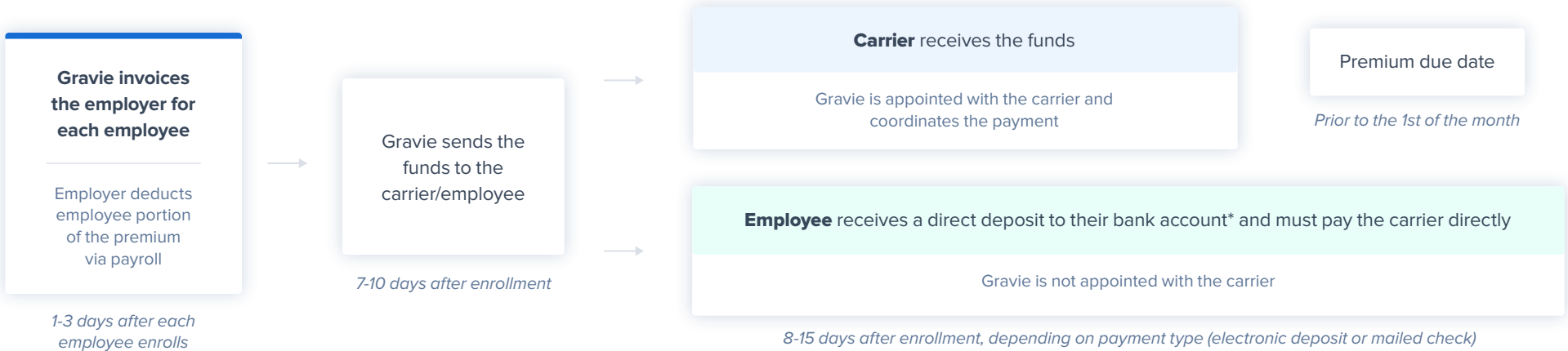


Depending on which health plan an employee chooses, there are two different payment scenarios. If the plan allows, Gravie will pay the insurance carrier directly each month (**most cases**). If that scenario is not possible, Gravie will deposit the funds into the employee's bank account or send them 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.

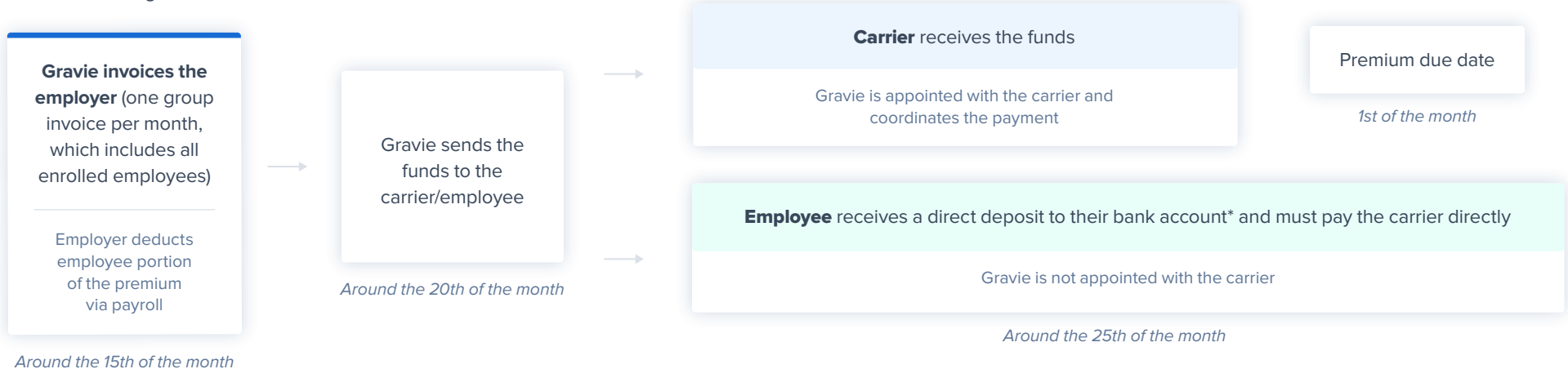
First Month (Binder) Payments

Post Tax — Funds are Taxed



Ongoing Payments

Pre Tax — Through the HRA



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