comfort. | 2026 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.

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Decode Your HSA Plan Benefits

Your employer partners with Gravie to bring you a tax-advantaged Health Savings Account (HSA) plan that you can use to access healthcare services. With an HSA plan, you typically have to meet your deductible and/or out-of-pocket maximum before the health plan begins paying for eligible services. However, with Gravie, you have access to select services at no cost.

No-cost services

- Preventive services
- Routine maternity care in a doctor's office
- Routine well-baby visit in a doctor's office
- Gravie Pay®
- Sword Thrive
- Access to Gravie Care®

OTHER SERVICES

(Cost sharing may vary by service)

- Primary visit
- Specialist visit
- Urgent care
- Emergency room
- Generic and preferred brand prescriptions

How it works

Choose the plan with the monthly premium and annual out-of-pocket maximum that works for you. Then, get care when you need it. HSA plans allow you to contribute to a health savings account. This is a type of savings account that lets you set aside money on a pre-tax basis to pay for medical expenses.

> **Gravie helps you prioritize your health** so you can focus on maintenance, prevention and getting diagnosed earlier.

See how an HSA plan may work throughout your year:

- Taylor has a **$0 annual checkup** as part of their preventive care.
- Later, they **visit a dermatologist and pay their copay** using their set-aside **HSA account**.
- Then, they go to **urgent care** a few months later **after they've met their deductible**, and **the visit is covered**.

Because we really do care

Every member gets Gravie Care — 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 and EOBs? Gravie Care has you covered.

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

Frequently asked questions

What are my plan options?

Your employer may offer additional Gravie health plans alongside our HSA plan. Review the Plan Options flyer from your employer 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**. During this time, eligible employees can enroll in health benefits 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?

Your monthly premium payments are paid automatically via payroll deduction.

How do I check if my provider is in-network?

During the enrollment process, you can check which providers are in-network using a specific provider directory link for each plan you review.

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.

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 tell you when your enrollment period is.
- During that time, choose your health plan and complete enrollment.
- Access your plan resources at member.gravie.com.

Some of the no-cost benefits mentioned above, such as Sword Thrive or Gravie Pay may not be included in your specific group's health plan. **For questions about which benefits your employer has chosen to offer your group, please contact your employer.**

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MORE BENEFITS. FEWER ASTERISKS.

Decode Your Copay Plan Benefits

Your employer partners with Gravie to bring you our Copay plan that you can use to access healthcare services. With a Copay plan, you typically have to pay a copay for certain services or meet your deductible and/or out-of-pocket maximum before the health plan begins paying for eligible services. However, any costs for out-of-network services will not count towards your out-of-pocket maximum.

No-cost services

- Preventive services
- Routine maternity care in a doctor's office
- Teladoc virtual general medicine visits
- Specialty prescriptions with SaveOn
- Teladoc mental health visits
- Sword Thrive

OTHER SERVICES

(Cost sharing may vary by service)

- Primary visit
- Specialist visit
- Urgent care
- Emergency room
- Generic and preferred brand prescriptions

How it works

Choose the plan with the monthly premium and annual out-of-pocket maximum that works for you. Then, get care when you need it. Our Copay plan covers select in-person and many virtual healthcare services at no cost, empowering you to prioritize your health. We're here to support you in maximizing the benefits of your plan so you can focus on preventive care, early diagnosis, and ongoing maintenance.

See how a Copay plan may work throughout your year:

- Taylor has a **$0 annual checkup** as part of their preventive care.
- Later, they **visit a dermatologist and pay their copay.**
- Then, they go to **urgent care** a few months later **after they've met their deductible**, and **the visit is covered**.

