

gravie*

New Hires



Enrollment Guide for Employees

To help deliver the best enrollment experience for your new ICHRA benefit, please refer to this guide as you prepare to enroll in an individual plan.



We partner with your employer, Lakemary Center, Inc., to make finding a plan and managing your health benefits simple.

Lakemary Center, Inc. offers an **Individual Coverage Health Reimbursement Arrangement (ICHRA)** to full time eligible employees.

What is ICHRA? ICHRA is an alternative type of group health program that gives you the freedom to choose a health plan of your choice through the Health Insurance Marketplace®, also known as the Exchange. As part of this nontraditional health benefits program, your employer contributes money to help cover the cost of your individual plan's monthly premium.

How does an ICHRA work?

1. Choose a health plan through the individual market:
 - If you enroll in a plan through the Exchange (such as healthcare.gov, or a state Exchange for those that offer it), your portion will be *deducted on a post-tax basis*.
 - If your health plan is purchased outside of the Exchange, your portion will be *deducted on a pre-tax basis*. This will be shown when you shop on Gravie.com.
2. After you enroll in a plan, your employer will contribute their set amount towards the monthly premium. This contribution from your employer will be added into your Gravie Pay for ICHRA account.
3. If the monthly premium is more than your employer's contribution, the remainder of the cost will be automatically deducted from your paycheck.

What if health plans on the Exchange are out of my budget? If Lakemary Center, Inc.'s contribution does not make the cost of a health plan affordable, you may be eligible for a premium tax credit. You can apply for this credit through the Exchange.

If you decide to use a tax credit, you will no longer be eligible to receive any contribution from your employer.

Legal documents to know about. You can access the following legal notices and documents at <https://www.gravie.com/2025sbclakemarycenterinc/>. Or you can request paper copies at no charge by contacting Gravie Care at 800.501.2920.

- Release of Information
- Privacy Notice
- CHIP Notice
- ICHRA Summary of Benefits and Coverage

Enroll now by scanning the QR code below!



Have questions? Gravie Care® has you covered. Call us at 800.501.2920, weekdays, 7 a.m. to 7 p.m. CT, or send us a secure message 24/7 at member.gravie.com/contact.

Sincerely,
Gravie



Introducing Gravie ICHRA

We've partnered with your employer to provide an exciting new benefit—the **Individual Coverage Health Reimbursement Arrangement (ICHRA)**. With Gravie ICHRA, you can easily apply pre-tax funds toward the cost of an individual health plan.

How it works

Your employer will announce an annual enrollment window for ICHRA, just like they would with any other group insurance. **To use ICHRA, you must enroll in your Health Reimbursement Arrangement (HRA) during those dates and complete all enrollment steps for your chosen health plan.**

If you become eligible for ICHRA mid-year, you'll receive a notification about how to enroll in a plan. Generally, you have 60 days prior to and 60 days after becoming eligible to enroll in your HRA. We recommend taking action as soon as possible to determine the best plan start date for you.

Getting started

1. Visit member.gravie.com to create an account or log in.
2. **View and compare plans** to find the coverage that's best for you. You'll have access to all eligible health plans in your area. If you choose an Easy Enroll plan, you can complete your HRA enrollment and all other documents at this point.
3. **Checkout**
 - a. If you choose an Easy Enroll plan, you can complete your HRA enrollment online after choosing your plan on member.gravie.com.
 - b. If you choose a Self-Enroll plan, you must complete the checkout process and all enrollment steps with your selected insurance carrier. Then you must upload Proof of Coverage in the Gravie portal.



Gravie Care® advisors help you evaluate plan options, verify network coverage, locate providers, decipher EOBs and bills, and so much more.

You're just a phone call or secure message away from someone who's willing to go the extra mile to help make the most of your health plan year-round.

Questions?

Call:
800.501.2920

Secure message:
member.gravie.com/contact



What is ICHRA?

ICHRA stands for Individual Coverage Health Reimbursement Arrangement. It is a group health benefit plan provided by your employer. Unlike a traditional group plan, you get the power to choose a plan from a marketplace. This lets you tailor your health benefits to your own personal needs.

Additionally, you pay for your health plan premium using pre-tax funds. Spending pre-tax dollars lets you save money in the long run by decreasing how much you would typically pay in income taxes each year.

Eligible ICHRA expenses with Gravie are:

- Premiums for qualified health plans purchased through the individual market
- Premiums for Medicare Part A, B, C, D, or Supplemental

What is Gravie Pay for ICHRA and how do I access it?

