

Level up your health benefits

An exclusive health plan offering for members of Envision Greater Fond du Lac

Health benefits tailored for Wisconsin's employers

Gravie is redefining employer-sponsored health benefits with an innovative approach to group health plans and Individual Coverage Health Reimbursement Arrangements (ICHRAs), offering unique plan design, more support and better cost predictability.

Gravie's level-funded health plans help ease this by offering SMBs flexible plan designs, predictable costs and financial protection from high-cost claims, while Gravie ICHRA helps employers set a defined contribution to fund individual benefits, and then works with eligible employees and their families to select a health plan from their local marketplace.

And now, through a partnership with M3 and Envision Greater Fond du Lac, these solutions deliver even more for Wisconsin employers — available exclusively to Envision members.

Innovative benefit solutions for employers of all sizes

We've designed everything we offer to give your groups more flexibility, control, and value.

LEVEL-FUNDED



- Suitable for employers with 15+ enrolled employees
- Fixed monthly payments allow for cost predictability
- Potential year-end surplus if premiums exceed claims
- Additional plan designs available including HSA and copay

ICHRA



- Suitable for employers with 1+ enrolled employees
- Allows employees to choose the plan they want
- Fixed dollar amount contributed to each employee
- Dedicated support and streamlined administration

With Gravie's level-funded health plans, Envision members also receive:

- 5% discount on premium base rate for Envision members
- 50% refund on surplus of premiums at renewal
- National and regional provider networks, including Health Payment Systems (HPS) in Wisconsin, as well as Aetna PPO and Cigna Healthcare® OAP.
- Stop-loss protection administered in house
- Pharmacy benefits
- Virtual health and wellness services through Teladoc and Sword Thrive
- Transparent claims reporting and ongoing plan performance insights

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