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Visit: gravie.com/gravie-care

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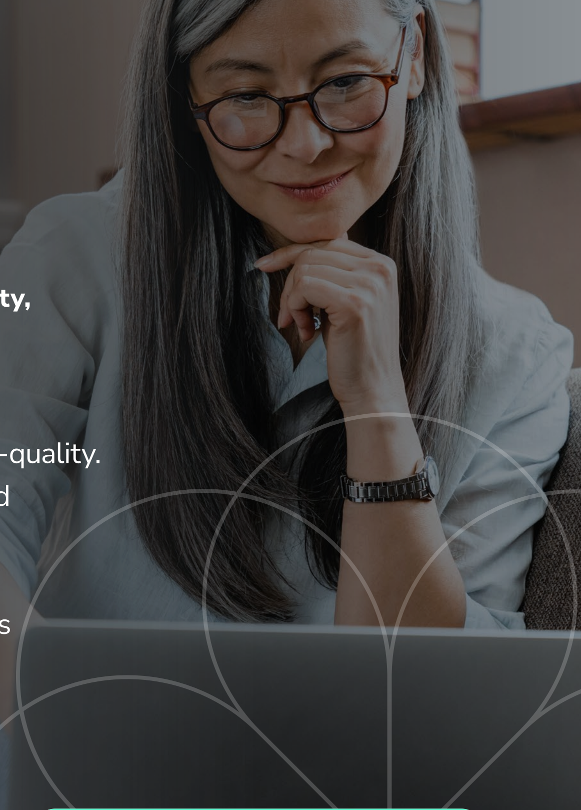
A HEALTH PLAN EVERYONE CAN LOVE.

Plan Options	Gravie Copay $2,000/$4,000	Gravie Copay $4,500/$6,500	Gravie HSA $6,350/$6,350
Preventive Care	No cost	No cost	No cost
Deductible			
Per Person	$2,000	$4,500	$6,350
Per Family	$4,000	$9,000	$12,700
Out-of-Pocket Max/Year**			
Per Person	$4,000	$6,500	$6,350
Per Family	$8,000	$13,000	$12,700
Primary Care Office	$30 copay	$30 copay	No cost after deductible
Specialist Office Visit	$50 copay	$50 copay	No cost after deductible
Urgent Care Visit	$75 copay	$75 copay	No cost after deductible
Online Care	$30 copay	$30 copay	No cost after deductible
Generic Rx*	$10 copay (30-day supply) $20 copay (90-day supply)	$10 copay (30-day supply) $20 copay (90-day supply)	No cost after deductible
Preferred Brand Rx*	$50 copay (30-day supply) $100 copay (90-day supply)	$50 copay (30-day supply) $100 copay (90-day supply)	No cost after deductible
Non-Preferred Brand Rx	$100 copay (30-day supply) $200 copay (90-day supply)	$100 copay (30-day supply) $200 copay (90-day supply)	No cost after deductible
Specialty Rx	Cost share varies with SaveOn	Cost share varies with SaveOn	No cost after deductible
Emergency Room	$500 copay	$500 copay	No cost after deductible
Surgical Care	20% coinsurance after deductible	20% coinsurance after deductible	No cost after deductible
Inpatient Care	20% coinsurance after deductible	20% coinsurance after deductible	No cost after deductible
Out of Network	$10,000 / $20,000	$10,000 / $20,000	$10,000 / $20,000

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

** Includes deductible. All plans are embedded 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.



Your health care network

Cigna Healthcare® and Gravie: Access to quality, affordable coverage.

At Gravie, we believe health benefits should be simple, affordable, and high-quality. That's why we've teamed up with Cigna Healthcare to offer flexible plan and network options designed to meet your unique needs. Whether you want access to a broad provider network of doctors, hospitals and specialists, or lower monthly premiums to help reduce costs, Cigna Healthcare networks are designed to provide high-quality care that works for you.

The networks:

THE BROAD CHOICE NETWORK

Cigna Healthcare Open Access Plus® (OAP) Network

- **Maximum Choice:** This option provides access to a nationwide network of over 1.6 million health care professionals and nearly 6,400 facilities.

  Cigna Healthcare analysis of actual number of providers and facilities contracted as part of the Cigna Healthcare Open Access Plus Network for Shared Administration as of July 2025. Subject to change.

- **Flexibility:** This network is designed for maximum choice and flexibility for your care.
- **Best For:** This network is a great fit for members with complex health needs, those who have relationships with specific specialists, or those who travel frequently to rural areas.

THE BROAD IN-NETWORK NETWORK

Cigna Healthcare Open Access Plus In-Network (OAP-IN)

- **Broad Access:** You have access to the same large, nationwide network of providers as the standard OAP plan.
- **In-Network Focus:** This is an exclusive provider plan where you must use in-network providers or facilities to receive coverage.
- **Emergency Coverage:** Nationwide coverage is still provided in the case of an emergency.

