'll receive an additional **First Month Funding Deposit Invoice,** and those funds will be withdrawn within **1–2 business days.** If actual premiums are **lower**, the extra funds will **be returned within 60 days of your group's effective date.** Any returned amount from your FMF deposit will appear on your weekly **First Month Funding Statement.** All ongoing premiums will be included on a **Contribution Invoice.**	**About one week before the open enrollment start date and as needed during the open enrollment period.**	You can locate all your Gravie ICHRA statements and invoices two ways. 1. Look for the invoice in your inbox from **no-reply@ gravie.com** — it'll arrive based on the timeline shown in the **Timing** column. 2. Log in to the employer portal at employer. gravie.com and go to **Documents > Invoices.** Refer to the ICHRA Portal Training Guide in the ICHRA Employer Toolkit for additional details on Gravie portal navigation.
First Month Funding Statement	This is not an invoice – the **First Month Funding Statement** is a summary of the estimated total funds needed to pay all applicable individuals' first month's premiums. These funds are held in an account with Gravie during the group's onboarding and open enrollment period. This account is used to process the initial premium payments to each carrier through Gravie's Virtual Funding Accounts systems as applicable individuals enroll in the ICHRA and their individual health plan. See the guide titled **First Month Funding Overview** in the ICHRA Employer Toolkit for additional details.	**Weekly on Fridays until reconciliation is complete**	

<table>
<thead>
<tr><th>Document Name</th><th>Description</th><th>Timing</th><th>Location</th></tr>
</thead>
<tbody>
<tr>
<td>Administrative (Admin) Fee Invoice</td>
<td>The administrative fee invoice is the monthly bill issued to the employer for Gravie's services related to managing the ICHRA program, including:
Plan administration: setting up and managing the ICHRA arrangement
Compliance support: ensuring IRS and ACA requirements are met
Employer support: account management, reporting, and renewals
Employee support: access to Gravie's tools, enrollment support, and customer service
It does not include premiums or reimbursements for applicable individuals (those are handled through the Contribution Invoice). Instead, it represents Gravie's costs for providing ongoing administrative and service support to manage the ICHRA.</td>
<td>Recurring, monthly on the 1st</td>
<td rowspan="3">You can locate all your Gravie ICHRA statements and invoices two ways.
Look for the invoice in your inbox from no-reply@ gravie.com — it'll arrive based on the timeline shown in the Timing column.
Log in to the employer portal at employer.gravie.com and go to Documents > Invoices.
Refer to the ICHRA Portal Training Guide in the ICHRA Employer Toolkit for additional details on Gravie portal navigation.</td>
</tr>
<tr>
<td>Contribution Invoice</td>
<td><u>Starting in month two</u>, employers will begin receiving Gravie's Contribution Invoice. The Contribution Invoice represents the total amount needed to pay an applicable individual's premium for the following month. This invoice will be for the full premium of the applicable individual's elected plan, and indicate the portion covered by your employer contribution, and the applicable individual's portion. This will also note whether the applicable individual's deduction would be a pre-tax (for private market or direct plans) or post-tax (for exchange plans or Medicare enrollments) payroll deduction.

Although most premium amounts would be included on the main Contribution Invoice, you may receive a one-off Contribution Invoice at times if an applicable individual makes a new election or a plan change.</td>
<td>Recurring, monthly on the 10th

New enrollments and plan changes are invoiced as needed on a real-time basis.</td>
</tr>
<tr>
<td>Contribution Invoice</td>
<td>Sometimes Gravie needs to issue a credit to an employer on their ICHRA account. Each credit is tied to a specific applicable individual's ICHRA account.

In each case, the credit ensures the employer is only charged for accurate, valid participation. While the Contribution Invoice is adjusted going forward (for a terminated plan for example), the credit for the refunded month(s) will only appear on the Credit Memo Invoice.</td>
<td>As needed</td>
</tr>
</tbody>
</table>

Frequently Asked Employer Questions

First Month Funding

Remind me what First Month Funding is and why it's important?

First Month Funding is a pre-enrollment deposit you make before open enrollment to cover the applicable individual's first month of health plan premiums. This funding lets Gravie secure binder payments on time so coverage begins smoothly and without any delay in coverage.

What's a binder payment?