Gravie Pay for ICHRA is a virtual bank account that houses your ICHRA funds. The full monthly premium for your healthcare coverage will be deposited into your account. This includes the pre-tax contribution your employer makes, as well as any remaining amount you are responsible for that is deducted from your paycheck.

To access your Gravie Pay for ICHRA account, go to your Gravie member portal at member.gravie.com. If you're using ICHRA funds toward Medicare premiums, you'll need to submit an enrollment form that our Gravie Care team can provide you with.

How much money is available to me?

When you log in to your Gravie member portal, you'll see your monthly pre-tax contribution amount. This amount depends on how much your employer contributes to your plan.

When viewing plan options while shopping, premiums will be offset by that amount. If you enroll in a health plan directly with the insurance company, any premium remainder owed by you will be paid with pre-tax payroll deductions.

How does my premium get paid?

Depending on if you choose an Easy Enroll or Self-Enroll plan, you will have a different experience:

- **Easy Enroll:** Gravie will coordinate the payment of your medical premiums with your employer to your chosen health plan provider using your Gravie Pay for ICHRA account, regardless of which individual health plan you've selected. This allows Gravie to monitor payments to your carrier in order to help eliminate payment issues with your plan.
- **Self-Enroll:** You will need to submit your first month's payment directly to your health plan carrier. Then, set up autopay through your carrier for ongoing monthly premium payments to ensure your plan remains active throughout the year.

I'm covered by a spouse or parent's group plan. Can I use ICHRA funds toward those premiums?

No, you cannot use ICHRA funds toward the cost of a spouse or parent's group plan. ICHRA funds can only be used to pay for individual health plans as part of Gravie's ICHRA benefit, as arranged by your employer.

Are my premium payments made automatically?

- **For Easy Enroll plan members:** Gravie facilitates your payments to the carrier via Gravie Pay for ICHRA. We'll audit to make sure that your coverage remains active and funds are being applied to your premium correctly. However, we are not notified directly in the event of a payment issue. Review your monthly invoices and call Gravie Care if you ever notice a past-due amount.
- **For Self-Enroll plan members:** In certain situations such as Medicare-eligible members or other situations where you pay the insurance carrier directly and are reimbursed for your ICHRA contribution, Gravie will attempt to verify the status of your coverage each month. Keep in mind that your Gravie Pay for ICHRA funds must be used toward premiums, so your coverage needs to remain active to keep using the benefit. In limited scenarios, if Gravie is unable to verify coverage on your behalf, we may ask that you complete a simple form each month.

I'm currently receiving a government tax credit toward the cost of my health plan. Will this be impacted if I enroll in an ICHRA?

If your employer offers you an ICHRA that meets federal affordability standards, you and your household will not qualify for premium tax credits. But if your employer's contribution does not meet the affordability standards set by the Department of Labor and the IRS, you may still be able to apply for premium tax credits.

If you have experienced a qualifying life event and are currently enrolled in a marketplace plan, you can switch to a Gravie ICHRA plan. To do so, you must notify the Gravie Care team if you've had a qualifying life event in the last 60 days or expect to have one in the upcoming 60 days. This qualifying life event will trigger your ability to make changes to your individual plan and update your ICHRA allowance to match your current situation.



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.

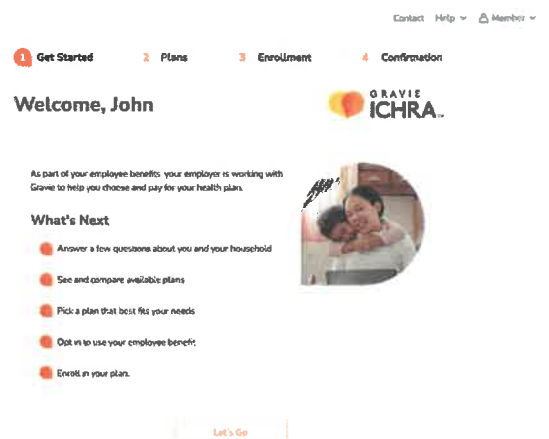
Gravie account creation

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.

gravie



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.