THE PRECISION NETWORK

Cigna Healthcare LocalPlus®*

- **Curated Quality:** This network includes a select group of high-quality doctors, hospitals, specialists and other care providers chosen to give you quality care at a lower cost.
- **Strategic Affordability:** LocalPlus offers high-quality care at a lower price point than OAP network plans.
- **Lower Premiums:** Choosing a plan with the network typically results in lower premiums than OAP network plans.
- **Eligibility:** To enroll, the subscriber must reside in supported LocalPlus service area based on your 5-digit ZIP code.

Member perks and features

Regardless of which network you use, you can enjoy these streamlined feature:

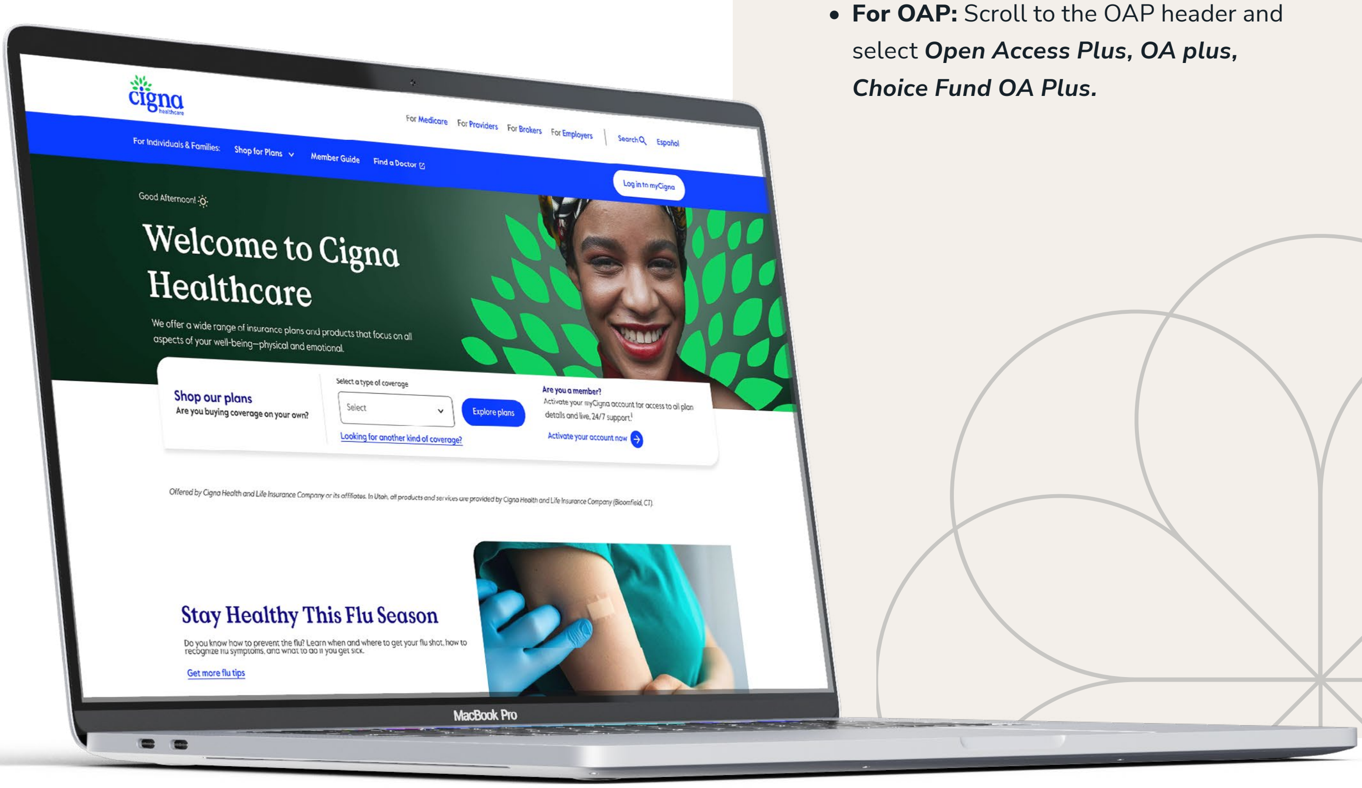
- **Referral-Free Access:** You can see any in-network specialist without needing a referral.
- **No PCP Requirement:** Choosing a Primary Care Physician is recommended to help coordinate your care, but it is not required for enrollment or to receive services.
- **Significant Lab Savings:** You can save up to 75% on lab costs when you use in-network national labs like LabCorp or Quest Diagnostics.

