

A woman with long, dark, curly hair and glasses is sitting at a wooden desk. She is wearing a teal ribbed sweater and is smiling while looking off to the side. She is holding a small white object in her hands. In front of her is a laptop and some papers. A large green plant is visible in the background on the left side.

gravie\*



## 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.



Dear West Eau Claire Rehabilitation and Nursing Center, LLC dba Dove Healthcare Employee,

We're Gravie. We partner with West Eau Claire Rehabilitation and Nursing Center, LLC dba Dove Healthcare to make it easy to use your health benefits—and that includes helping you understand what they are and how they work.

West Eau Claire Rehabilitation and Nursing Center, LLC dba Dove Healthcare, offers an **Individual Coverage Health Reimbursement Arrangement (ICHRA)** to full-time eligible employees. We know, you're probably wondering: "What is an ICHRA?" And we're here with the answers you need.

**An ICHRA is an alternative to traditional group health insurance that gives you the flexibility to choose the health plan that works best for you.** You choose an individual plan through the Gravie portal, and your employer contributes money each month toward the cost of the plan.

### Here's how to get started:

#### **Step 1: Learn about your benefit before you enroll.**

Visit [gravie.com/enroll](https://gravie.com/enroll) to:

- Understand how ICHRA works
- Learn your responsibilities as a member
- Read answers to frequently asked questions
- Get tips for shopping and comparing plans

#### **Step 2: Enroll when you're ready**

Once you've reviewed the information on [gravie.com/enroll](https://gravie.com/enroll), click the "Enroll Now" button on that page. You'll be directed to the Gravie portal where you can create an account (or log in if you already have one).

#### **Step 3: Shop for a plan**

Once you're logged in to the Gravie portal, you'll be able to browse a range of plans and select the one that works for your specific needs and budget. Keep in mind that Easy Enroll plans let you check out quickly in the portal, while Self-Enroll plans require submitting your application directly to the insurance company on your own. Check out the attached enrollment guide for more details on the steps for each option!

#### **Step 4: Monthly Premiums**

After you've enrolled in your plan, your employer will contribute a set monthly amount to help pay your premium. If your plan costs more than your employer's allotted contribution, your employer will deduct the remainder from your paycheck (pre- or post-tax depending on the plan). Your employer's allotted contribution will be visible in the portal as you shop.

### **Pre-tax vs. post-tax: What's the difference?**

When you shop for plans in the Gravie portal, you'll see whether your payroll deductions will be taken:

- **Pre-tax:** Your portion of the premium is taken out of your paycheck before taxes are calculated, lowering your taxable income.
- **Post-tax:** Your portion is taken out of your paycheck after taxes are calculated, so it doesn't reduce your taxable income.

This will be clearly displayed as you shop, so you can understand the cost impact before you decide on a plan.

### **What's next?**

We'll email you when Open Enrollment begins so that you can complete the enrollment process. This year, Open Enrollment runs from **December 3, 2025** through **December 12, 2025**. During this time, please make sure to either enroll in a plan or waive coverage. Be sure to check your SPAM filters so that you receive emails from Gravie — and stay tuned!

Sincerely,

The Gravie Team

### **Legal notices and documents**

You can access the following at

<https://www.gravie.com/2026sbcwesteauclairerehabilitationandnursingcenterllcddbadohealthcare/> or request free paper copies by calling Gravie Care at 800.501.2920:

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

### **Need help?**

Gravie Care® is here for you. Call us at 800.501.2920 or send us a secure message 24/7 at [member.gravie.com/contact](https://member.gravie.com/contact).





## 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 [Gravie.com/enroll](https://Gravie.com/enroll)** to learn more about your ICHRA benefit and explore helpful resources about enrollment and health plan options.
2. **Create your Gravie account.** When you're ready, click the Enroll Now button on the page. You'll be prompted to create an account—it only takes a minute!
3. **View and compare plans** Create your Gravie account. When you're ready, click the Enroll Now button on the page. You'll be prompted to create an account—it only takes a minute!
4. **Checkout**
  - a. If you choose an Easy Enroll plan, you can complete your HRA enrollment online after choosing your plan on [member.gravie.com](https://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](https://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, 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 are Gravie ICHRA virtual funds accounts and how do I access mine?

A Gravie ICHRA virtual funds account is a virtual bank account that is created to house your ICHRA funds. 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 ICHRA virtual funds account, go to your Gravie member portal at [member.gravie.com](https://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 ICHRA virtual funds 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 ICHRA virtual funds account. 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 ICHRA virtual account 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.