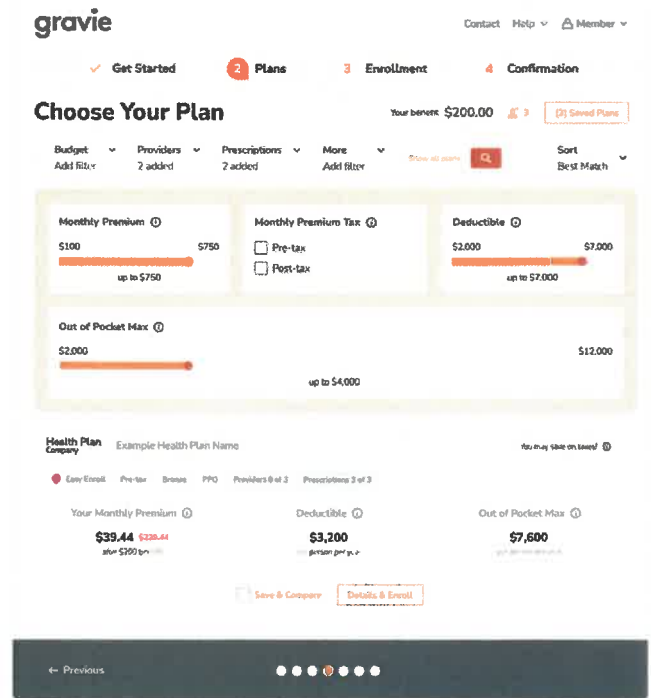
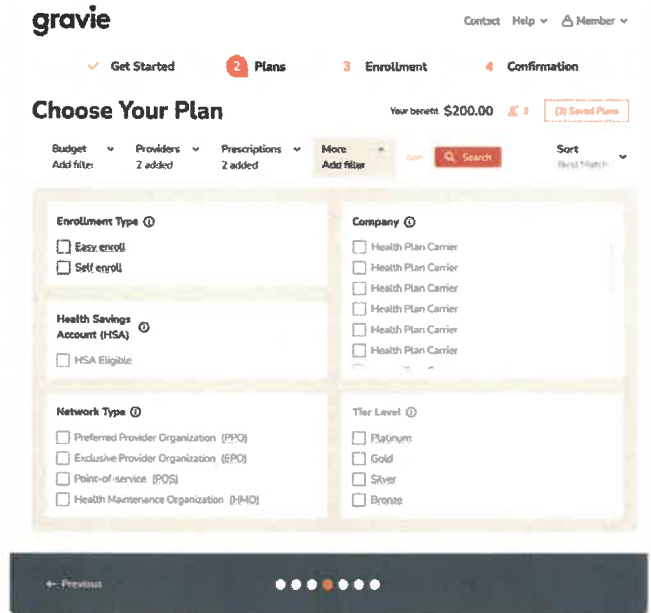
Pro Tip: Simplify your enrollment by filtering your search to view Easy Enroll plans. These plans don't require you to take any extra steps through the carrier directly. This will allow you to finish your enrollment through our website without needing to work separately through your carrier after checking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



EASY ENROLL

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

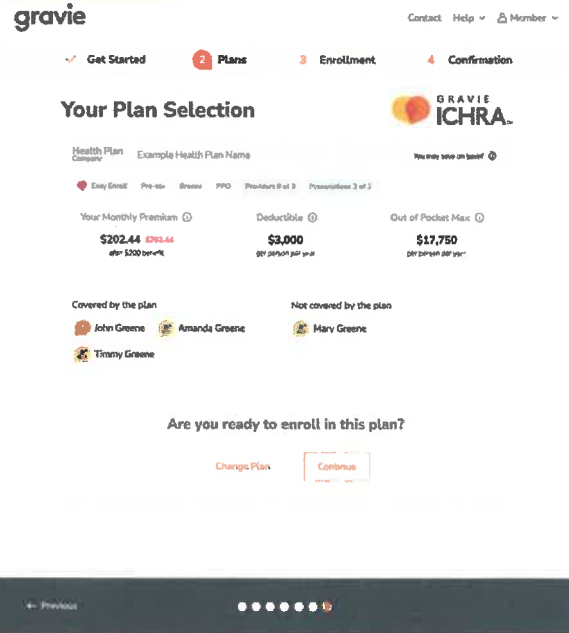
Finish your enrollment through your carrier

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!

