



Health benefits PIM members can actually use

Comfort is the first-of-its-kind health plan that eliminates cost barriers and provides value to all participants, promoting better long-term health and improved customer satisfaction. **Comfort provides 100% coverage on most common healthcare services**, at a cost comparable to traditional group health plans.

Benefits to PIM members:

- Unique plan designs to assist with retention and recruitment
- Special underwriting guidelines
- Lower minimum participation levels
- Long-term stability
- Reporting for plan performance review

A benefits program you can be proud of

Thrill your employees with health benefits that eliminate copays, deductibles, and confusion. With Comfort, your employees will trust that you have their health and happiness in mind.

Cost certainty

Set a benefits budget that works for your business. With most common healthcare services, generic prescriptions, and virtual care fully covered, your employees will have fewer healthcare expenses.

Peace of mind

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

No-cost services with Comfort include:

- Preventive care
- Primary care
- Specialist visit
- Urgent care visit
- Labs & imaging
- Generic prescriptions
- Online care
- Mental health care
- And more

Examples of no-cost services with Comfort:

- Annual physical
- Immunizations administered during a doctor's visit
- Office visit for maternity care, including ultrasound
- Routine well-baby visit
- Ongoing visits with your mental health therapist
- Checkup to take a scan and examine the status of a blood clot in the leg
- Weekly PT visits to heal and strengthen leg muscles after achilles tendon repair surgery
- You take a generic prescription daily and get it filled every month
- You hurt your ankle on a run and visit the doctor for a checkup and x-ray
- You visit a specialist, and they order a MRI or a CT scan
- You go to the clinic for a routine mammogram
- You visit a dermatologist to check the skin on your arm, and the dermatologist removes several moles while you're there

Other Services:

- Emergency Room**
\$250 copay
- Brand name prescriptions**
\$75 copay
- Non-preferred brand name prescriptions**
Varies per plan
- Specialty prescriptions**
Varies per plan
- Hospital surgery/procedure**
No cost after out-of-pocket max

How it works

Employees choose their out-of-pocket maximum and get care when they need it. Members are prioritizing their health, focusing on maintenance, prevention, and getting diagnosed earlier. When people utilize health care services in healthy ways, they require fewer high-cost services.

Virtual services your employees will love

Featuring best-in-class virtual care and fitness perks that empower your employees to lead a healthier life.



Gravie health plan members (13+) have access to Sword, a clinical-grade digital physical therapy program that helps members overcome back, joint, and muscle pain through personalized care.



Gravie health plan members have access to virtual care including general medicine, dermatology, and mental health care (18+) through Teladoc Health, the world leader in whole-person virtual care.



Gravie health plan members (18+) get unlimited access to FitOn's library of 30K+ virtual classes, including cardio, HIIT, and yoga, as well as nutrition guides, meal plans, fitness courses, and more. In-person fitness perks are available to qualifying members.



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



Now offering Gravie Pay®, our interest-free, pay-over-time option that members can use to pay for any medical bill subject to their out-of-pocket responsibility, whether planned or unexpected.

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

