

Health benefits you can actually use

We improve the way people purchase and access healthcare. Your employer partners with Gravie to bring you Comfort, the nation's first-of-its-kind health plan that provides 100% coverage on most common healthcare services. With Comfort, there's zero confusion. You know exactly what's covered, making it easy to use your benefits without concern of hidden costs and surprise bills.

No hidden costs. No surprise bills.

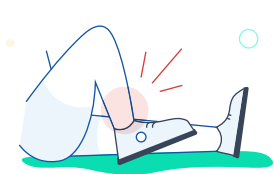
No-Cost Services

- Primary care
- Preventive care
- Specialist visit
- Urgent care visit
- Labs & imaging
- Generic prescriptions
- Online care with MDLIVE®

Other Services

- Emergency room
\$250 copay
- Brand name prescriptions
\$75 copay
- Specialty Prescriptions
\$125 copay or no cost after out-of-pocket-max*
- Hospital surgery/procedure
No cost after out-of-pocket-max

Get care when you need it.



Emma hurts her ankle on a run. She visits her doctor for a check-up and an x-ray.

 **COMFORT™** **\$0**

Traditional Plan ~\$450



Sue takes a generic prescription daily.

 **COMFORT™** **\$0**

Traditional Plan ~\$120 annually



Roger is feeling under the weather. He heads to the doctor for a check-up, and his doctor orders blood work.

 **COMFORT™** **\$0**

Traditional Plan ~\$30 copay & ~\$220 blood work

A better experience with experts in your corner

Every member gets Gravie Care, which includes support from a dedicated team of experts available to help you navigate the complexities of health benefits and make the most of your plan year-round.

Need help understanding your coverage options? Finding a new doctor or specialist? Reading claims & EOBs? **Gravie Care has you covered.**

Once you've enrolled, access your plan resources at member.gravie.com.



Connect with Gravie Care

Call us at 855.451.8365 or send a secure message at member.gravie.com/contact

Frequently asked questions

What are my plan options?

Your employer may offer additional Gravie health plans alongside Comfort. Check out the Plan Options flyer for a detailed breakdown of your coverage options. If you have questions about which plan to choose, Gravie Care can help you compare them.

When can I enroll?

Your employer will establish an **annual open enrollment period** when eligible employees can enroll in coverage or make changes. Employees who become eligible mid-year will have an opportunity to enroll during onboarding. Employees can also enroll in coverage or make changes within 30 days of experiencing a qualifying life event. Common examples of life events include losing other group coverage, exhausting COBRA, marriage, birth, or adoption of a child. If you have questions about qualifying life events, contact Gravie Care.

How do I pay for my health plan?

Any premium responsibility after your employer's contribution will be deducted via payroll.

How do I check if my provider is in network?

You'll have access to provider search links during the enrollment process to confirm that your providers are in network.

Do I have to enroll in a plan through Gravie?

It's up to you! If you have access to health benefits through a spouse, parent, or other means, you can waive coverage. Your employer or Gravie Care can provide you with the waiver form.

Am I eligible for government tax credits?

If you are eligible for this group plan option, you are not eligible for tax credits toward the cost of a marketplace health plan.

Can my spouse and/or family be covered?

Yes! You can add your spouse and/or dependents under the age of 26 to your health plan.

Ready to get started? It's easy!

1

Your employer will communicate your enrollment period.

2

During that time, choose your health plan and complete enrollment.

3

Access your plan resources at member.gravie.com



Plan Options

	Gravie Comfort \$3000 OOPM	Gravie Comfort \$5000 OOPM	Gravie Comfort \$7900 OOPM
Preventive Care	100%	100%	100%
Deductible			
Per Person	No Deductible	No Deductible	No Deductible
Per Family	No Deductible	No Deductible	No Deductible
Out-of-Pocket Max/Year**			
Per Person	\$3,000	\$5,000	\$7,900
Per Family	\$6,000	\$10,000	\$15,800
Primary Care Office	No Cost	No Cost	No Cost
Specialist Office Visit	No Cost	No Cost	No Cost
Urgent Care Visit	No Cost	No Cost	No Cost
Online Care Provided by MDLive	No Cost	No Cost	No Cost
Generic Rx*	No Cost	No Cost	No Cost
Preferred Brand Rx*	\$75 Copay	\$75 Copay	\$75 Copay
Non-Preferred Brand Rx	No Charge after OOPM	No Charge after OOPM	No Charge after OOPM
Specialty Rx	No Charge after OOPM	No Charge after OOPM	No Charge after OOPM
Emergency Room	\$250	\$250	\$250
Surgical Care	No Charge after OOPM	No Charge after OOPM	No Charge after OOPM
Inpatient Care	No Charge after OOPM	No Charge after OOPM	No Charge after OOPM
Out of Network	50% Coinsurance After Out-of-Network Deductible \$10,000/\$20,000 (single/family)		

