



Enrolling in your ICHRA health plan

Your employer and Gravie are working together to administer your health benefits through ICHRA. With Gravie ICHRA, you get to choose which health plan you want, and we help to keep everything running in the background.

We're here to help you on your way.

There are three essential steps that you need to take in order to set up your health plan.

STEP 1

Create your Gravie profile

STEP 2

Shop for your health plan

STEP 3

FOR SELF-ENROLL PLANS ONLY
Finish your enrollment through your carrier

These steps are required in order to start and keep your coverage. This guide will walk you through the process with confidence and ease. If you need assistance, Gravie Care® is only a phone call or message away!

STEP 1

Create your Gravie account

You'll need to have the following with you:

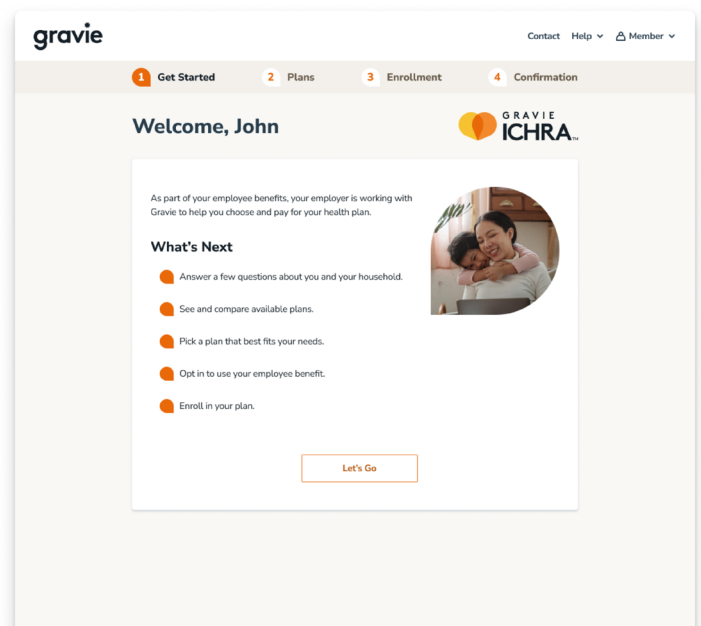
- Date of birth and social security number for yourself and all dependents who will be covered by your plan.
- Names of doctors, preferred clinics, and other providers you want covered by your plan.
- Names and dosage of prescription drugs you need covered.
- A list of any medical procedures you and your covered family members have planned for the upcoming plan year, including ongoing and future procedures.

Gravie account creation

Create your account at member.gravie.com/login or sign in with your existing account credentials.

Create your profile and add dependents

Create your Gravie profile on the "Get Started" page using your personal and family information, if relevant. This profile information will be used to complete your enrollment forms and applications.



STEP 2

Shop for your health plan

View and compare plans to find the coverage that's best for you.

On the Choose Your Plan screen, you can see the plans available to you in your geographic area. Find all the information you'll need to help you make your selection: plan details, network coverage, premium amounts, Easy Enroll plan options, and more.

Have questions while shopping? Call Gravie Care® at **800.501.2920**, weekdays, 7 a.m. to 7 p.m. CT.

Pro Tip: Simplify your enrollment by filtering your search to view Easy Enroll plans. These plans don't require you to take any extra steps through the carrier directly. This will allow you to finish your enrollment through our website without needing to work separately through your carrier after checking out.

- 1. Customize your search:** Filter the available plans by features such as deductible level, monthly cost, and out-of-pocket maximum amounts to narrow down choices.
- 2. Compare and save:** View side-by-side comparisons of plans that interest you. To bookmark them for later, click Save.
- 3. Monthly Premium:** "Your Monthly Premium" will show the final amount you will be responsible for on a monthly basis after your employer funds are deducted.
- 4. Plan Details:** View plan options and choose the coverage that's right for you.