Traveling and "Away From Home" care

Whether you are across the state or across the country, you have access to quality care.

- **For OAP Members:** You have in-network access to the broad Cigna Healthcare OAP network wherever you go in the U.S.
- **For LocalPlus Members:** You pay in-network rates when you use any LocalPlus provider in any of the 34 LocalPlus metro areas nationwide.
  - **Away From Home Care:** When traveling outside of any LocalPlus service area, you maintain in-network access through the national Open Access Plus (OAP) network.

Important note: *To receive in-network benefits while you are in a LocalPlus service area, you must use a LocalPlus provider.*



Step-by-step: find your provider

Before you enroll, use Cigna Healthcare's search tool to confirm if your preferred providers (doctors, hospitals, specialists, etc.) participate in the Cigna Healthcare network(s) available to you.

1. **Start your search.** Select *Find a Doctor* from the Cigna.com homepage.
2. **Select *Employer or School*** for coverage type.
3. **Enter Location:** Enter your City, State, or ZIP and click *Continue*.
4. **Choose how you'll search.** *Doctor by Type*, *Doctor by Name*, or *Health Facilities and Group Practices*.
5. **Continue as Guest:** On the *Login/Register* prompt, click *Continue as Guest*.
6. **Select a Plan:** Choose your preferred network. This is the most critical step to see accurate results.
   - **For LocalPlus:** Scroll to the LocalPlus header and select ***LocalPlus***.
   - **For OAP:** Scroll to the OAP header and select ***Open Access Plus, OA plus, Choice Fund OA Plus.***

Talking about your health plan with providers

Regardless of if you're a new patient or are using your benefits for the first time, your provider may not be familiar with Gravie yet. **Review our tips to help you discuss your new health plan and navigate using your ID card with your provider.**

Who is Gravie?

We process and pay your medical claims. Gravie Administrative Services LLC is a licensed third-party administrator (TPA) that manages self-funded health plans for employers across the U.S.

The network

To ensure you have access to care no matter where you are, we work with **Cigna Healthcare**, which provides the primary network for your health plan.

If your provider is in the **Cigna Healthcare LocalPlus or Open Access Plus** network, you can go ahead and use your Gravie benefits.

*The Cigna Healthcare LocalPlus®, Cigna Healthcare OAP, and Cigna Healthcare OAP-IN networks refer to the health care providers (doctors, hospitals, specialists) contracted as part of the Cigna Healthcare LocalPlus and Open Access Plus networks for Shared Administration, respectively.

Cigna Healthcare is an independent company and not affiliated with Gravie. Access to these networks is available through the contractual relationship between Gravie and Cigna Healthcare. All Cigna Healthcare products and services are provided exclusively by or through operating subsidiaries of The Cigna Group, including Cigna Health and Life Insurance Company. The Cigna Healthcare name, logo, and other marks are owned by Cigna Intellectual Property, Inc.

Does your provider need help?

You have several options to help resolve any issues your provider may have working with Gravie:

1. **You can request help with a provider directly in the member portal and app.**
   - Contact Gravie Care® directly in our app or in the member portal.
   - Simply add your provider's information to the submission form, alongside the description of their request.
   - Gravie Care will reach out to your provider on your behalf to resolve the issue.

Scan the QR code to submit a provider help request in the Gravie app.

2. **Providers can work with Gravie through Availity.**

   Availity allows providers to verify benefits, submit claims, check claim status, and view coverage and remittance details in the Availity portal.

3. **Your provider can verify your eligibility at gravie.com/providers/eligibility 24/7.**

   Our search tool lets your provider verify your eligibility and benefit details in real time. We recommend sharing this website with your provider before your appointment or when you visit their office to help prevent any delays.