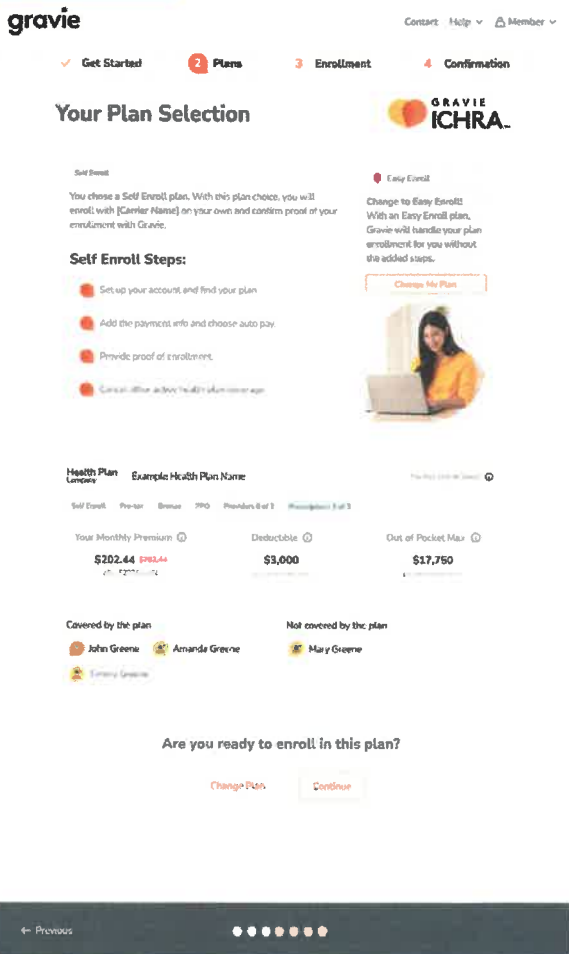
When you enrolled in ICHRA, Gravie created a virtual bank account, called Gravie Pay for ICHRA, that will be used to make premium payments to your carrier. Each month, your account is funded by your employer. Then, premium payments to your carrier are sent from the account.

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.



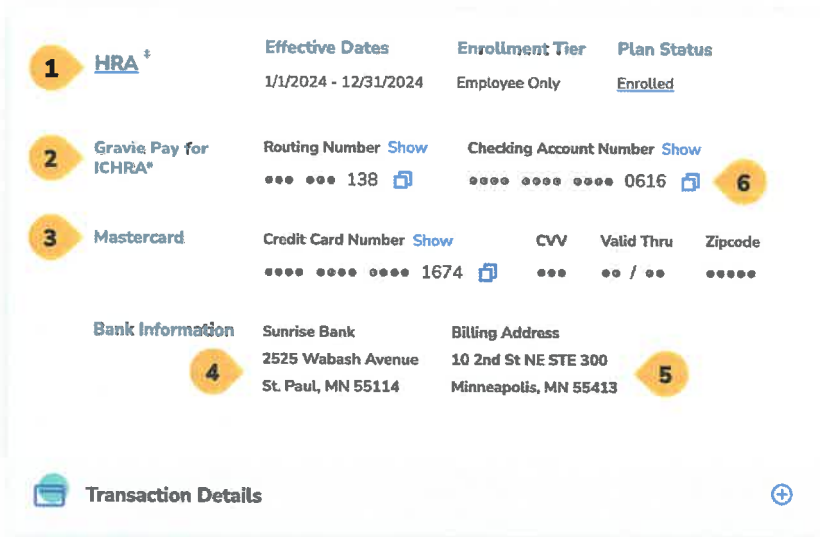
SELF-ENROLL



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 ●●●●●		
4 Bank Information	Sunrise Bank 2525 Wabash Avenue St. Paul, MN 55114	Billing Address 10 2nd St NE STE 300 Minneapolis, MN 55413	5

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.

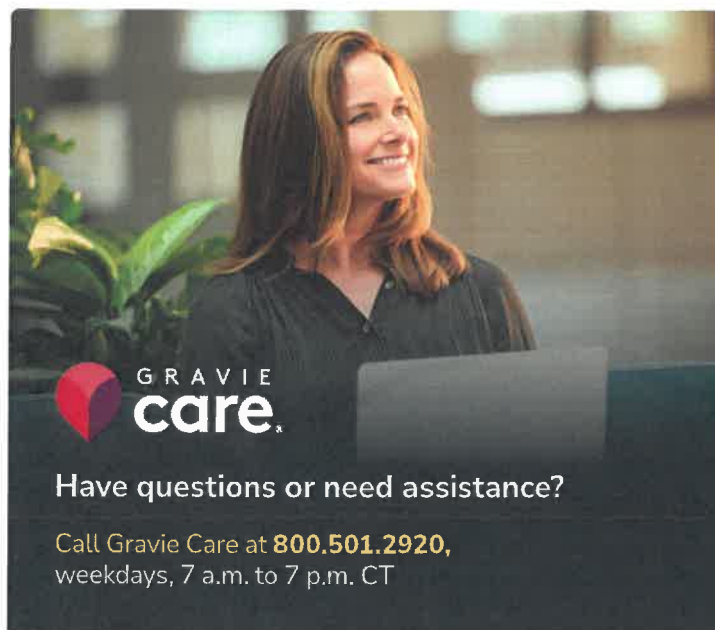
When you complete checkout in your Gravie account, Gravie will load your Gravie Pay for ICHRA account with funds from your employer. This process may take up to 7 business days. To ensure that your account is funded prior to your payment due date, we encourage you to complete your checkout process on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

