

GRAVIE

Gravie 101 for Employers

Better Benefits for All



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Escape the Employer Health Insurance Cost Trap

Most people today are familiar with traditional employer-sponsored group plans, but many may not realize the problems with this approach.

- **Employers and employees are spending too much money and too much time on benefits administration**
- **Employers are forced to choose one plan that meets the needs of their oftentimes diverse makeup of employees**
- **It's non-consumer-centric**



As illustrated in the chart on the next page, the insurance carrier holds the power in the traditional model.

Therefore, the broker ...



Is motivated by the insurance carrier to sell the plans that bring in the most money



May not always be transparent when it comes to an employer's options



May be an expert in traditional benefits, but unaware of modern approaches that could save employers and employees money while providing better coverage

In many cases, employers have been working with the same broker for years and trust whatever they recommend. Employees are last in the chain, getting a one-size-fits-all plan.

Traditional Approach: A Non-Consumer-Centric System



Great employee benefits allow employers to attract and retain great employees. When traditional group plans require too much administrative hassle and leave employers and employees blindsided by rate hikes, what's the alternative?

Many employers are opting to make the switch to Gravie. Gravie is reinventing health benefits, making them easier, better and more affordable.

Learn about your options in our eBook:
**Better Employee Health Benefits:
Understanding Your Options as a Small- to Medium-Sized Employer**

With Gravie, employers use a **defined contribution** strategy to provide employees benefit dollars. Employees use these dollars to purchase benefits through Gravie that meet their unique needs and budget.

Defined contribution offers cost certainty, value, and administrative ease, all while offering employees more choice.

A Better Approach to Benefits: A Consumer-Centric System



Gravie is Better for Employers

- **Set your own budget and control costs**
- **Move from administrator to financier of employee health benefits**
- **Eliminate the hassle and endless paperwork associated with group health plans**
- **Be fully compliant with state and federal regulations— today and in the future**
Gravie stays on top of changing rules and laws so you can focus on your business
- **Have a recruiting and retention advantage through a better benefits package than you could provide before**



Gravie is Better for Employees



- **No more one-size-fits-all plans**
With the help of Gravie's intuitive shopping tool and expert advisors, employees select the plans that meet their unique health needs, lifestyles, and budgets.
- **Most get a much better deal**
When making the switch to Gravie, employers and employees save an average of 16% on health benefits and employees get better fitting plans.
- **Access to other benefits they need**
In addition to health insurance, employees can purchase ancillary benefits they may want or need from Gravie's marketplace.
- **Year-round benefit support**

Making the Switch to Gravie

When you make the switch to Gravie, you get expert guidance from account services to help create an onboarding plan and introduce Gravie to the organization. Change isn't always easy (and questions are sometimes pretty complex), but we're well versed on the best ways to present the program and help people embrace it.

As mentioned, employees get unlimited access to licensed advisors, who are committed to helping them find the right plan and manage their coverage throughout the year.

How Gravie helps employees choose the best plan

1.

Employees visit gravie.com or call the Gravie Care Team to set up their accounts.

2.

Next, we ask questions that tell us about the employee and what he or she is looking for in a plan.

3.

Finally, we present all the options that fit the employee's criteria and help them choose the best coverage for their unique needs.



Gravie Care

Our assistance doesn't end with the selection of a plan. The Gravie Care Team is available year-round to help with questions and issues related to:



Employees' health insurance



Finding the right coverage



Answering questions about denied claims



Prescription costs



And more!

Gravie also administers the “other stuff”—paperwork, filing, and even payments. You decide how much you want to provide your employees for health benefits, and we'll take care of getting it to them. Your employees will only be responsible for the balance each month.

We'll effectively take you out of the healthcare business and let you get back to focusing on what you're good at.

WHO KNEW?