* Get 3 months for the price of 2 through mail-order

** Includes deductible. All plans are embedded except for the Silver 2000 HSA which means if you have family coverage, you will begin receiving benefits once you meet your individual deductible. No member on the plan can pay more than their individual deductible.

Gravie partners with Aetna Signature Administrators to provide broad access to quality coverage. Aetna Signature Administrators offers one of the nation's leading Preferred Provider Organizations (PPO) – a network of physicians, clinics, hospitals, and other health care providers who have agreed to deliver quality, cost-effective health care services.

With the Aetna Signature Administrators PPO network, you'll have access to:

- Over 1.2 million participating doctors
- 8,700 hospitals
- Competitive discounts

Remember, staying in-network is important for avoiding any unexpected charges. Before receiving care you can easily search for doctors, specialists, clinics, and more. All you need to do is log in to your account at member.gravie.com and click the "Doctors" link from your health plan.

Traveling? We've got you covered. Wherever you go in the US, you'll have access to a broad PPO network. For details on your travel coverage, contact Gravie Care.





Feeling under the weather? Talk to a provider anytime with Online Care.

Gravie and MDLIVE® have partnered to offer an alternative to traditional health care at no additional cost to you*. Use Online Care for 24/7 access to board-certified doctors, counselors, psychiatrists, and dermatologists through the mobile app, video chat, or by phone.

What's included

- **General health**
Allergies, cough, fever, flu, headache, nausea, rash, sore throat, UTI, and more
- **Counseling & psychiatry**
Addictions, anxiety, depression, eating disorders, LGBTQ support, trauma/PTSD, and more
- **Dermatology**
Acne, alopecia, eczema, moles, psoriasis, rashes, and more

*Online Care is available at no additional cost for members with a non-HSA plan, and for a minimal charge for members with an HSA eligible, high-deductible plan.



How it works

Step 1

Activate your account. Sign up online at <https://members.mdlive.com/gravie>.

Step 2

Choose a provider. Select from a large network of board-certified doctors.

Step 3

Receive care when you need it.



Take control of your health with fitness solutions that fit your life.

Gravie and Wellbeats have partnered to bring you free, on-demand fitness that delivers classes, workout plans, and fitness assessments anytime, anywhere.

With Wellbeats, you can access 400+ classes on your personal device, including yoga, running, HIIT, recovery, and more. There's something for every age, interest, and fitness level!

What's included

- Remote access to classes
- Tailored workout plans
- Recommended classes to accomplish fitness goals



How it works

Step 1

Visit Wellbeats. <https://portal.wellbeats.com/#/idle>.

Step 2

Log in to your account

- Username: Gravie Member ID
- Password: Gravie Group ID

Both ID numbers can be found on your medical card

Step 3

Start working out!

Care Advantage Program

Gravie and PreferredOne have partnered to bring you Care Advantage—a suite of services that meet members where they are in their journey toward optimal health.

With Gravie's Care Advantage program, members with complex health conditions have access to the tools they need to improve, and in some cases, prevent their condition from worsening. Gravie's Care Advantage Program includes steps for prevention, improving health, reducing the risk of unplanned hospital and emergency room visits, and other complications. Members have access to registered nurses, social workers, and physicians as needed. Gravie's Care Advantage Program is available to all members at no cost.

What's included

Case Management

Working with you and your health care providers, PreferredOne's case managers coordinate your plan. Your case manager will become familiar with your case and will help manage your complex condition to get the best health care results efficiently and cost-effectively.

Chronic Illness Management (CIM)

Living with a chronic illness can be a challenge. PreferredOne's RNs and social workers can help you:

- Track important signs and symptoms of an illness
- Learn helpful ways to follow your treatment plan
- Maximize office visits with your providers
- Get in touch with your providers in a timely manner
- Get ongoing support, education, and motivation toward lifestyle changes

Treatment Decision Support (TDS)

During your pregnancy, PreferredOne's Healthy Mom and Baby program will provide the support you need between office visits. Pregnant mothers have access to additional resources and a certified nurse line at no additional cost.



