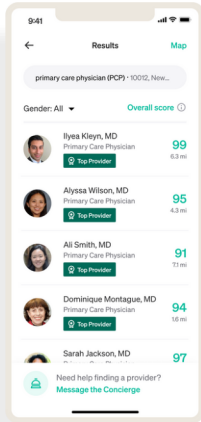


How to get started

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

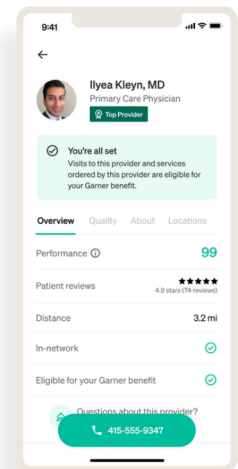


Step 1

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

After signing up for Garner, log on to your account through the Garner Health mobile app or online at getgarner.com/begin. Use Garner to find a primary care physician, a specialist or a location like an MRI facility or urgent care facility in your network. When you search, only doctors with a Top Provider badge or a green "You're all set" profile banner in the results are automatically associated with your profile. Services provided or ordered by Top Providers are eligible for reimbursement.

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 Top Provider.

To be eligible for Garner reimbursement funds, you must either find your existing doctor on the Garner website or app, or contact your Concierge to confirm they are a Top Provider before your next appointment.

Your out-of-pocket medical expenses will be reimbursed when you receive care from a doctor with a Top Provider badge or a green "You're all set" profile banner.

Step 3

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

Garner will send you a check to cover your out-of-pocket medical bills* incurred from or ordered by a Top Provider who was added to your account before your visit. This includes out-of-pocket medical expenses such as copays, office visits, medical tests or major surgeries. Message your Concierge if you have questions about what's covered or eligible for reimbursement.

It usually takes six to eight weeks from the date of service for reimbursement checks to arrive in a plain white envelope.

**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.



Scan to search

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.

