

In 2018, decision makers at one of the nation's largest chemical packaging providers decided they needed a modern health benefits solution that could help them accurately forecast annual costs for their nearly 200 employees. The cost of their existing health plan was increasing at an unsustainable rate. "It was ridiculous how much we had to pass those costs on to employees," said the company's benefits administrator.

## Real Client Results:

In 2019, the company made the switch to Gravie, making it possible to control costs while drastically increasing the amount of covered healthcare services for their employees. "Gravie pays attention to our concerns and what we need. It just keeps getting better and better," said the employer.

In 2020, the employer signed on to Gravie's newest plan, **Comfort—the first-of-its-kind health plan that offers 100% coverage on common healthcare services**, including preventive care, urgent care, specialist visits, labs and imaging, generic prescriptions, online care, and more. With first-dollar coverage and an easy-to-navigate experience from end to end, Comfort removes the barriers that individuals often have to face when accessing the care they need to manage their health. With Comfort, employees no longer have to meet costly deductibles or feel like they need to be seriously ill to use their benefits.

## One year later, the company saw these results:

- **Saved a total of 36%**  
Since making the switch to Gravie
- **Increased number of insured employees by 12%**  
Many employees opted back into health benefits knowing they didn't have to meet a deductible before accessing care
- **Lowered emergency care spend by 80%**  
Employees accessed affordable alternatives like primary and urgent care
- **Improved health outcomes for employees**  
"Our population is a lot healthier than in years past, because people aren't afraid to go to the doctor," said the employer.
- **Decrease in utilization of high-cost healthcare services; increase in the utilization of preventative and proactive healthcare services, the way the plan was designed to be used.**  
"There's a new comfort level with Gravie. I can go to the doctor if I need to and know it's going to be okay," said the employer, describing employees' reaction to the new plan.

## Why it Worked:

Comfort empowered employees with access to healthcare services that lower the risk of preventable diseases and catastrophic health claims, which ultimately reduced costs. Instead of emergency care, individuals utilized urgent care clinics or their primary care doctor to resolve health issues. This shift in behavior was influenced by Gravie making it easy and affordable for individuals to take better care of their health, versus the "emergency only" mentality that persists under high deductible plans. With Gravie Comfort, employers can confidently tell employees "you're covered"—and mean it.

**This game-changing health plan simplifies and improves the experience for all involved**—an innovative solution for brokers, better cost control for employers, and accessible benefits with health and happiness in mind for members.