How it works

Step 1

PreferredOne will initiate contact with qualified members based on your health history. Or if you would like to get started now, call **1.800.940.5049**, enter #1 and ext. 3456.

Step 2

You will be assigned a case manager. Connect with them ongoing to help coordinate and advocate for high-quality care on your health journey.

Common case management conditions:

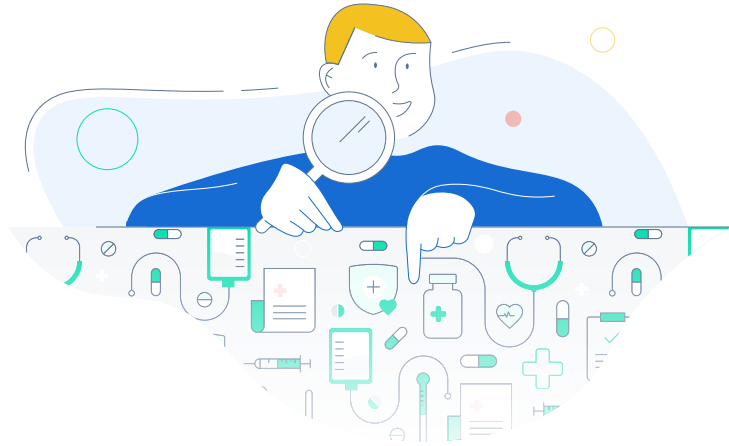
Cancer, stroke, kidney disease, liver disease, transplants, spinal cord injury, traumatic brain injury, newborn with complications, depression/mental health issues

Common chronic illness management conditions:

Diabetes, ALS, coronary heart disease, cystic fibrosis, heart failure, chronic obstructive pulmonary disease, asthma, ulcerative colitis, parkinson's disease, crohn's disease, rheumatoid arthritis, lupus, multiple sclerosis

Preventive Care 101

One of the best ways to stay healthy and save on healthcare costs is to take advantage of the preventive care services that are available to you at no additional charge. With Gravie, you have access to over 80 preventive care services, including annual wellness exams, select health screenings, vaccinations, select counseling services, supplements, preventive care prescriptions, medical devices, and more!



No-cost preventive care services you have access to include:



General Health

- Annual physical exam
- Blood pressure and cholesterol screenings
- Depression screening
- Diabetes screening
- Fall prevention for adults 65 years and over, living in a community setting
- Healthy diet counseling
- Osteoporosis screening
- Sexually transmitted infection (STI) screening and prevention counseling



Vaccinations

- | | |
|------------------------------|--------------------------|
| • Diphtheria | • Meningococcal |
| • Hepatitis A | • Mumps |
| • Hepatitis B | • Pertussis |
| • Herpes Zoster | • Pneumococcal |
| • Human Papillomavirus (HPV) | • Rubella |
| • Influenza (flu shot) | • Tetanus |
| • Measles | • Varicella (Chickenpox) |



Women's Care

- Annual well-woman exam
- Contraception
- Sexually transmitted infection (STI) screening and prevention counseling



Pregnancy Care

- Anemia screening
- Breastfeeding support and counseling
- Folic acid supplements
- Preeclampsia prevention and screening
- Sexually transmitted infection (STI) screening and prevention counseling
- Urinary tract or other infection screening



Cancer Prevention

- Breast cancer screening
- Colorectal cancer screening
- Cervical cancer screening
- Lung cancer screening
- Skin cancer prevention counseling



Mental Health and Drug Abuse

- Alcohol misuse screening and counseling
- Depression screening
- Tobacco use screening and counseling



Children's Care

- Autism screening
- Behavioral assessments
- Blood pressure screening
- Healthy diet and obesity counseling
- Hearing and vision screenings
- Immunization vaccinations
- Lead screening
- Phenylketonuria (PKU) screening for newborns
- Well-baby and well-child exams

Expanded Preventive Care

All of Gravie's plans have access to an expanded list of preventive care services, including:

- Angiotensin Converting Enzyme (ACE) inhibitors for those with congestive heart failure, diabetes, and/or coronary artery disease
- Anti-resorptive therapy for those with osteoporosis and/or osteopenia
- Beta-blockers for those with congestive heart failure and/or coronary artery disease
- Blood pressure monitor for those with hypertension
- Inhaled corticosteroids for those with asthma
- Insulin and other glucose lowering agents for those with diabetes
- Retinopathy screening for those with diabetes
- Peak flow meter for those with asthma
- Glucometer for those with diabetes
- Hemoglobin A1c testing for those with diabetes
- International Normalized Ratio (INR) testing for those with liver disease and/or bleeding disorders
- Low-density Lipoprotein (LDL) testing for those with heart disease
- Selective Serotonin Reuptake Inhibitors (SSRIs) for those with depression

For a complete list of all preventive care included in your plan, please reference the Summary Plan Description (SPD) found in your Gravie Member Account.



