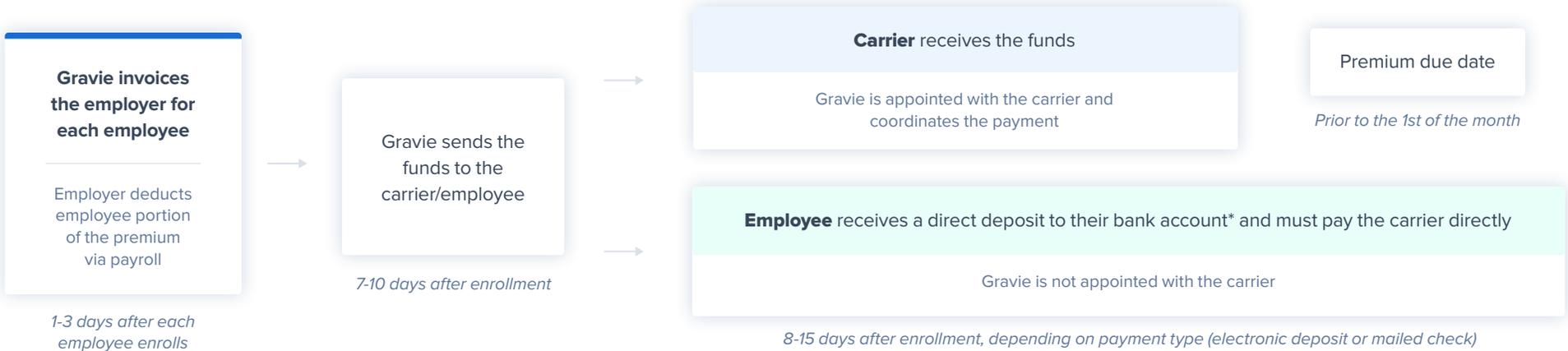


Depending on which health plan an employee chooses, there are two different payment scenarios. If the plan allows, Gravie will pay the insurance carrier directly each month (**most cases**). If that scenario is not possible, Gravie will deposit the funds into the employee's bank account or send them a check each month, and the employee will pay the insurance company directly. Gravie Care Advisors are available to assist employees with any of their individual questions.

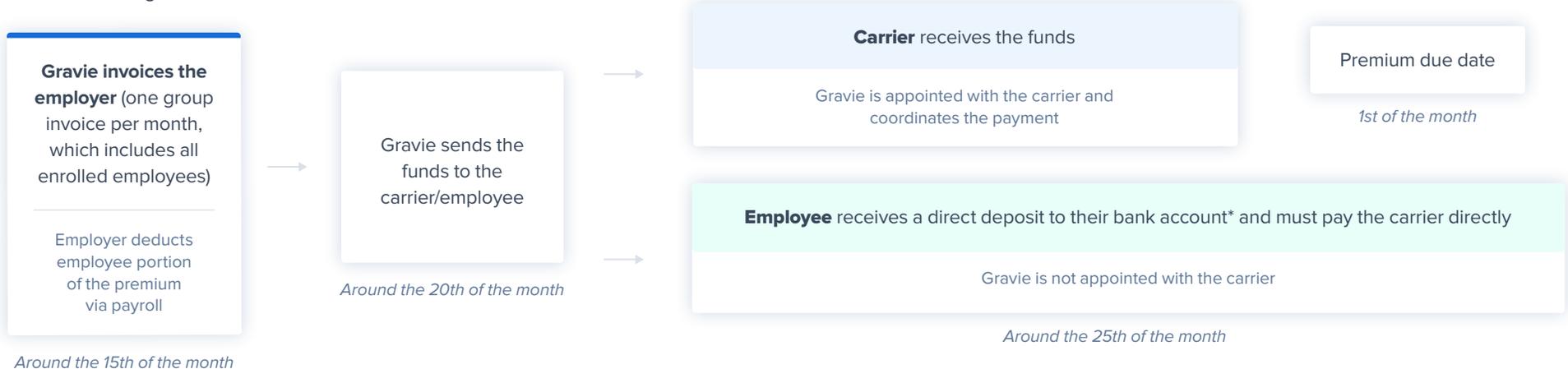
## First Month (Binder) Payments

Post Tax — Funds are Taxed



## Ongoing Payments

Pre Tax — Through the HRA



\*A small percentage of members may receive checks. Electronic deposits are preferred.