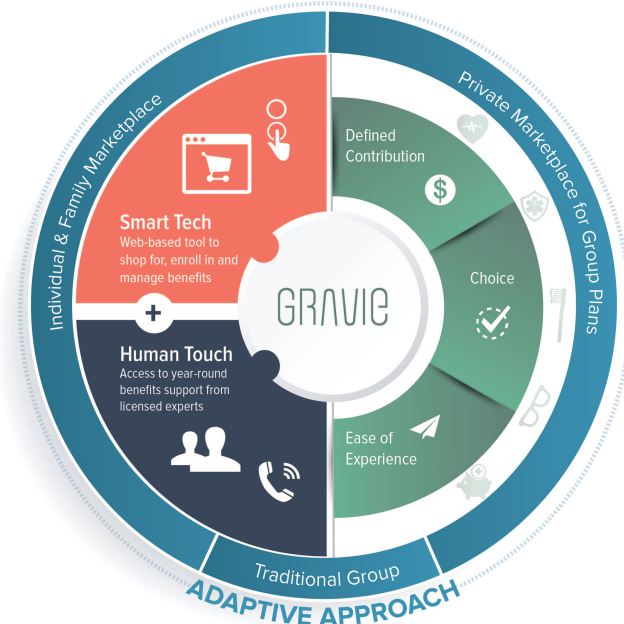


BETTER BENEFITS FOR ALL

GRAVIE

Gravie is reinventing health benefits, making them easier and more affordable for employers and employees. We're one part **smart tech**, one part **human touch**.

- With Gravie, employers use a defined contribution strategy allowing them to control costs by choosing a fixed dollar amount to provide each employee. Employees use this money to purchase benefits through Gravie's marketplace.
- Gravie offers choice. Employers choose the benefits approach that's in line with their goals, and employees choose the benefits – medical, dental, vision, life, and more – that meet their needs.
- Unlike traditional brokerages, Gravie offers ease of experience. Gravie is backed with technology that empowers employees to easily shop for, enroll in and manage their benefits. Gravie is easy for employers too, since they avoid the hassle of benefits administration.



- Gravie provides an adaptive approach to better benefits. As the legislative landscape changes, and as employees' and employers' needs evolve Gravie offers innovative solutions.

Employers chooses an approach:

Gravie Marketplace for Individuals & Families

With this approach, employees purchase benefits through Gravie's Marketplace for Individuals & Families. This approach brings the best of both publicly and privately available individual health plans. With the addition of a Health Reimbursement Arrangement (HRA), a tax-free option is available to eligible businesses.

Gravie Private Marketplace for Group Plans

This level-funded approach allows employers to self-insure, but pay a level or steady fee each month, without any additional liability. Employees access the marketplace and choose from seven group plans offering wide, national coverage and competitive rates. Depending on plan performance, employers have the opportunity to earn a claims refund at the end of the year.

Traditional Group Plans

By becoming the administrator of your current group plan, employees get immediate access to Gravie's smart-tech, human touch offerings that are available with our marketplace options and employers are positioned to take advantage of a new benefits approach when they are ready.

GRAVIE	Gravie Marketplaces			
	Individual & Family		Private Group	Traditional Group
	POST-TAX	PRE-TAX		
Employee Choice	●	●	●	
Employer Control			●	●
Post-tax \$		●	●	●
\$ Pre-tax	●			
Subsidies Available for Employees	●			
Less Administrative Work	●	●	●	
Less Red Tape and Rules	●	●	●	
Defined Contribution	●	●	●	
Claims Refund Opportunity For Employer			●	
Gravie Care	●	●	●	●

Smart Tech
Web-based tool to shop for, enroll in and manage benefits

Human Touch
Access to year-round benefits support from licensed experts