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MORE BENEFITS. FEWER ASTERISKS.

Who is Gravie?

We're redefining health benefits in the small and midsize markets with an innovative approach to group health plans and ICHRAs, **offering unique plan design**, **more support** and better **cost predictability**.

Creating health benefits that actually benefit small and midsize businesses.

It began with an observation: health benefits often don't benefit consumers at all, and this is especially true when it comes to small and midsize businesses. **Gravie was founded on the belief that everyone deserves the care, guidance and financial support** they need to lead healthy lives.

We create health benefits that are as good as theysound — for employers, employees and brokers.

About us:

- Founded in 2013, **Gravie has improved health benefits for over 3,300 employers and nearly 270,000 individuals**. We're backed by strong venture capital investors, including General Atlantic, AXA Venture Partners, FirstMark Capital, Georgian and Split Rock Partners.
- We are the only health benefits company offering both Level-funded plans and ICHRA — and uniquely positioned to combine them through Gravie EDGE. This means employers have access to a fully integrated benefits strategy under one provider, eliminating the complexity of working across multiple vendors while ensuring the right coverage model for every segment of their workforce.
- Gravie is a licensed third-party administrator authorized to do business nationwide, and offers stop-loss protection through Risk Solutions Insurance Company (RSIC) — a Vermont-based carrier in which Gravie holds voting shares — enabling tighter alignment between plan design, claims protection, and cost management.

Who else but Gravie can offer ICHRA and level-funded solutions to your clients and employees?

We've designed everything we offer to give your groups more flexibility, control, and value.

GRAVIE ICHRA™ | INDIVIDUAL COVERAGE HEALTH REIMBURSEMENT ARRANGEMENT

Flexible health benefits designed for the modern workforce with technical sophistication and uncompromising service.

With Gravie ICHRA, employers offer tax-advantaged contributions that employees use to buy coverage on the individual market — giving both sides more freedom and stability.

Key benefits:

- Cost predictability for employers
- Choice and flexibility for employees
- Streamlined administration with Gravie as your ICHRA partner

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GRAVIE LEVEL-FUNDED

Predictable costs. Flexible plan designs. National coverage.

Gravie's level-funded solutions give employers the best of both worlds — the cost savings and control of self-funding, with the stability and support of a trusted partner.

Our plan options include:

- **Comfort®** — Our flagship plan provides no-cost access to common, in-network services, such as primary and preventive care, urgent care, specialty visits, generic drugs, and virtual care.
- **ComfortFit™** — Like Comfort, ComfortFit focuses on no-cost access for common core services and drugs. Higher-cost services such as advanced imaging, ER visits, and specialty drugs are subject to more cost-sharing.
- **Copay plans** — Copay plans require initial payment for certain services. More traditional cost sharing, with ACA-approved preventive care and drugs at no cost, backed by Gravie Care support.
- **Qualified High Deductible Health Plans (QHDHP)** — HSA-qualifying plans that offer lower premiums and comply with federal rules for employers who want to provide an HSA account.
- **High Deductible Health Plans (HDHP)** — Leaner plans that offer the Comfort simplicity of a single out-of-pocket maximum with no deductible, but full member responsibility until that out-of-pocket maximum is reached.

Every plan also includes:

- National provider networks, including Aetna or Cigna Healthcare® (including the Cigna LocalPlus narrow network), and select regional networks
- Pharmacy benefits administered through Express Scripts
- Virtual urgent care, mental health, and dermatology services though Teladoc and Virtual MSK therapy through Sword Thrive
- Transparent claims reporting and ongoing plan performance insights

Why Gravie stands out:

- **A level-funded product suite built around our flagship Comfort® plan** — offering a range of options, from our innovative $0 out-of-pocket plans to more traditional copay and high-deductible plans, so employers can find the right fit for their workforce.
- **Gravie ICHRA** — A flexible, modern alternative to traditional group coverage, giving employers cost certainty while expanding individual plan choice for employees.
- **Gravie EDGE** — Our segmented benefits solution that combines level-funded plans and ICHRA under one roof, delivering the right coverage model for every employee segment.
- **Year-round support** — We don't stop at setup. Gravie offers ongoing account management and member support to keep everything running smoothly.

Segmented Benefits Solution — Gravie EDGE

In addition to our level-funded plans, Gravie EDGE is a segmented benefits solution that combines level-funded health plans and ICHRA to deliver the right coverage model for each employee segment — all through Gravie. Working closely with you, Gravie analyzes employers' workforce and models multiple benefit scenarios to determine the optimal mix of plan types. This enables employers to deliver the right coverage to their workforce, while optimizing cost and experience.

Our plan options include:

- **Workforce segmentation by design:** EDGE supports segmentation across work status (full-time, part-time, seasonal), pay structure (salaried vs. hourly), union status, and geography — allowing employers to tailor benefits to their unique situation, while maintaining regulatory compliance.
- **Cost optimization without trade-offs:** By combining level-funded plans with ICHRA under one solution, EDGE maximizes value for employers without reducing the support employees get for their healthcare.
- **Guided implementation and year-round support:** A dedicated Implementation Manager guides onboarding for the employer. Gravie Care team provides a consistent member experience regardless of benefit type, with enrollment tracking, reporting, and year-round account support.
- **Proven employer outcomes:** In a representative case study, a medical clinic with 100 eligible employees facing a 50% renewal increase achieved a 6% year-over-year reduction in healthcare costs by transitioning to EDGE, while continuing to offer comprehensive benefits and streamlining benefits administration under a single provider.

Pharmacy is a significant part of what makes Gravie different — and for PY2027, we're making it even better.

Across all plans, preventive drugs are covered at no cost, including commonly prescribed medications for asthma, diabetes, heart disease, high blood pressure, depression, and more. That means statins, insulin, albuterol, and similar maintenance medications are covered before the deductible — keeping members healthy and reducing the likelihood of costly interventions down the road.

Gravie actively manages medication costs on the back end through GravieRx. Generics are automatically paid at the lowest of Express Scripts and GoodRx rates and handled at the pharmacy so members don't need to manage anything separately. Gravie also proactively surfaces savings opportunities on higher-cost drugs, including lower-cost pharmacy options, generic alternatives, and alternative international sourcing. Clinicians support members in acting on these opportunities, engaging directly with pharmacists and providers on their behalf.

For specialty medications, Gravie's Tier 4 (Preferred Specialty) drugs are covered at the same cost-sharing as generics. Tier 5 (Non-Preferred Specialty) cost-sharing varies by plan, and the SaveOn program — which offers select specialty drugs at no cost — remains available for Comfort, ComfortFit, and Copay plans.

Looking ahead, we're developing a unified digital pharmacy experience through our app and web that will give members a single view of their benefits, an easy refill experience, and proactive opportunities to save.

All pharmacy benefits are administered through Express Scripts.

**Ready to learn more?
Book a meeting today.**

VISIT US AT:
gravie.com/book-a-meeting

Or scan the QR code.

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