Check out on the Gravie site and finalize your enrollment

Here, you will verify the following for the plan you've chosen:

- Monthly premium
- Prescription coverage
- If your preferred providers are in-network
- Deductibles and out-of-pocket maximums
- How common appointments will be covered

Field	Value
Your Monthly Premium	\$39.44 (after \$200 benefit, reduced from \$239.44)
Deductible	\$3,200 per person per year
Out of Pocket Max	\$7,600 per person per year

Easy Enroll

If you have selected an Easy Enroll plan, then you're all set! We'll send you a confirmation email within 24 hours of checkout confirming your enrollment.

Self-Enroll

If you selected a Self-Enroll plan, you will need to follow the list of instructions shown at checkout to ensure you complete your enrollment through your chosen carrier.

- **Follow the exact instructions** to submit your application. This is required in order to complete enrollment in your selected health plan.
- **Upload a screenshot** of your enrollment confirmation to your Gravie member portal.

STEP 3

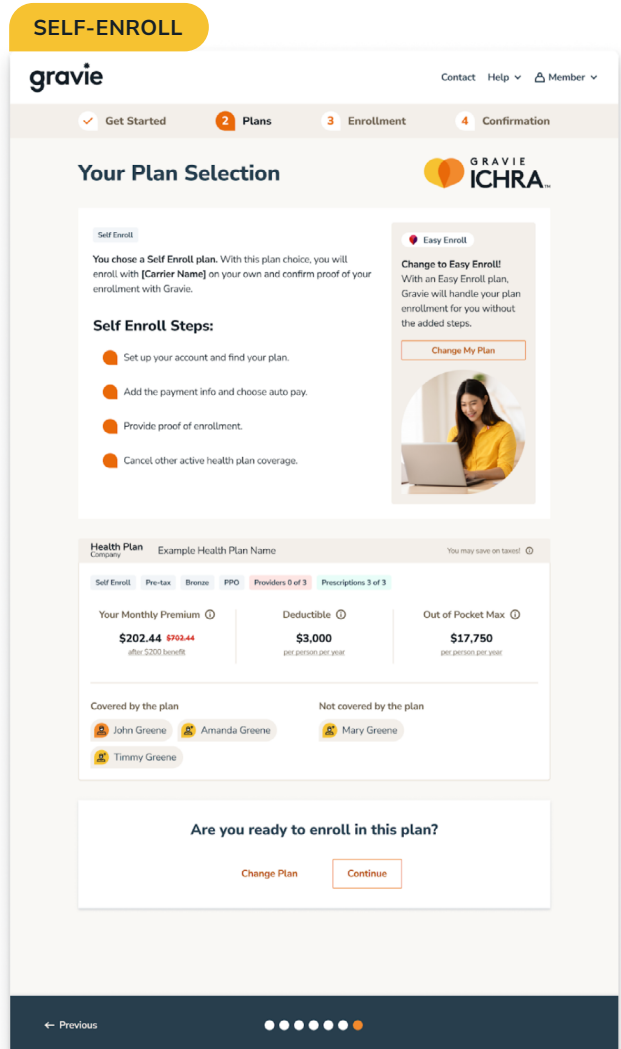
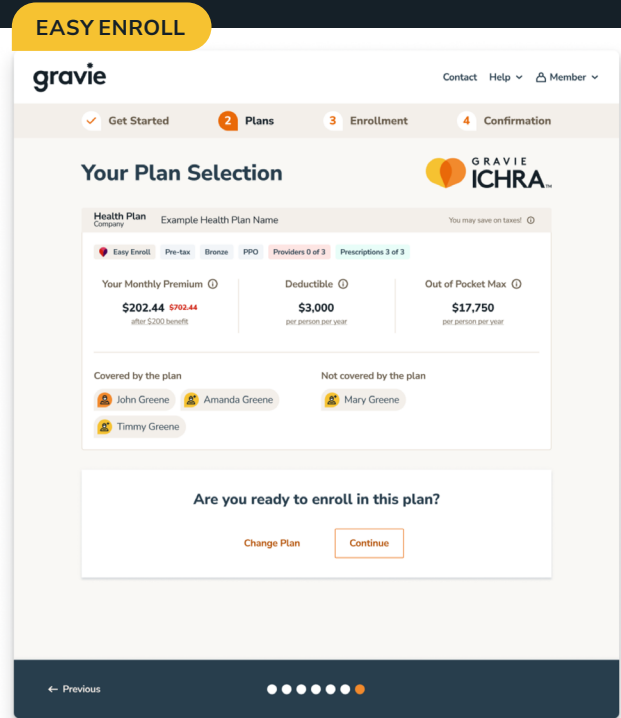
Finish your enrollment through your carrier

