



## 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**.

### Our mission is to build a health plan everyone can love.

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 they sound — for employers, employees and brokers.

### About us:

- Founded in 2013, **Gravie has improved health benefits for over 3,000 employers and nearly 200,000 individuals**. We're backed by strong venture capital investors, including General Atlantic, AXA Venture Partners, FirstMark Capital, Georgian and Split Rock Partners.
- We offer a **unique stop-loss structure** through Risk Solutions Insurance Company (RSIC), of which Gravie owns voting shares, and is an insurance company based and licensed in Vermont ("VT") in order to offer cost-effective, level-funded plans to employers.
- We are a **licensed third party administrator**.



# Our health benefits:

Gravie works in partnership with brokers and employers to create health benefits solutions that maximize value and coverage. To meet the diverse needs of employers across the country, Gravie offers a wide spectrum of possibilities, including Comfort®, Gravie ICHRA™ — and even a customized combination of both. Gone are the days of one-size-fits-all health benefits.



Comfort, Gravie's flagship product, is the first-of-its-kind health plan that provides 100% coverage on most common healthcare services. This includes 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 live their healthiest lives.

**We partner with industry leaders to deliver the best of the best.**

Gravie health plan members get access to:

- National provider networks, including Aetna and Cigna, or regional networks upon request
- Pharmacy benefits through CVS Caremark
- Virtual health and wellness services through Sword Thrive and Teladoc

## Other offerings included:

- Hybrid group plan/ICHRA packages — Gravie is one of the few health benefits providers that administers both
- ComfortFit™ — a slimmed-down version of our Comfort plan
- Traditional plans
- HSA plans
- And more



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

## A strategic and consultative approach to underwriting

Gravie's Surgical Underwriting® uses innovative strategies, robust data analytics, geographic suitability and more to **provide tailored benefits solutions to each group based on their unique needs.** But our consultative services don't end there. Gravie takes a proactive approach to account management, providing guidance and support to groups all year long.

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

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