4. **Scan the QR code on the back of your membership card.**

   If you or your provider would like to see a breakdown of your exact plan benefits and health network, use your smartphone camera to scan the QR code on the back of your membership card. This is a great resource to share with a curious provider.

Navigating your ID card

Your provider will use your membership card to verify benefits and submit claims for processing. **Have it on hand when you access care.**

Forget your card? No problem. You can easily view or download a digital version from your [Gravie account]() or the Gravie mobile app at any time.

1. **Plan information**
   This section identifies some basic details, like who sponsors your health plan (your employer), and when it starts.

2. **Who's covered**
   As the subscriber (employee), your name and unique 9-digit member ID number appear first, ending in 00. Any enrolled dependents appear below.

3. **Network logos**
   Your primary and secondary network logos appear here.

4. **Pharmacy information**
   Express Scripts® is Evernorth's pharmacy benefit manager (PBM) for your health plan. The Rx numbers are used by pharmacists to verify your prescription coverage and submit pharmacy claims.

View your Gravie account to discover more plan resources.

Log in at [member.gravie.com]() or through the Gravie mobile app.

- Search for in-network providers
- Confirm how medications are classified
- Find quick-reference materials or detailed plan documents
- Review claims and EOBs to see how your benefits are being applied
- And more!

Have questions?

Gravie Care has you covered!

Visit:
gravie.com/gravie-care

Secure message:
member.gravie.com/contact

Preventive Care 101

One of the best ways to stay healthy and save on healthcare costs is to take advantage of preventative care services, available to you at no additional charge when received in-network.

With Gravie, your access to preventive care services goes beyond an annual wellness exam, to include select health screenings, vaccinations, select counseling services, and more.

General health

- Common preventive services, often received as part of an annual physical or wellness exam
- Tobacco use screening and counseling
- Blood pressure and cholesterol screenings
- Fall risk screen (for adults 65+ in a community setting)
- Obesity screening and counseling
- Low-dose statins for adults
- Sexually transmitted infection (STI) prevention counseling
- HIV acquisition prevention
- Hepatitis C infection Screening
- Latent tuberculosis infection screening
- Diabetes screening
- Hepatitis B screening
- HIV testing

Women's care

- Annual well-woman exam
- Contraception (FDA-approved contraceptive methods, sterilization procedures, and patient education and counseling)
- Bone density screenings

Pregnancy care

- Routine prenatal care
- Breastfeeding support and counseling
- Folic acid supplements
- Gestational diabetes screening
- Preeclampsia prevention and screening
- Intimate partner violence screening

Vaccinations

- Chickenpox (Varicella)
- Diphtheria
- Flu (influenza)
- Hepatitis A
- Hepatitis B
- Human Papillomavirus (HPV)
- Measles
- Meningococcal
- Mumps
- Whooping Cough (Pertussis)
- Pneumococcal
- Rubella
- Shingles
- Tetanus
- Respiratory Syncytial Virus
- COVID
- Rotovirus
- Polio

Preventive Care 101,

continued

Children's care

- Well-baby and well-child exams
- Recommended childhood immunizations (chickenpox/varicella, diphtheria, tetanus, measles, mumps, RSV, rubella, etc.)
- Autism screening
- Behavioral assessments
- Blood pressure screening
- Healthy diet and obesity counseling
- Hearing and vision screenings
- Lead screening
- Phenylketonuria (PKU) screening for newborns

Cancer prevention

- Colorectal cancer screening
- Lung cancer screening
- Breast cancer screening
- Breast cancer genetic test counseling (BRCA)
- Cervical cancer screening