A binder payment is the first premium payment that confirms (or "binds") an applicable individual 's enrollment in a new health insurance plan. When someone enrolls in a health plan — for example, through the Marketplace, with Medicare, or directly with an insurance carrier — their coverage isn't active until this initial payment is received.

- It's usually the **first month's premium** (sometimes prorated if coverage starts mid-month).
- The binder payment **activates coverage** — even if the applicable individual has already received an ID card or welcome materials, the individual health plan won't pay claims until this payment is made.
- If the binder payment isn't submitted by the required deadline (typically within **30 days of enrollment**), the individual health plan enrollment may be canceled or coverage delayed.
- After the binder payment, applicable individuals continue to make **regular monthly premium payments** to maintain active coverage.

Open enrollment is ending — why is my company not getting unused portions of our First Month Funding back yet?

Some applicable individuals are still finalizing their enrollments or completing payment for their plans. It can also take time for carriers to fully process binder payments.

Gravie holds your First Month Funding during this period to ensure all premiums are paid on time and there are no delays in coverage. Once all payments are reconciled, any remaining balance will be returned via ACH and you'll receive a final First Month Funding statement showing the zero balance. See the **First Month Funding Deposit Invoice** section in the table above for additional details.

Invoices, Statements, and Payments

Where can I view my statement and invoices?

Log in to the **Gravie Employer Portal** at employer.gravie.com and select **Documents > Invoices.**

Each team member must have permission to view invoices. This permission is designated on Gravie's required Plan Sponsor Certification form. If you don't currently have access, please email your **Gravie Account Manager** to request assistance in updating the Plan Sponsor Certification form. Once access is granted, you'll receive an email with an activation link.

In addition to invoices, you'll also have access to a **Transaction Report** in the portal.
This report includes all debit and credit transactions (except administrative fees) and can be used for reconciliation. For more on reports, refer to the ICHRA Portal Training Guide in the ICHRA Employer Toolkit.

How do I manage my invoicing and statement preferences?

Statement preferences are set during implementation or renewal by your Gravie Implementation Manager or Account Manager, based on your preferences. If you have multiple child companies, you can choose to be invoiced at either the **group** or the **subgroup** level. Generally, we recommend invoicing at the **group level** to reduce the number of invoices you receive.

If you'd like to change your invoicing structure at any point, please reach out to your Gravie Account Manager.

Why am I receiving a Credit Memo Invoice?

There are several reasons you might receive a **Credit Memo Invoice.** Some of the most common ones are:

- A plan change/termination was made after billing
- Employment termination was not updated in Gravie's system prior to billing
- Other administrative errors or changes that result in overbilling

Why am I getting a Contribution Invoice off-cycle?

This usually happens when one or more applicable individuals make a change that affects their premium amount — for example, adding a dependent, choosing a higher tier of coverage, or a new hire enrollment. When that occurs, Gravie generates an additional **Contribution Invoice** to give you timely visibility into any cost changes and to collect the funds needed to cover updated premium payments.

Why am I receiving off-cycle Contribution Invoices for my employees during open enrollment after Gravie withdrew my First Month Funding Deposit?

Your **First Month Funding Deposit** is based on your standard ICHRA effective date and includes only applicable individuals eligible for the ICHRA at that time. However, there are a few situations not captured in that initial deposit where you may receive off-cycle **Contribution Invoices:**

- **Applicable individuals with a future effective date:** If your company's ICHRA begins on 1/1 but an applicable individual selects a 2/1 effective date for example, Gravie will issue an off-cycle **Contribution Invoice** to collect funds for that applicable individual first month's premium (binder payment). This ensures their coverage begins on time, even though their start date falls outside your original funding period.
- **Medicare-enrolled employees:** You'll also receive off-cycle **Contribution Invoices** for any Medicare-enrolled individuals who complete ICHRA reimbursement enrollment.

I'm enrolled in my company's ICHRA. Why am I receiving an invoice from my insurance carrier if Gravie is also invoicing my employer for my premium?

With an ICHRA, you own your individual health insurance policy—even though your employer helps pay for it. Because you are the policyholder, insurance carriers are required to send bills and certain notices directly to you at the address listed on your application.

If you enrolled in a **Self-Enroll plan**, review the invoice from your carrier carefully. If there is a balance due, be sure to pay it using your **Gravie Virtual Funds Account** so your coverage stays active.