Home Delivery by Magellan Rx Pharmacy

Save time and money with a 90-day supply of your medications by mail

Gravie partners with Magellan Rx Management to provide pharmacy benefits through your health plan. If you take maintenance medications for long-term conditions like arthritis, asthma, diabetes, high blood pressure or high cholesterol, you could save with home delivery through Magellan Rx Pharmacy.

How to get started

Getting started with home delivery is easy! First, ask your doctor to write two prescriptions:

- 1 30-day supply to fill at your local pharmacy
- 2 90-day supply plus refills to fill by mail

Next, you may either ask your doctor to e-prescribe to Magellan Rx Pharmacy, LLC (Mail-ORL) or fax your prescription to [888-282-1349](tel:888-282-1349).

- Faxed prescriptions may only be sent by a doctor's office and must include patient information and diagnosis.
- For prompt delivery, please provide your payment information by mailing in your completed home delivery order form or by calling [800-424-8274](tel:800-424-8274).

Mail your 90-day prescription and completed order form with payment to Magellan Rx Pharmacy, P.O. Box 620968, Orlando, FL 32862.

Home delivery order forms are available at www.magellanrx.com/member/forms



Save Money

Depending on your plan design, you may be able to get a 90-day supply of your medication for less money than three separate fills. And standard shipping is free!



Save Time

Easily refill your medication one time every three months either online or by phone. That means no more drive time or waiting at the pharmacy!



Peace of Mind

Your medication is mailed to you, quickly and securely. Registered pharmacists check all orders and are available to help 24 hours a day, 7 days a week.

Frequently asked questions

When should I use a retail pharmacy?

You should use your local retail pharmacy for the first 30-day prescription of a maintenance medication you get from your doctor as well as prescriptions received for an acute condition, like an infection.

When will I receive my medication?

Your order should arrive 7-10 days after Magellan receives your prescription. They may need to contact your doctor for more info. To avoid delays, be sure to fill out all forms completely and include payment if you know the amount due. Orders with multiple prescriptions may be shipped separately.

Can I set up my prescription to refill automatically?

Yes. You can set up an auto refill to receive eligible home delivery refills automatically. To enroll, call [800-424-8274](tel:800-424-8274).

How much are the shipping charges?

Standard shipping is always free. You can choose expedited shipping for an additional charge if you want to receive your medication sooner. Please note that expedited shipping only reduces the transit time and does not impact prescription processing time.

What happens if I don't receive my order?

Making sure you have the medication you need is Magellan's top priority. If you don't receive your order within 10 days, please call [800-424-8274](tel:800-424-8274).

Do prescriptions expire?

Most prescriptions, including refills, expire within six months to one year from the day they are written. If this happens you'll need a new prescription from your doctor, even if you have refills remaining.

How are controlled substances handled?

A controlled substance, such as a narcotic, has strict guidelines and may be handled differently than a non-controlled medication. We adhere to federal and state laws in the dispensing of all medications and will contact you if additional information is needed to process a controlled substance prescription.

For questions about your pharmacy benefits plan, call the Member Services number on your member ID card.

For home delivery questions, call [800-424-8274](tel:800-424-8274). Representatives can answer questions, check the status of an order, or place a refill order. Pharmacists are also available to help 24 hours a day, 7 days a week.



Gravie Care | Health benefits just got a whole lot easier.

Let's face it, the health insurance industry has a bad rap when it comes to customer service. Complicated bills, long wait times, and confusing jargon...we all avoid it if we can. Gravie is changing this narrative. We believe that health benefits are only effective when members understand how to use them, which is why Gravie Care is included with every plan.



Gravie Care is made up of a team of radically helpful advisors who are mindful of each facet of a member's experience at every turn, and they're so much more than your typical customer service department. With Gravie Care, members benefit from their health plan on day one. Gravie Care advisors help members:

- Evaluate plan options
- Enroll in coverage
- Verify network coverage
- Decipher EOBs and bills
- Get care when they need it
- And so much more

Proactive

The Gravie Care team goes beyond fielding phone calls and answering questions – anticipating members' needs, helping resolve issues before or as they arise and closing cases in record time. Gravie equips brokers with relevant tools and reporting to help employers and their employees stay informed and supported throughout the year.

