







What does Garner cover?

Your free benefit covers a significant portion of your medical bills this year.

All medical services prescribed or ordered by a Garner-approved doctor and added to your account **before** the date of service will be covered. Your covered services include:

- 
Office visits
- 
Prescriptions
- 
Imaging and lab work
Includes X-rays and MRIs
- 
Physical therapy
The facility or therapist must be in network
- 
Hospital bills
Incurred during surgery or other procedure with a Garner doctor
- 
Urgent care
You must locate the facility on the Garner Health mobile app or with a Concierge

All services must be covered by your medical plan at in-network levels to be eligible for reimbursement by Garner. If you're not sure, you can ask your Concierge for help.

When you receive care from doctors that you don't have the ability to select (e.g., an anesthesiologist for a surgery, a pathologist or a radiologist for an X-ray or an MRI), these doctors' services will be covered if the treatment was ordered by a Garner-approved doctor and is covered by your health plan.

Remember, to be reimbursed by Garner, **before** you see a doctor you must:

- Sign up for Garner
- Sign in to your account through the Garner website or Garner Health mobile app and find a doctor using the search function. Any doctors found via the search are automatically added to your account. Or, contact your Concierge to find a doctor or confirm that a doctor is linked to your account.

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 concierge@getgarner.com.

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