More questions?

Reach out to your Gravie account manager. They're here to help.

What business owners need to know about their health benefits

You may be interested in participating in your company's Individual Coverage Health Reimbursement Arrangement. But, as a business owner or partner there are a few important regulatory considerations you may need to understand first.

Read on to learn about how Gravie supports your company's compliance with regulatory requirements, while still maximizing the benefit to you of your company's Gravie ICHRA.

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In this guide, you'll learn about how Gravie supports your company's compliance with regulatory requirements, while still maximizing the benefit to you of your company's Gravie ICHRA.

As an owner, am I eligible for Gravie ICHRA?

The IRS restricts certain types of owners from participating in an ICHRA on a pre-tax basis. So, not all business owners can participate in ICHRA. Gravie has established enrollment and eligibility guidelines based on our understanding of IRS regulations. Gravie cannot give tax or legal advice, so if you have questions about IRS requirements we suggest you contact a qualified tax advisor or attorney. That said, here's a summary of Gravie's eligibility guidelines related to business owners and partners.

Who can't participate in ICHRA

- S Corporation Owners with more than 2% ownership
- Partners in a partnership
- Members in an LLC taxed as a partnership

Why not? If you fall into any of those categories, you're considered self-employed. According to our understanding of IRS guidelines, self-employed individuals cannot receive tax-free reimbursements through an ICHRA.

The good news? You can still use Gravie

Even if you can't use ICHRA, you still have access to Gravie services and support.
Here's how:

- Use the Gravie Portal to shop for plans
- Call Gravie Care for help understanding your options
- Enroll through Easy Enroll – your contribution will reflect $0

And remember, while you won't get the tax-free personal benefit of ICHRA, you may still be able to take a business deduction. Please consult a qualified tax advisor or attorney if you wish to explore this option.

Enrolled outside the Gravie platform?

Gravie Can help you set up future payments using your Virtual Funds Account (VFA).

The Gravie VFA makes it easy to submit your qualified expenses for reimbursement, no matter how you've enrolled in your health plan.

Call Gravie Care to get help submitting an expense. Be ready to provide proof of payment and coverage for reimbursement, such as your premium invoice and payment confirmation over the phone.

Important info about Qualifying Events (QEs) and Special Enrollment Periods (SEPs)

Owners can only enroll outside of the annual Open Enrollment Period (Nov 1 – Dec 15) if they experience a qualifying life event that triggers a SEP — such as an involuntary loss of coverage through prior insurance.

If you do not have a qualifying event, you'll need to wait until the next Open Enrollment Period to enroll.

If you do experience a qualifying event and want to enroll through an SEP, follow these steps (instead of using the standard ICHRA QE form):

- Submit a Loss of Coverage Letter
- Or provide other documentation verifying your qualifying event

Send this documentation directly to Gravie during your SEP window to ensure timely enrollment.

GRAVIE care

Questions?

Call:
800.501.2920

Secure message:
member.gravie.com/contact

Your ICHRA quick reference guide

Question	Answer
Can I use Gravie to shop	Yes
Will I use contributions in the portal?	$0 contribution will show
Can I use Virtual Funds Account	Yes
Can I enroll during SEP?	Yes, with Loss of Coverage or Qualifying Life Event

Employee responsibility checklist

As an employer offering ICHRA to your employees, a few steps are required in order for you to remain compliant, ensure that the correct employees are notified of their eligibility, and facilitate timely enrollment in their individual policies

Please review the following list of requirements and let us know if you have any questions:

- Provide a signed Qualifying Event form (signed by a member of the HR team) to be used for the employees' Special Enrollment Period docs. This should be in Word document format.
  - Distribute the provided *ICHRA Enrollment Guide for Employees* to employees.
- Each *Enrollment Guide for Employees* contains detailed information, instructions, and forms needed to help your employees successfully enroll in their HRA and health plan, submit the necessary paperwork, and set up their payment process with their carrier.
- Provide employees with their annual Summary Plan Description.
- Host a kickoff meeting, whether live or pre-recorded, to provide an overview of the process to your employees. While not a requirement, most groups find kickoff meetings to be very helpful.
- Keep on the lookout for communications from Gravie, especially the contributions invoices as they should be reviewed within 1-2 business days.
- Provide an accurate eligibility roster for your group's first open enrollment, and keep eligibility updated in real time via the [employer portal.]
  - Update the employer portal with new hires, terminations and changes.
  - Notify your Account Manager any time you make a termination in the portal.
- Encourage employees to reach out to Gravie Care with any questions related to their medical plans.
- As a reminder, the group plan administered by Gravie is the ICHRA. Gravie Care is there for your employees with any application or carrier questions that may arise. However, as the medical plans are individually owned by the respective employees, they are responsible for managing their own policies. In some cases, depending on the carrier, Gravie may or may not be able to directly act on the member's behalf but will provide support to the furthest extent permitted by the carrier.
- Complete and file all required reporting including but not limited to:
  - ACA Reporting
  - PCORI Reporting
  - 5500 Reporting

If you have questions, contact your account manager.

CONTENTS

04

Employee setup and experience

Benefit communications and documents

ICHRA Notice

The ICHRA Notice should be provided to eligible employees at least 90 days prior to the ICHRA plan effective date or as soon as administratively possible, and serves as your formal benefits offering. Your Implementation Manager will help you create it.

Throughout the year, we'll supply a template version of this notice to the insurance carrier when a newly eligible employee purchases a health plan using ICHRA. It serves as proof of their benefits offering and is required for their enrollment to be processed.

Enrollment Guide for Employees

This packet serves as a more robust benefits announcement — it includes additional details about the ICHRA, an employee-facing flyer & FAQ, information about enrollment steps and more.

Cafeteria Plan Document

A Section 125 Premium Only Plan allows employers to make pre-tax payroll deductions from employees' paychecks for their portion of the premium. If you don't have a Cafeteria Plan Document established, we can provide you with a template or a vendor referral.

COBRA Administration

If you have currently enrolled COBRA participants, follow any applicable requirements for your COBRA plan. Your administrator can assist you with the process and answer any questions you may have.

For employers with 20+ employees, a COBRA requirement applies for the ICHRA. Your Implementation Manager will review this with you in greater detail. If you don't have a vendor in place, Gravie can provide you with a referral.

Employee kickoff

Your Account Manager can host a webinar to provide an overview of the ICHRA program, walking employees through the action steps they'll need to complete in order to use the benefit. Please confirm your preference on a date and time. It usually works well to schedule a kickoff for the first day of your ICHRA Open Enrollment, so that employees can get started right after the meeting.

During the kickoff, we'll review topics such as: how employees enroll in their HRA online, viewing health plan options, high-level steps for enrolling in coverage, important deadlines, using Gravie Care and more.

Employee enrollments

Employees will enroll in their HRA by logging into their Gravie account at member.gravie.com. For the best experience, we strongly recommend that employees complete all enrollment steps for their health plan during the group's defined ICHRA open enrollment window. This allows them to secure the earliest possible effective date for their health plan.

Employees who are being offered ICHRA for the first time have up to 30 days from their ICHRA eligibility date to enroll in their HRA, and up to 60 days to submit their health plan application.

Email communications

To help get employees started off on the right foot, we'll communicate with them via email during your open enrollment. We'll send a welcome email and notification when their health plan enrollment has been completed. Reminder emails are sent to those who haven't taken action, or who have started but not completed the process.

Status updates

Gravie monitors HRA and health plan enrollments for employees who choose Easy Enroll plans. **For those who've chosen a Self-Enroll plan, they will have to track their own enrollment status and provide proof of enrollment to Gravie.**

Your Implementation Manager will share periodic reports showing which employees have taken action. We can send these on a specific schedule if you'd like. After your open enrollment window ends, we'll share a final report for your records.

Invoicing

Invoices for monthly administrative fees and premium funding are auto-debited via ACH from your company's bank account on file. Please notify your bank and ensure that it will allow these auto-drafts. Gravie's ACH codes are: 1462944277, 7462944277, and 2462944277.