This step is only needed for members who select a **Self-Enroll plan**. Easy Enroll plan members are all set and don't need to take any other steps!

When you enrolled in ICHRA, Gravie created a virtual bank account, called Gravie Pay for ICHRA, that will be used to make premium payments to your carrier. Each month, your account is funded by your employer. Then, premium payments to your carrier are sent from the account.

Depending on the carrier you've chosen, the email you'll receive from Gravie will prompt you to follow one of these two processes to set up autopay using your Gravie Pay for ICHRA account:

- **Scenario 1:** Set up autopay as part of the application process. Enter your Gravie Pay for ICHRA account details while completing your application directly with your insurance carrier.
- **Scenario 2:** Set up autopay with your carrier after you've submitted your application and before the deadline. First, you'll submit your health plan application directly with the carrier on their enrollment site. Then, you'll provide your Gravie Pay for ICHRA account details to the carrier while your application is being processed. In this case, you'll need to pay attention to your carrier's specific payment deadline so that you set up autopay in time to activate your coverage.



Understanding your account details

You can find the detailed Gravie Pay for ICHRA account information you need, including your account numbers and bank details, on the My Plans section of your Gravie account (also on the Self-Enroll checklist). Below is a guide to the info shown in your Gravie Pay for ICHRA account:

Employer Program

	Effective Dates	Enrollment Tier	Plan Status
1 HRA †	1/1/2024 - 12/31/2024	Employee Only	Enrolled
2 Gravie Pay for ICHRA*	Routing Number Show ●●●● 138 Copy	Checking Account Number Show ●●●● ●●●● ●●●● 0616 Copy	6
3 Mastercard	Credit Card Number Show ●●●● ●●●● ●●●● 1674 Copy	CVV ●●●	Valid Thru ●● / ●●
	Zipcode ●●●●●		
Bank Information	4 Sunrise Bank 2525 Wabash Avenue St. Paul, MN 55114	5 Billing Address 10 2nd St NE STE 300 Minneapolis, MN 55413	

[Transaction Details](#) +

- 1 HRA enrollment details
- 2 Gravie Pay for ICHRA checking account details
- 3 Gravie Pay for ICHRA credit card details
- 4 Bank address for your Gravie Pay for ICHRA account
- 5 Billing address for your Gravie Pay for ICHRA account
- 6 Copy/Paste button to copy account numbers into carrier's site

* Gravie Pay for ICHRA account information must only be used for payment of ICHRA premium to your carrier

† Group coverage administered by Gravie Administrative Services LLC

Complete steps 1-3 right away to ensure coverage is active when you need it.

When you complete checkout in your Gravie account, Gravie will load your Gravie Pay for ICHRA account with funds from your employer. This process may take up to 7 business days. To ensure that your account is funded prior to your payment due date, we encourage you to complete your checkout process on Gravie's platform as soon as possible.

Important note:

Depending on your carrier's policy, you may need to submit your first month's premium payment using your Gravie Pay for ICHRA account, and then set up autopay using the same account.

Once you've completed all the steps, you're all set!

You will receive your ID cards from your carrier. Review any communications from your carrier to ensure that everything is on track from month to month.

GRAVIE care

Have questions or need assistance?

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