Call Gravie Care at **800.501.2920**, weekdays, 7 a.m. to 7 p.m. CT

Contribution Model - Missouri					
Employee Amount		Additional for Spouse		Additional Per Child	
Age	Amount	Spouses Age	Amount	Child Age	Amount
24 or less	\$399.11	24 or less	\$266.08	14 or less	\$169.63
25	\$400.72	25	\$267.14	15	\$184.71
26	\$408.70	26	\$272.47	16	\$190.47
27	\$418.28	27	\$278.85	17	\$196.24
28	\$433.85	28	\$289.23	18	\$202.44
29	\$446.62	29	\$297.74	19	\$208.65
30	\$453.00	30	\$302.00	20	\$215.08
31	\$462.57	31	\$308.38	21	\$221.73
32	\$472.16	32	\$314.77	22	\$221.73
33	\$478.14	33	\$318.76	23	\$221.73
34	\$484.52	34	\$323.02	24	\$221.73
35	\$487.72	35	\$325.15	25	\$222.62
36	\$490.91	36	\$327.28		
37	\$494.11	37	\$329.41		
38	\$497.30	38	\$331.54		
39	\$503.69	39	\$335.79		
40	\$510.08	40	\$340.05		
41	\$519.65	41	\$346.43		
42	\$528.83	42	\$352.55		
43	\$541.60	43	\$361.07		
44	\$557.57	44	\$371.71		
45	\$576.32	45	\$384.22		
46	\$598.68	46	\$399.12		
47	\$623.82	47	\$415.88		
48	\$652.55	48	\$435.04		
49	\$680.90	49	\$453.93		
50	\$712.83	50	\$475.22		
51	\$744.35	51	\$496.24		
52	\$779.08	52	\$519.38		
53	\$814.20	53	\$542.80		
54	\$852.11	54	\$568.07		
55	\$890.03	55	\$593.35		
56	\$931.14	56	\$620.76		

Contribution Model - Kansas					
Employee Amount		Additional for Spouse		Additional Per Child	
Age	Amount	Spouses Age	Amount	Child Age	Amount
24 or less	\$323.10	24 or less	\$323.10	14 or less	\$247.18
25	\$324.40	25	\$324.40	15	\$269.14
26	\$330.86	26	\$330.86	16	\$277.55
27	\$338.62	27	\$338.62	17	\$285.95
28	\$351.22	28	\$351.22	18	\$295.00
29	\$361.56	29	\$361.56	19	\$304.04
30	\$366.73	30	\$366.73	20	\$313.42
31	\$374.48	31	\$374.48	21	\$323.10
32	\$382.23	32	\$382.23	22	\$323.10
33	\$387.08	33	\$387.08	23	\$323.10
34	\$392.25	34	\$392.25	24	\$323.10
35	\$394.83	35	\$394.83	25	\$324.40
36	\$397.42	36	\$397.42		
37	\$400.01	37	\$400.01		
38	\$402.59	38	\$402.59		
39	\$407.76	39	\$407.76		
40	\$412.93	40	\$412.93		
41	\$420.69	41	\$420.69		
42	\$428.11	42	\$428.11		
43	\$438.46	43	\$438.46		
44	\$451.38	44	\$451.38		
45	\$466.57	45	\$466.57		
46	\$484.66	46	\$484.66		
47	\$505.02	47	\$505.02		
48	\$528.28	48	\$528.28		
49	\$551.22	49	\$551.22		
50	\$577.06	50	\$577.06		
51	\$602.59	51	\$602.59		
52	\$630.70	52	\$630.70		
53	\$659.14	53	\$659.14		
54	\$689.83	54	\$689.83		
55	\$720.53	55	\$720.53		
56	\$753.81	56	\$753.81		

57	\$972.65	57	\$648.43
58	\$1,016.96	58	\$677.97
59	\$1,038.91	59	\$692.60
60	\$1,083.20	60	\$722.14
61	\$1,121.52	61	\$747.68
62	\$1,146.66	62	\$764.44
63	\$1,178.19	63	\$785.46
64 or more	\$1,197.34	64 or more	\$798.23

57	\$787.41	57	\$787.41
58	\$823.27	58	\$823.27
59	\$841.05	59	\$841.05
60	\$876.91	60	\$876.91
61	\$907.93	61	\$907.93
62	\$928.29	62	\$928.29
63	\$953.81	63	\$953.81
64 or more	\$969.31	64 or more	\$969.31