## Get access to the top 20% of doctors

You'll get reimbursed for your out-of-pocket medical costs when you see them.

Create a Garner account. Then, use the Garner Health app or website to search for the very best doctors in your area. These Top Providers are automatically added to your list of approved providers as soon as they are visible on your screen. Once Top Providers are on your list of approved providers, you can get reimbursed for qualifying\* out-of-pocket costs.

Top Providers have shown to:

Provider Received a second se

 $\bigcirc$  Successfully diagnose problems

 $(\checkmark)$  Practice based on the latest

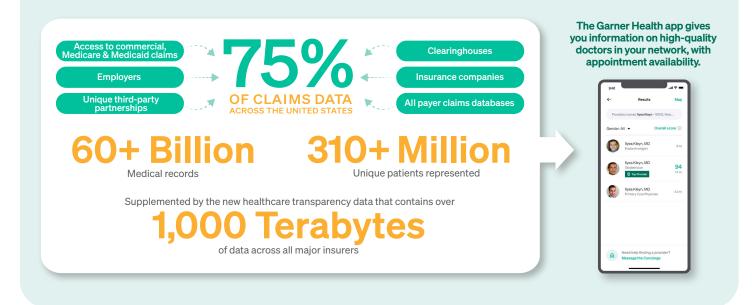
medical research

Produce the best patient outcomes

Garner analyzes the largest medical claims dataset in the U.S. to objectively evaluate doctor performance.

 $(\checkmark)$  Get the highest patient

satisfaction ratings



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

## \* Your out-of-pocket medical costs will qualify for reimbursement if:

- You have created a Garner account and added the provider to your list of approved providers prior to the date of service.
- Your provider is in-network and the cost was covered by your health insurance plan. (Check your health insurance plan.)
- The type of cost qualifies for reimbursement under your Garner plan. Depending on your Garner plan, costs for things like prescription
- drugs or emergency services may or may not qualify for reimbursement. (Check the "Your benefit" page in the Garner Health app to learn more.) • If your health insurance plan is paired with an HSA, you will need to incur costs greater than the minimum deductible. (Check the "Your benefit"
- page in the Garner Health app to see if this requirement applies.)

## Questions?