## Have more questions?

Visit [gravie.com/enroll](https://gravie.com/enroll) and scroll to the bottom of the page for our full list of Frequently Asked Questions.





## 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

Start by visiting [gravie.com/enroll](https://gravie.com/enroll) to learn more about your ICHRA benefit and explore helpful resources about enrollment and your health plan options.

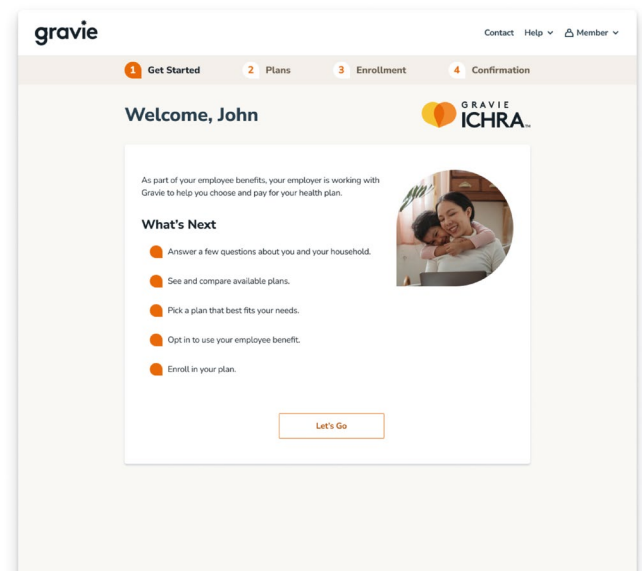
When you're ready to get started, click the Enroll Now button on that page. You'll be prompted to create your Gravie account—it only takes a minute!

#### You'll need to have the following ready:

- 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 planned medical procedures for you or your covered family members in the upcoming plan year, including ongoing and future procedures.

#### Creating your account & profile

Follow the prompts to set up your account and complete your Gravie profile on the "Get Started" page using your personal and family information. This profile information will be used to complete your enrollment forms and applications.



## 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**.

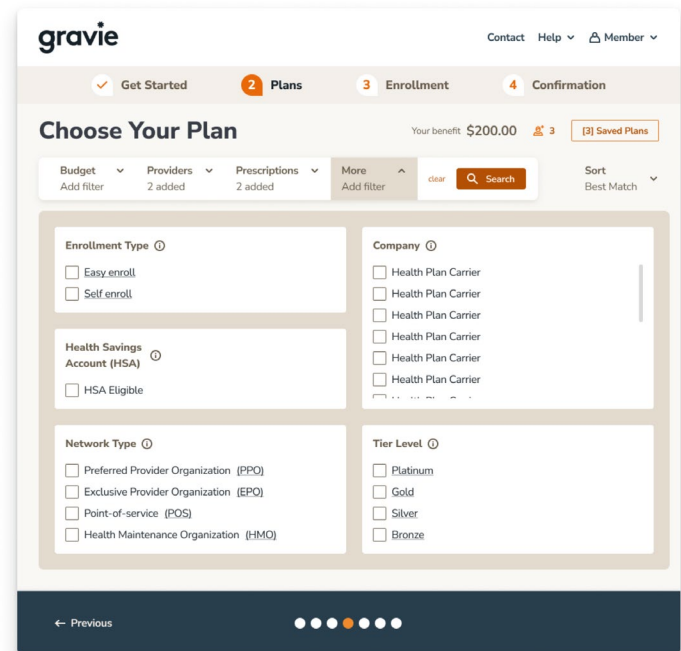
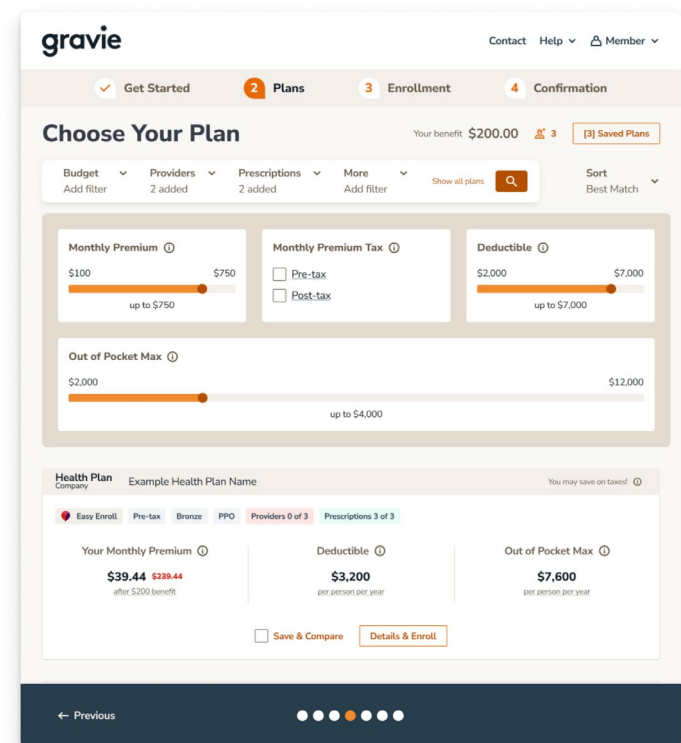
**Pro Tip:** Simplify your enrollment by filtering your search to view Easy Enroll plans. These plans don't require you to take any extra steps through the carrier directly. This will allow you to finish your enrollment through our website without needing to work separately through your carrier after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