Exceptionally Useful

Today's consumers expect more from their service providers. Gravie Care offers an exceptional recruitment and retention tool for employers with a service that exceeds employees' expectations about their health benefits. With licensed insurance experts on speed dial, every employee will have access to helpful support when they have questions about bills, costs, network coverage and beyond.

"The customer service is definitely better with Gravie versus your mainstream carrier."

- Gravie Member

"If I have any questions, I know Gravie Care is there."

- Gravie Member

Simply, Better

Gravie's Customer Satisfaction Score is **95%** compared to the industry average of 74%



Meet Hannah

A Gravie Care Advisor

When Hannah was 26 and being kicked off her parent's health plan, she didn't know the first thing about how to choose benefits, let alone how to use them. "They don't teach this stuff in school. It's like some big secret that no one's sharing!" Frustrated and overwhelmed, she turned to the person she trusted most to help her make the decision – her dad.

But Hannah knows not everyone has someone who can help them understand their health benefits, and many of us want to understand it ourselves.

At this point in her career, Hannah has learned quite a lot and is passionate about helping others (even her friends and family) navigate their health benefits and actually benefit from them.

"A lot of people don't realize how much we, Gravie Care, can do for them. We have a great team of really knowledgeable people that actually care and want to help our members. No matter how small the question—or how you feel about it—it doesn't hurt to just give us a call and ask or check. Everyone on our team is so happy and willing to answer your question."

Going the Extra Mile | A Gravie Care Story

When severe winter storms swept through Texas in February, millions of homes and businesses were left without power – leading to devastating conditions, multiple deaths, food and water shortages, and critical road and business closures. In the midst of all this, the team at Gravie found out that one of their customers based in Texas was forced to shut down temporarily.

Once the Gravie Care team heard the news, they came together to figure out ways to help. They could not sit on the sidelines and watch the devastation on the news while knowing their customers were at risk. This company has over 200 employees, many of whom rely on daily prescriptions for their health and wellness needs. The urgent question Gravie Care advisors asked was, "What if the pharmacies near these individuals are closed, and what happens when they can't get the medication they need?"

The Gravie Care team went into action and pulled a list of the company's members who have regular prescriptions and called several pharmacies around the state, identifying the mere seven that remained open through the storm. Then, they made 70 phone calls to those employees to make sure they knew where they could go if they needed their prescription filled during that challenging time.

Not all member services departments are created equal. We're continuing to shift the story that many have told about their healthcare experiences, from one of frustration, waiting on hold, jumping through endless phone trees, to a reality where your health benefits plan team is watching the weather, anticipating what challenges you may have getting your needed care, and proactively calling to make sure you get the resources you need.

Create an Account

To get started, visit member.gravie.com/login and create your Gravie Account.

Log In

[Need an account?](#)

Email

Password

[Forgot your password?](#) [Log In](#)



Need an account?

If you've never used Gravie, create a new account to get started.

[Create Account](#)

Access Your Digital ID Card and More!

Gravie Comfort \$5,000 OOPM ‡

MONTHLY COST \$135.00 after your employer contribution	Plan Status Enrolled
	Effective Dates 1/1/2021 - 12/31/2021
	Who's Covered?

1 Doctors 2 Drug List 3 ID Card 4 Accumulators

5 Plan Details +

Medical Claims

View your medical and pharmacy claims, and download EOBs

[View Claims](#) **6**

1. Doctor Search
2. Drug List
3. ID Card
4. Accumulators
5. Plan Details
6. Claims

ID Card

aetna Anna Signature Administrators™ Group #: P1010001 Network: Open Access 200 Plan #: HSA 200-100-V	Customer Service/Pre Certification: 263.843.4477 or 1.800.981.1700 or CustomerService@PreferredOne.com	Submit Claims: PreferredOne Insurance Company PO Box 5927 Minneapolis MN 55409-0212
NAME: JOHN R SMITH GAIL M SMITH	ID: 1111111100 01	SVC Type: Medical

Pharmacies: 24/7 support
1.800.618.6399

My Account:
Register log in at [PreferredOne.com](#) for details on claims, out of pocket balances, EOBs, network providers and policy.

ClearScript™
CLEAR SCRIPT
MARCH 2020

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