

gravie*



Cigna Benefits Guide

We've compiled a quick guide to Comfort® so you know the basics and can get the most out of your plan throughout the year. The more you know now, the easier it will be to make the best decisions for your health and finances when it matters most.

MORE BENEFITS. FEWER ASTERISKS.

Hi, we're Gravie.


We've partnered with your employer to bring you health benefits you can actually use.



Comfort is the nation's first-of-its-kind health plan that provides 100% coverage on most common healthcare services at a cost comparable to or lower than traditional group health plans.


With Comfort, there's no confusion — you know exactly what's covered, making it easy to use your health benefits without concern of surprise bills and hidden costs.

Get care when you need it.

 **\$0**


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

Traditional plan: ~\$450

 **\$0**

Sue takes a generic prescription daily.

Traditional plan: ~\$120 annually

 **\$0**

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

Traditional plan: ~\$30 copay & ~\$220 bloodwork

“Having such good insurance that covers so much and so easily is huge for me.”

Comfort Member



No-cost services include:

- Preventive care
- Primary care
- Specialist visit
- Urgent care visit
- Labs & imaging
- Generic prescriptions
- Online care
- Mental health care
- And more

Other Services:

- Emergency Room
\$250 copay
- Brand name prescriptions
\$75 copay
- Non-preferred brand name prescriptions
Varies per plan
- Specialty prescriptions
Varies per plan
- Hospital surgery/procedure
No cost after out-of-pocket max



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?



Your employer will communicate your enrollment period.



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



Access your plan resources at member.gravie.com

The Network

Gravie partners with Cigna to provide broad access to quality coverage.



Cigna 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.



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.



Your generic drugs are 100% covered.

For preferred brand, non-preferred brand, and specialty drugs you'll want to look up and verify how your prescriptions are classified to confirm how you'll be billed. Log in to your gravie account at member.gravie.com and click the "Drug List" link on your health plan to search for your prescription drugs.



With a growing nationwide PPO network of more than **1 million health care professionals** and more than **6,300 facilities**, Cigna offers you a range of quality choices to help you stay healthy.

Virtual Services

Gravie partners with health and wellness industry leaders to give members access to a suite of digital services that aim to enhance their health and wellness journey.



Gravie health plan members (18+) get unlimited access to FitOn's library of 30K+ virtual classes, including cardio, HIIT, yoga, pilates, meditation, dance, and barre, as well as nutrition guides, meal plans, fitness courses and challenges, and more. In-person fitness perks are available to qualifying members. Gravie's fitness partner removes barriers that often prevent members from achieving a healthier lifestyle through diet and exercise.



Gravie health plan members (13+) have access to Sword. Sword's clinical-grade digital physical therapy program helps members overcome musculoskeletal (MSK) pain through personalized care from licensed physical therapists and innovative sensor-based technology. Unlike traditional physical therapy, members can access treatment wherever and whenever it's convenient.



Gravie health plan members have access to virtual care including general medicine, dermatology, and mental health (18+) through Teladoc Health, the world leader in whole-person virtual care. Mental health care includes clinical services such as psychiatry and therapy visits, as well as non-clinical services such as mental health coaching and digital programs.

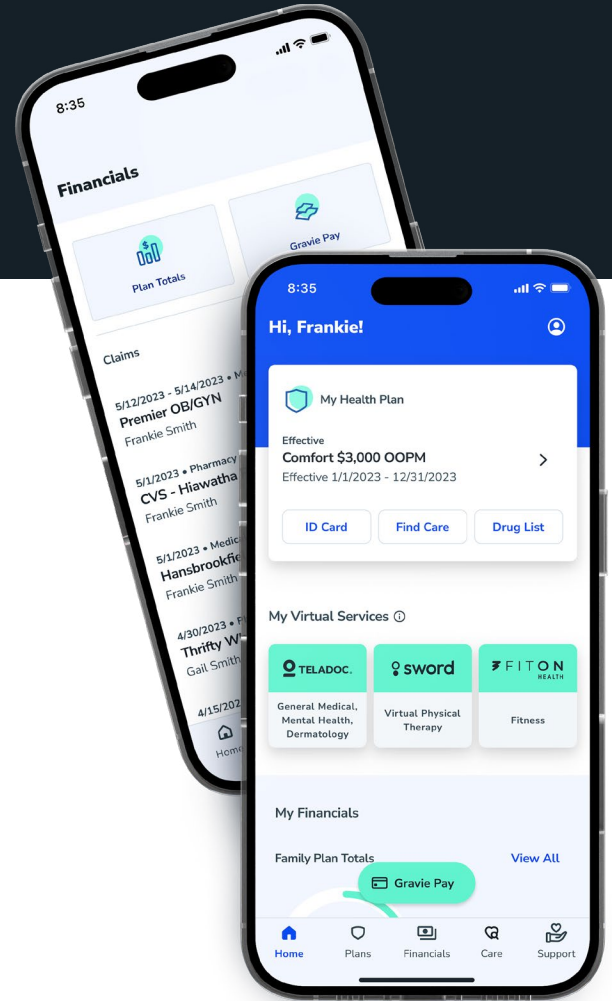
Cost sharing may apply depending on plan type. Check your benefits summary for more information.









