

gravie*



comfort.

2023 Plan Brochure

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
\$100 copay or no cost after out-of-pocket max*
- Specialty prescriptions
\$125 copay or no cost after out-of-pocket max*
- Hospital surgery/procedure
No cost after out-of-pocket max

* Copays for these items are associated with Comfort GX plans. They are no cost after OOPM on standard Comfort plans.



Best of all, you get access to the Gravie Care® team, putting health benefits experts in your corner.

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.

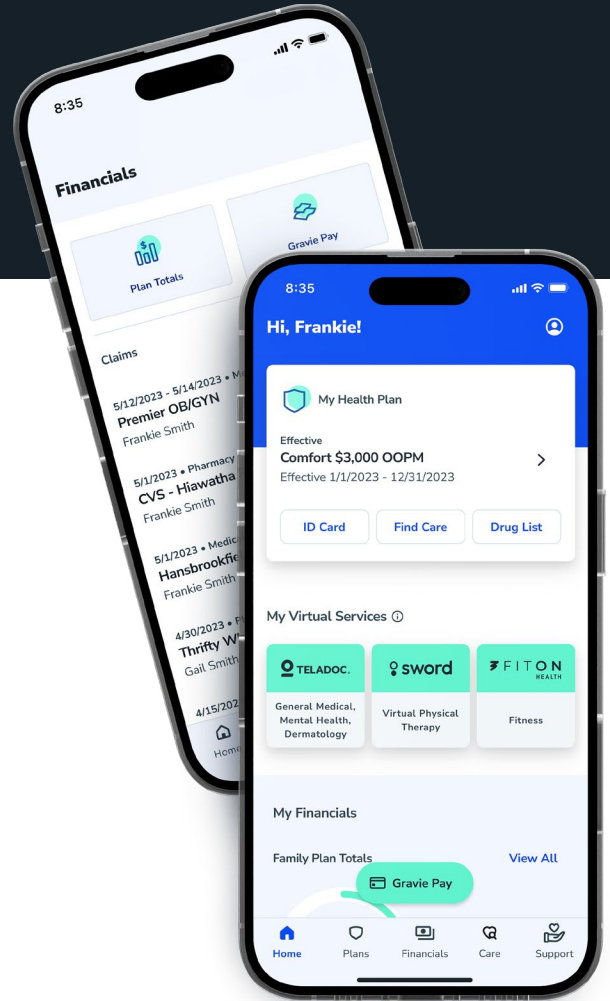
Cost sharing may apply depending on plan type. Check your benefits summary for more information.









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

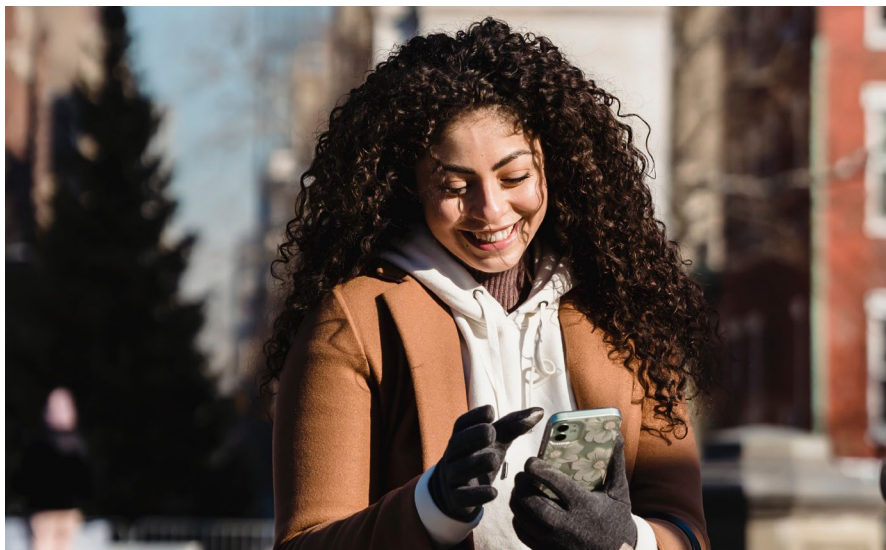
Gravie Mobile App

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.

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.



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.

Connect with Gravie Care:

Call: 855.451.8365

Secure message: member.gravie.com/contact