

## Hybrid Group & ICHRA Packages: Flexible Health Benefits for a Diverse Workforce

A one-size-fits-all approach to health benefits just doesn't cut it these days. With more people working from home, to the increasingly diverse mix of part-time, temporary and full-time employees, the American workforce is changing. To meet the evolving needs of employers across the country, Gravie offers a wide spectrum of possibilities, including Comfort<sup>®</sup>, Gravie ICHRA<sup>™</sup> — or a combination of both.



### Tailored solutions

Gravie works in partnership with brokers and employers to create solutions that maximize value and coverage. As one of the few health benefits providers that administers both group plans and ICHRAs, Gravie is uniquely positioned to deliver hybrid solutions. With Gravie, employers can strategically categorize their workforce and shape benefits accordingly to meet their unique needs, ensuring comprehensive and inclusive coverage for all employees.

### Employers can segment their workforce by the following categories:

- Full-time employees
- Part-time employees
- Seasonal employees
- Employees covered by a collective bargaining agreement
- Employees who have not satisfied a waiting period for coverage
- Salaried employees
- Non-salaried employees
- Nonresident aliens with no U.S.-based income
- Employees in the same geographic rating area
- Any combination of two or more classes

### How it works

A staffing company might find:



**Comfort** is ideal for salaried, full-time management.



**Gravie ICHRA** is ideal for hourly W2 workers with high utilization rates, offering them a lump sum for personalized coverage.

## Design the right fit with Comfort & Gravie ICHRA



100% Coverage on most common healthcare services

Comfort, Gravie's flagship product, provides 100% coverage on most common healthcare services, including preventive care, primary care, mental health care, specialty care, urgent care, physical therapy, virtual services and more. Comfort empowers members to get the care they need to stay happy and healthy.



Pre-tax contributions for individual plan purchases

With Gravie ICHRA, employers have a sustainable and affordable alternative to a traditional group health plan. Employers provide tax-advantaged contributions to employees, who can use those funds to purchase coverage from the individual market. This means more cost certainty for employers and more flexibility for employees.

### A strategic and consultative approach

Gravie uses innovative underwriting strategies, robust data analytics, geographic suitability and more to provide tailored benefits solutions to each group based on their unique budget, coverage goals and workforce population. But our consultative services don't end there. Gravie takes a proactive approach to account management, providing guidance and support all year long.



### Ready to learn more?

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