For many Gravie health plan members, these services are included **at no additional cost**. Value-added services are the cherry on top.

Gravie Mobile App

All of your favorite Gravie benefits in one simple place. Use the Gravie app from anywhere to get the care you need, when you need it.



App features:

-  Access your digital ID card on the spot
-  See what's covered by your plan
-  Find in-network providers, clinic, pharmacies, and more
-  Review claims and track expenses throughout the year
-  Connect with Gravie Care® — licensed experts available to answer all your health benefits questions
-  Members enrolled in [Comfort](#) can view the list of no-cost services — including primary care, mental health care, specialist visits, labs & imaging, generic drugs, and more.



App features may vary based on a variety of eligibility and enrollment factors.

Download the app by visiting the App Store or Google Play. You will be prompted to login using your member.gravie.com credentials, or create your account if you haven't logged into Gravie before.



Use the QR codes to visit either the App Store or Google Play store.

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 include:

General health

- Annual physical exam
- Blood pressure and cholesterol screenings
- Depression 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

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



Vaccinations

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

Preventive Care 101, continued



● Cancer prevention

- Breast cancer screening
- Colorectal 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
- 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
- Sexually transmitted infection (STI) screening and prevention counseling

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 Pharmacy 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 fill your prescription with the pharmacy

If you already have a 90-day prescription:

Mail your 90-day prescription and home delivery order form with payment information to:

Magellan Rx Pharmacy, P.O. Box 620968, Orlando, FL 32862.

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

If you need a new prescription:

First, ask your doctor to write two prescriptions:

1. 30-day supply to fill right away at your local pharmacy
2. 90-day supply with refills to start your home delivery service

Next, 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).

How to get refills



Online portal

Submit your refill orders and pay **online** through your secure member portal.



Phone

Call [800-424-8274](tel:800-424-8274) (TTY 711) with your prescription number and payment information.



Mail

Complete the refill section on the home delivery mail order form and mail it to Magellan Rx Pharmacy, P.O. Box 620968, Orlando, FL 32862.

Home Delivery by Magellan Rx Pharmacy

Frequently asked questions

When should I use a retail pharmacy?

Use your local retail pharmacy for the first 30-day prescription of a maintenance medication you get from your doctor. Also use your local retail pharmacy if you get a prescription 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 information. To avoid delays, be sure to fill out all forms completely and include payment if you know the amount due. Orders with more than one prescription may be shipped in separate boxes.

How much are the shipping costs?

Standard shipping is free. You can choose expedited shipping for an extra cost if you want to receive your medication sooner. This option will only impact the shipping time, not how long it takes for Magellan to process your order.

What 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 \(TTY 711\)](tel:800-424-8274).

Do prescriptions expire?

Most prescriptions, including refills, expire within six months to one year from the day the doctor wrote them. If this happens, you will need a new prescription from your doctor.

How are controlled substances handled?

A controlled substance, such as a narcotic, has strict guidelines and may be handled differently than a non-controlled medicine. Magellan follows federal and state laws when processing all orders. They will call you if more information is needed.

Have more questions?

For home delivery questions, call [800-424-8274 \(TTY 711\)](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.

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



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 the 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.

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.

Simply, better

95% Gravie Care satisfaction

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

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

Gravie Member



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

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

Call:
855.451.8365

Secure message:
member.gravie.com/contact

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, 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 want to help our members. No matter how small the question, it doesn't hurt to give us a call and ask. Everyone on our team is so happy and willing to answer your question."

Hannah, Gravie Care advisor

Going the Extra Mile

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.

Gravie Account

Your [Gravie account](#) has all the tools you need to get the most out of your health benefits.



Easily find care

Our search tool makes it easy to find the in-network care you need — you can filter by location, specialty, and more. Need to check if a prescription is covered? You can search for that too!



Access your digital ID card

Forgot your ID card? No problem. All you need to do is log in to your Gravie account to view your digital ID card. If you ever need a replacement, you can easily print out a new copy.



Track your out of pocket max

It's important to know where you stand. Log in to your Gravie account to keep track of individual and family progress towards your out of pocket max.



Review your claims

To see what costs are being counted towards your totals, view your medical and pharmacy claims and download EOBs all in one place.



Log in to your account to access these features:

member.gravie.com