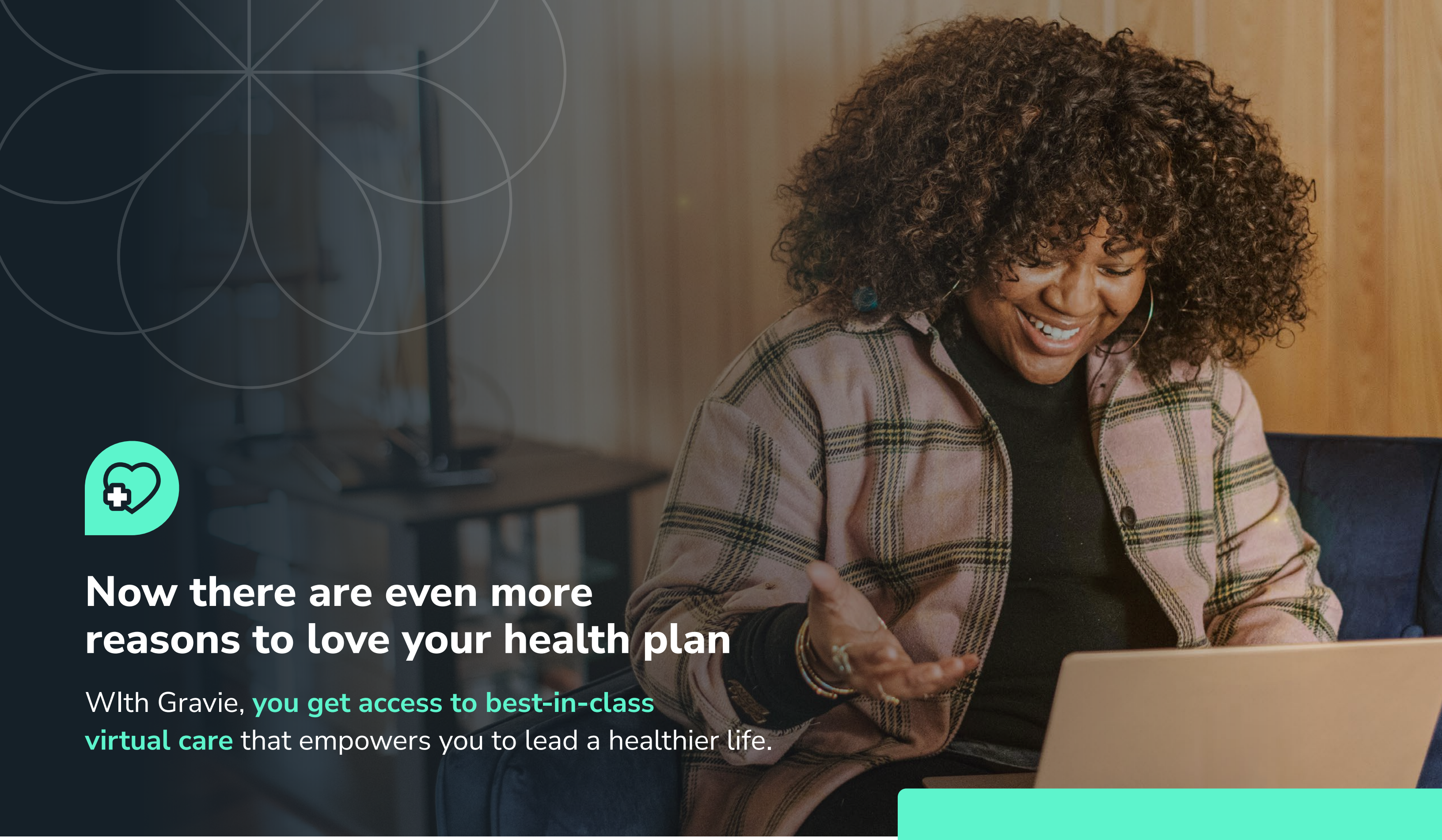
Mental health and drug abuse

- Alcohol misuse screening and counseling
- Depression screening
- Maternal depression screening for mothers at well-baby visits

Expanded preventive care

(not required by the ACA, but still covered at 100% in-network for certain conditions):

- Prostate-Specific Antigen (PSA) blood tests and digital rectal examinations
- Retinopathy screening
- Hemoglobin A1c testing
- International Normalized Ratio (INR) testing
- Low-density Lipoprotein (LDL) testing



Now there are even more reasons to love your health plan

WIth Gravie, **you get access to best-in-class virtual care** that empowers you to lead a healthier life.

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

For many Gravie health plan members, these services are included at **no additional cost**. Check your benefits summary for more information.

sword thrive

Gravie health plan members (13+) have access to Sword Thrive. Thrive'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.

