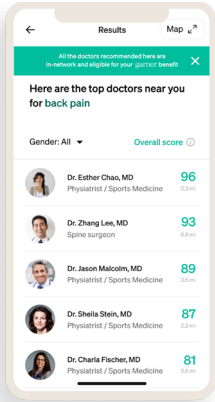


How to get started

Sign up now to get more out of your health plan.



Step 1

Sign up for Garner.
Then find a quality doctor or get your existing doctor approved.

After signing up for Garner, log on to your account through the Garner website at getgarner.com/begin or the Garner Health mobile app. You can then search for doctors. Garner will provide a list of high-quality doctor recommendations. Use Garner to find a primary care physician, a specialist or a location like an MRI facility or urgent care facility in your network.

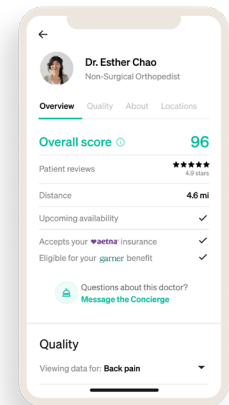
If you have a new or existing provider you want to see who is not listed on the website or app, check with your Concierge to see if they meet Garner's quality standards.

Step 2

See a Garner-recommended doctor.

To be eligible for Garner reimbursement funds, you **must** either have found your doctor on the Garner website or app, or contacted your Concierge to confirm they are a Garner-approved doctor **before** your visit.

Your out-of-pocket expenses will be reimbursed when you receive care from Garner-recommended doctors.



Step 3

That's it! Your check is on the way.

Garner will automatically reimburse you for out-of-pocket medical bills* incurred from or ordered by a Garner-approved doctor who was added to your account before your visit. This includes out-of-pocket expenses such as copays, office visits, medical tests or major surgeries. Message your Concierge if you have questions about what's covered or getting reimbursed.

It usually takes approximately six to eight weeks from the date of service for reimbursement checks to arrive.

** If you are enrolled in a qualified high deductible plan with an HSA, you will be required to meet a deductible of \$1,500 (individual) or \$3,000 (family) before receiving reimbursement from Garner.*



Garner has no financial relationships with doctors. Recommendations are based solely on independent analysis, not commissions or fees.



If you have questions about the process, message the Concierge through the Garner Health mobile app, call **866-761-9586** Mon. – Fri. from 8 a.m. to 8 p.m. ET or email conciierge@getgarner.com.

Access Garner online at getgarner.com or download the Garner Health IOS or Android mobile app.