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

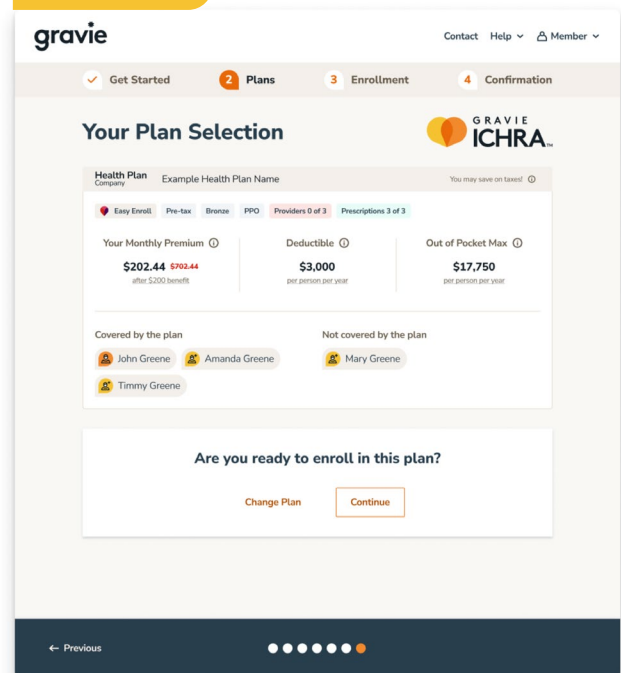
This step is only needed for members who select a **Self-Enroll plan**. Easy Enroll plan members are all set and don't need to take any other steps!

When you enrolled in ICHRA, Gravie created a virtual bank account, called your Gravie ICHRA virtual funds account, 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.

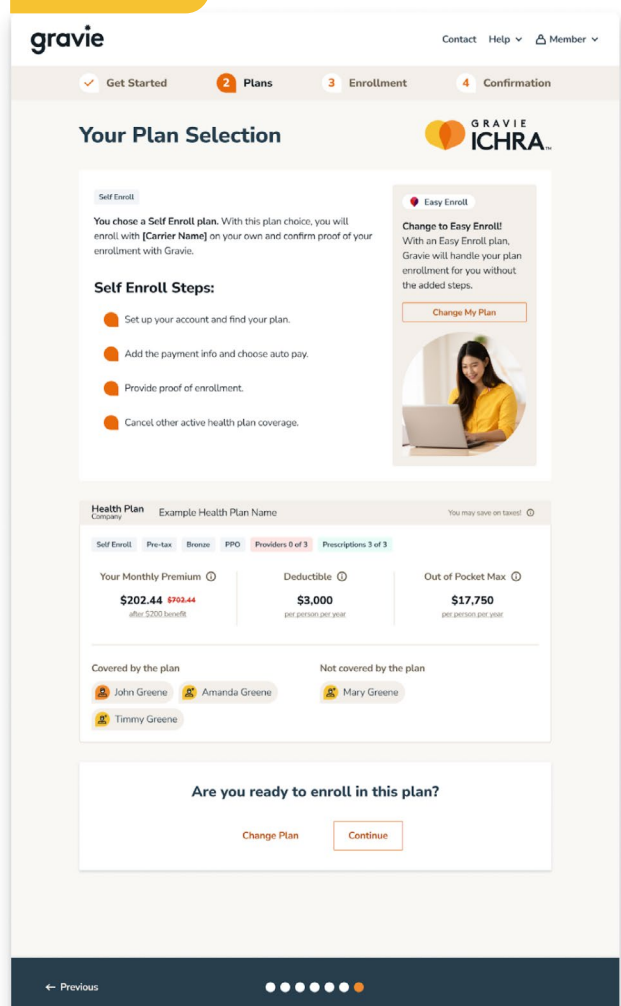
Depending on the carrier you've chosen, the email you'll receive from Gravie will prompt you to follow one of these two processes to set up autopay using your Gravie ICHRA virtual funds account:

- **Scenario 1:** Set up autopay as part of the application process. Enter your Gravie ICHRA virtual funds 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 ICHRA virtual funds 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.

### EASY ENROLL



### SELF-ENROLL





## Understanding your account details

You can find the detailed Gravie ICHRA virtual funds 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 ICHRA virtual funds account:

### Employer Program

	Effective Dates	Enrollment Tier	Plan Status
<b>1</b> <b>HRA</b> ‡	1/1/2024 - 12/31/2024	Employee Only	<a href="#">Enrolled</a>
<b>2</b> <b>Gravie ICHRA virtual funds account*</b>	Routing Number <a href="#">Show</a> ... .. 138 <a href="#">Copy</a>	Checking Account Number <a href="#">Show</a> ... .. 0616 <a href="#">Copy</a>	<b>6</b>
<b>3</b> <b>Mastercard</b>	Credit Card Number <a href="#">Show</a> ... .. 1674 <a href="#">Copy</a>	CVV ... ..	Valid Thru .. / ..
	Zipcode .....		
<b>Bank Information</b>	Sunrise Bank 2525 Wabash Avenue St. Paul, MN 55114	Billing Address 10 2nd St NE STE 300 Minneapolis, MN 55413	<b>5</b>
<b>4</b>			

[Transaction Details](#) [+](#)

- 1 HRA enrollment details
- 2 Gravie ICHRA virtual funds checking account details
- 3 Gravie ICHRA virtual funds credit card details
- 4 Bank address for your Gravie ICHRA virtual funds account
- 5 Billing address for your Gravie ICHRA virtual funds account
- 6 Copy/Paste button to copy account numbers into carrier's site

\* Gravie ICHRA virtual funds 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.

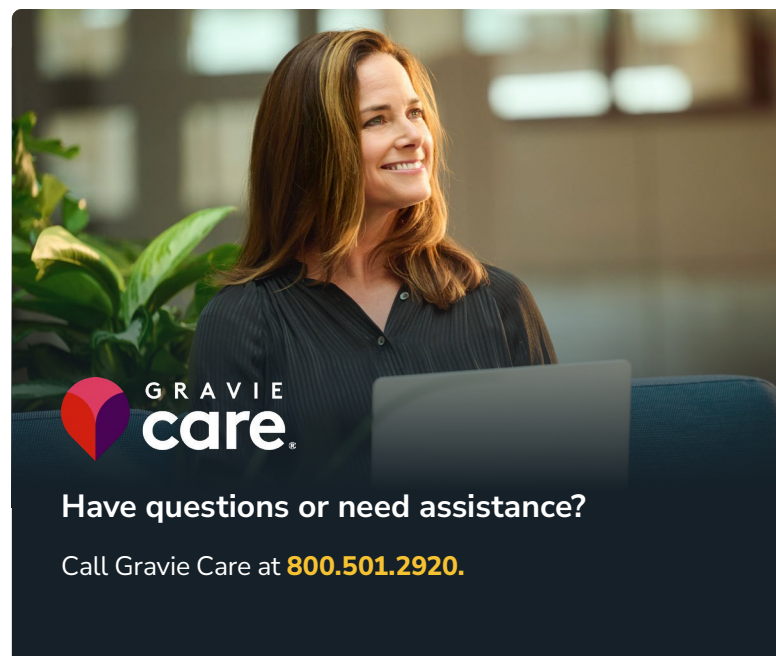
When you complete checkout in your Gravie account, Gravie will load your Gravie ICHRA virtual funds account with funds from your employer. This process may take up to 7 business days. To ensure that your account is funded prior to your payment due date, we encourage you to complete your checkout process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