Teladoc HEALTH

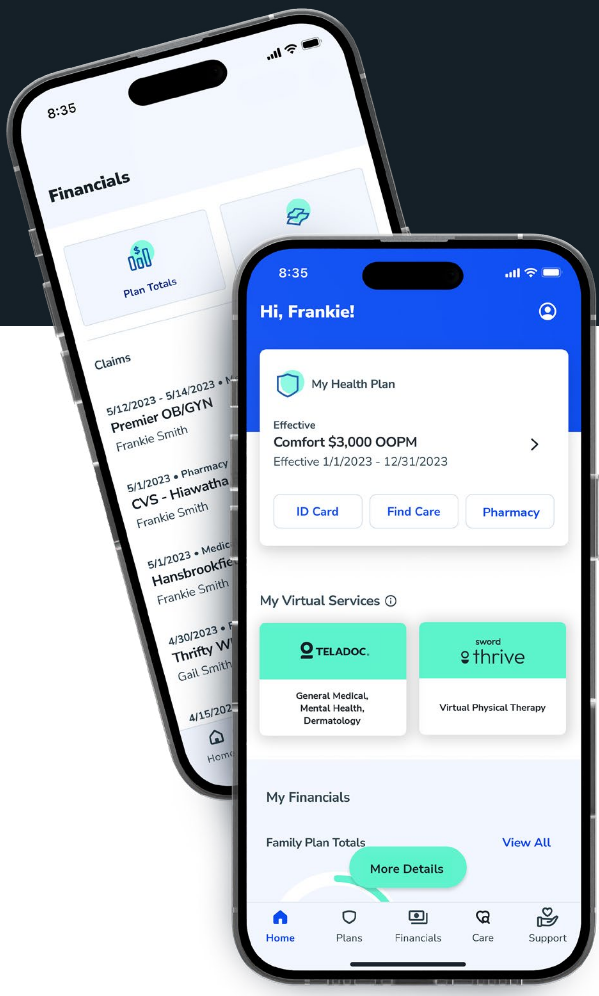
Gravie health plan members have access to virtual care including general medicine, dermatology, and mental health (18+) through Teladoc Health, the world leader in whole-person virtual care. Mental health care includes clinical services such as psychiatry and therapy visits.

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

Sign up for these services by logging in to your Gravie account at member.gravie.com or on the Gravie mobile app.

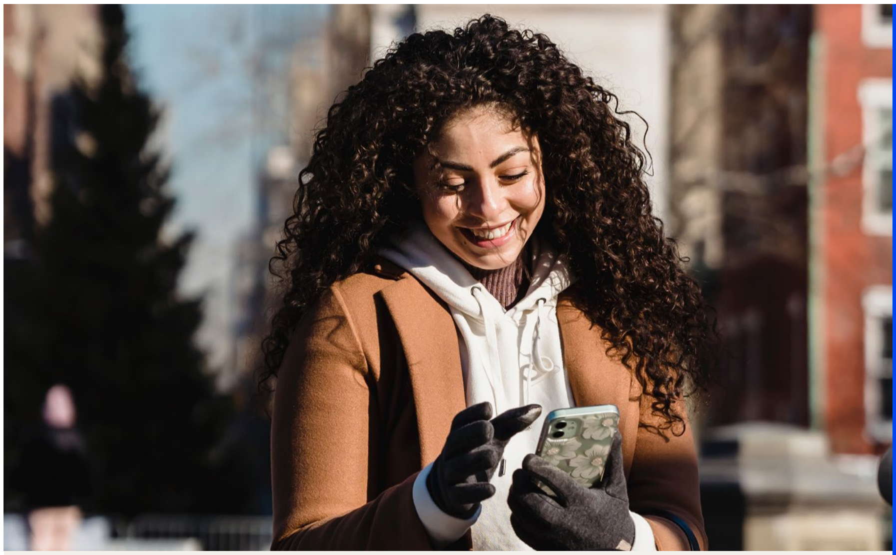
Gravie Mobile App

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 included in their plan.



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.

Download on the App Store

GET IT ON Google Play

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.

Log in to your account to access these features:

member.gravie.com

Sometimes you have questions about your health benefits. That's why there's Gravie Care®.

Gravie Care isn't just another customer call center. Our trained Gravie Care advocates are on your side, ready to answer questions big and small.

Have questions?

Visit: gravie.com/gravie-care