

gravie\*



comfort.

## 2025 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 first-of-its-kind health plan that offers 100% coverage on most common healthcare services when accessed in a clinic or doctor's office.


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 goes to the doctor's office for a checkup and an x-ray.

*Traditional plan: ~\$450*

 **\$0**

Sue takes a generic prescription daily.

*Traditional plan: ~\$120 annually*

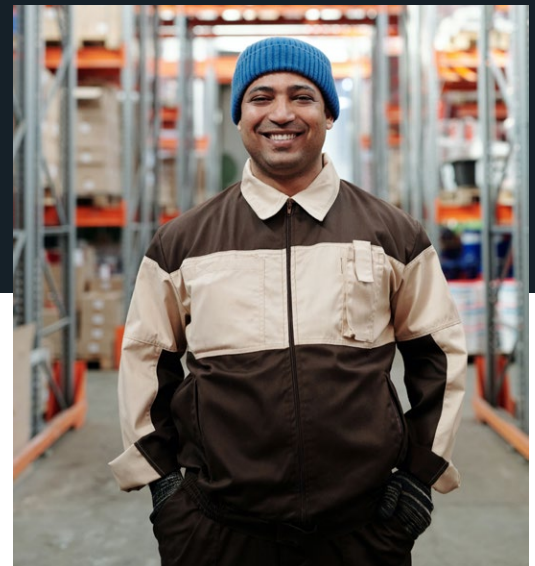
 **\$0**

Roger is feeling under the weather. He goes to the doctor's office for a checkup, and his doctor orders blood work.

*Traditional plan: ~\$30 copay & ~\$220 blood work*

“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 in a doctor's office
- Specialist visit at a doctor's office
- Urgent care visit
- Physical therapy in a doctor's office
- Generic prescriptions
- Specialty prescriptions with PrudentRx
- Virtual services
- Mental health care in a doctor's office
- And more

## Other Services

(costs vary by plan type):

- Emergency Room
- Brand name prescriptions
- Non-preferred brand name prescriptions
- Hospital surgery/procedure

# The Network

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



Cigna gives you access to 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](https://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 Cigna's broad 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](https://member.gravie.com) and click the "Drug List" link on your health plan to search for your prescription drugs.



With a growing nationwide 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.



## 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 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.



Gravie health plan members have access to virtual care including general medicine 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.*

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

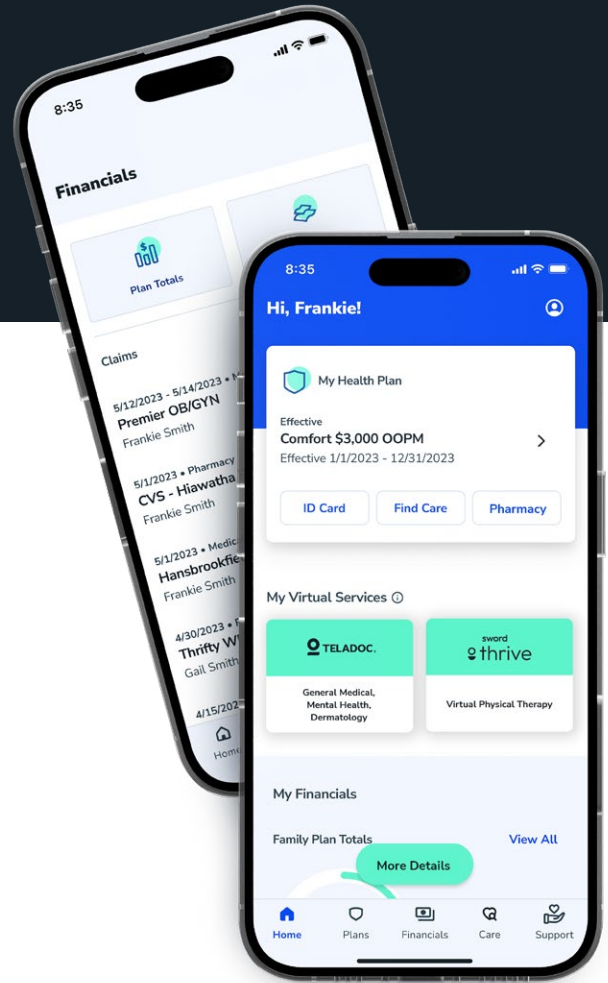
For many Gravie health plan members, these services are included at **no additional cost.** Check your benefits summary for more information.









Sign up for these services by logging in to your Gravie account at [member.gravie.com](https://member.gravie.com) or on the Gravie mobile app.

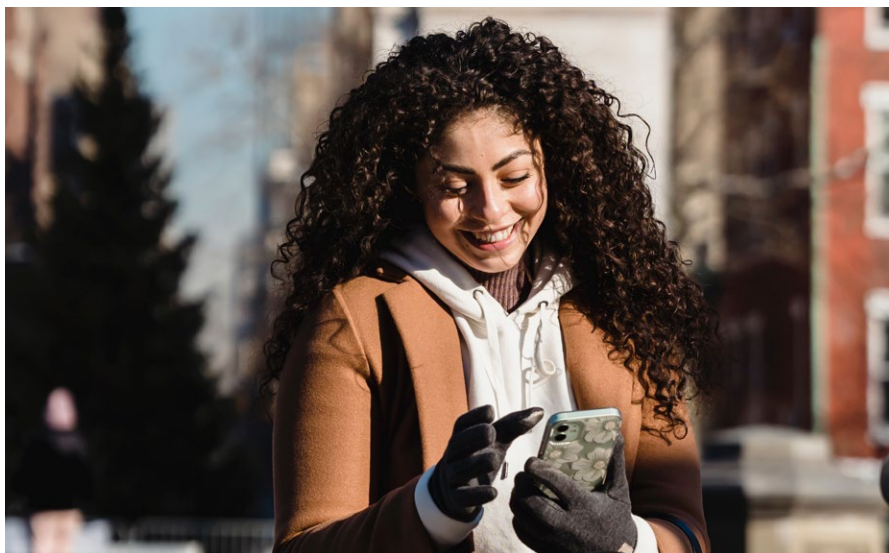
# Gravie Mobile App

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](https://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.



Log in to your account to access these features:

[member.gravie.com](https://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.

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**Have questions?**

Call: [866.863.6232](tel:866.863.6232)

Send a secure message: [member.gravie.com/contact](https://member.gravie.com/contact)



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