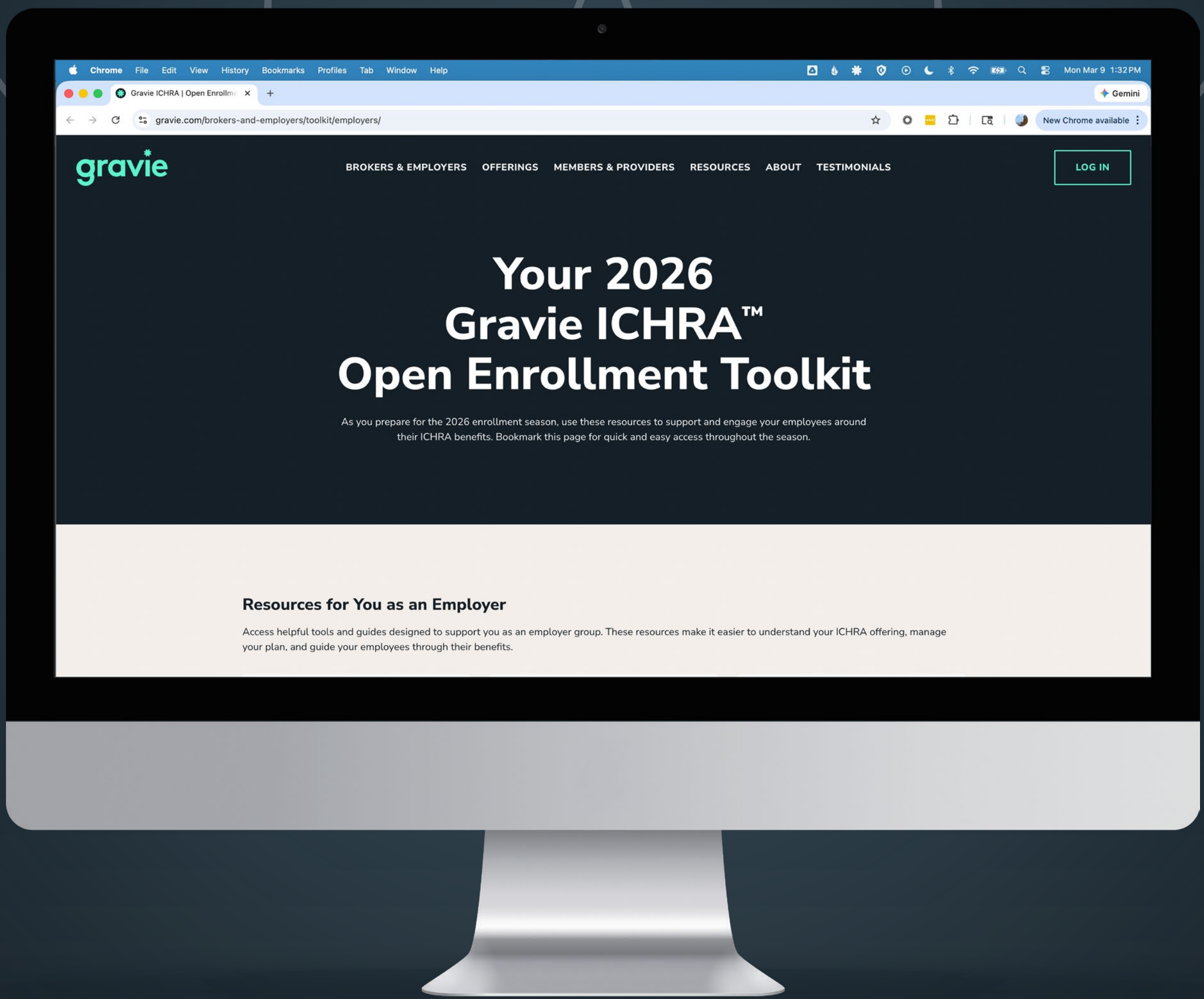
Approximately 45 days prior to open enrollment, you will receive your first month's funding invoice. This amount is calculated based on what the premiums are expected to cost. As employees take action to enroll, these funds will be deposited into individual Gravie ICHRA accounts. Ongoing monthly premium invoices will be issued around the 12th of each month and will include all of the necessary information to apply the correct payroll deductions for each employee.

GRAVIE care®

Experts in your corner

Every employee gets access to Gravie Care, a team of licensed advisors that provide personalized support year round. They can assist with questions related to comparing health plan options, finding in-network providers, completing enrollment steps, and more!

That's it! If you have questions or need help with any of these steps, **contact your Gravie Implementation Manager.**



For More resources visit the [ICHRA employer toolkit.]

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GRAVIE.COM