Gravie takes care of more than health insurance:



Dental insurance



Vision insurance



Life insurance



Supplemental
medical insurance



Health savings
accounts

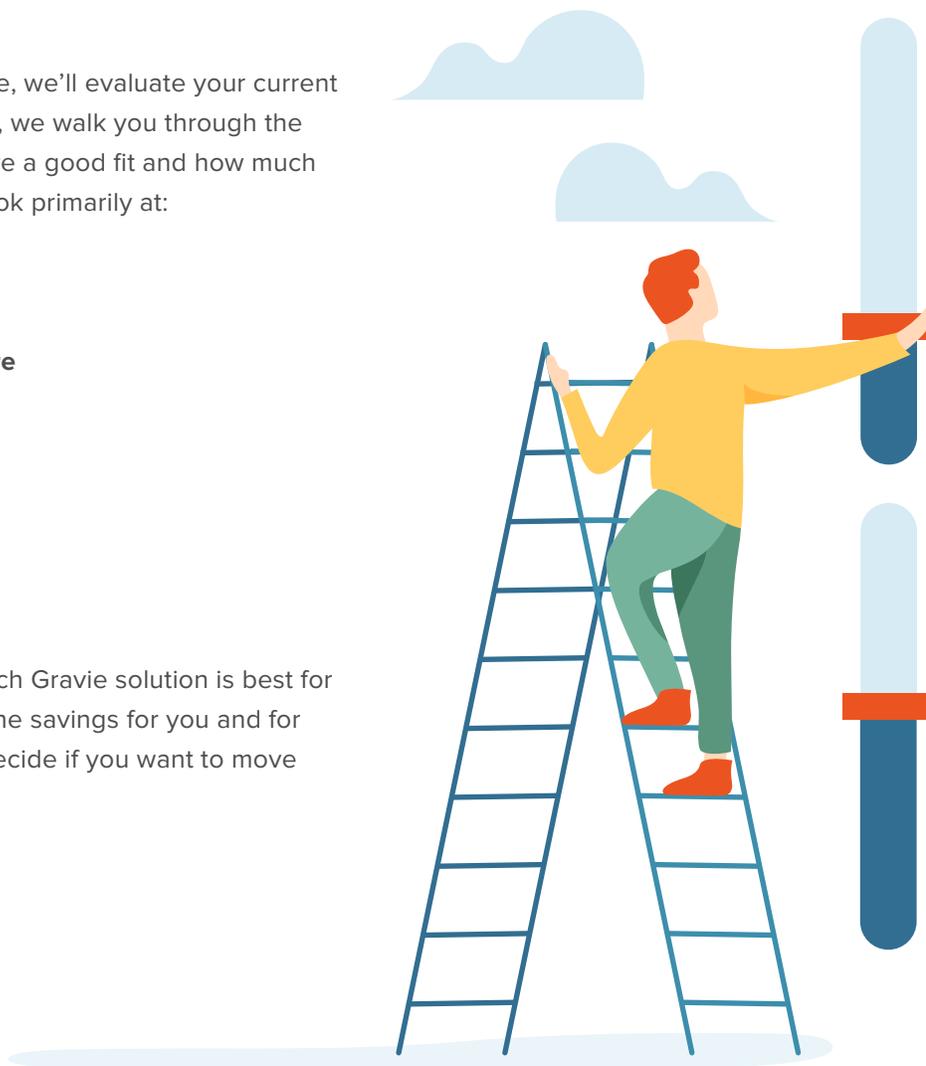
Plus, we're always looking to add new products to our marketplace.

Is Gravie Right for Your Business?

When you connect with Gravie, we'll evaluate your current health benefits offering. Then, we walk you through the process of determining if we're a good fit and how much money you could save. We look primarily at:

- **Number of employees**
- **Compensation structure**
- **Current costs**
- **Budget**
- **Benefit goals**

From here, we determine which Gravie solution is best for your business and calculate the savings for you and for your employees. Then, you decide if you want to move forward.



WHO KNEW?

You can drop your group plan at any time--not just during renewal.

The Process is Simple



If you want to move forward:

- ✓ Sign a master service agreement with Gravie
- ✓ With Gravie's help, determine a defined contribution strategy
- ✓ Provide an employee roster
- ✓ Host an all-employee kick-off meeting with a member of Gravie's account services team
- ✓ Your employees can begin shopping

Once your employees are set up with Gravie, our administration kicks in. We get employees' benefits dollars to them, send you monthly invoices, and keep you updated on anything you need to know. You're no longer in the healthcare business, and your employees have access to better, more affordable benefits.

So Why Gravie?

Reduced costs, better health insurance, less hassle.

Want to know if Gravie is right for your business? Call us at **844.540.8701**, email us at **info@gravie.com**, or tweet us **@gogravie**. We'll do our best to answer all your questions.

