

Health benefits PIM members can actually use

Comfort™ is the nation's first-of-its-kind health plan that provides zero-deductible, zero-copay, and 100% coverage on most common healthcare services, at a cost comparable to most traditional group health plans.



Cost Certainty

By taking a defined contribution approach, you're able to set and stick to a benefits budget that works for your business. And with common healthcare services and generic prescriptions fully covered, your employees have fewer healthcare expenses.



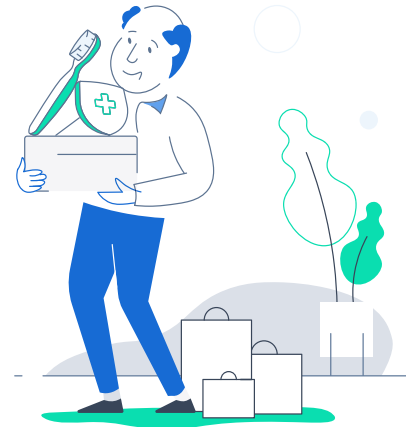
Peace of Mind With 100% Coverage

You get peace of mind that your employees have health benefits they can actually use, and your employees get comfort in knowing they can get care when they need it. Comfort provides access to a broad, national network.



A Benefits Program You Can Be Proud Of

Thrill your employees with a health plan that eliminates copays, deductibles, and confusion on most common healthcare services. With Comfort, your employees will trust that you have their health and happiness in mind.



No hidden costs. No surprise bills.

No-Cost Services

- Primary care
- Preventive care
- Specialist visit
- Urgent care visit
- Labs & imaging
- Generic prescriptions
- Online care

Other Services

- Emergency room
\$250 copay
- Brand name prescriptions
\$75 copay
- Hospital surgery/procedure
No cost after out-of-pocket-max
- Specialty prescriptions
No cost after out-of-pocket-max

How it Works

Employees choose an out-of-pocket maximum.



Employees get care when they need it



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

 **COMFORT™** **\$0**

Traditional Plan ~\$450



Sue takes a generic prescription daily.

 **COMFORT™** **\$0**

Traditional Plan ~\$120 annually



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

 **COMFORT™** **\$0**

Traditional Plan ~\$30 copay & ~\$220 blood work

A better experience with experts in your corner

With Gravie, your employees get Gravie Care. Gravie Care includes support from a dedicated team of advisors available to help employees navigate the complexities of health benefits and answer their questions throughout the year.



For more information, contact:

Drew Engebrecht, CC
515-223-6849 | DEngebrecht@holmesmurphy.com

Alex Sandvig
515-223-6914 | ASandvig@holmesmurphy.com

Holmes Murphy provides general guidance to its clients on employee benefits and related personnel matters, but does not provide legal advice.

GRAVIE