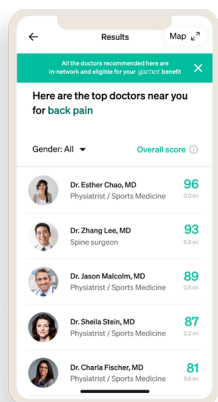


How to get started

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.

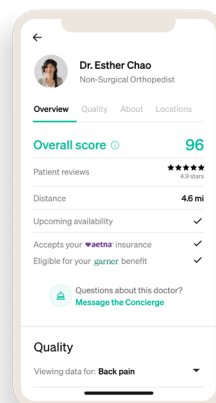
Your primary care doctor is covered. Just be sure to find them on the app or website, or contact your Concierge to have them added to your account.

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.

Your existing primary care physician, gynecologist, therapist and/or pediatrician can be reimbursed by Garner. If, prior to your Garner membership, you were already receiving services for a specific medical condition such as a pregnancy or major surgery, the related medical expenses may still be covered. Garner may reimburse for non-recommended doctors until safe transfer of care to a recommended doctor can be arranged. Contact your Garner Concierge to see if services for your preexisting condition will be covered.



Step 3

That's it! We'll reimburse you.

When you incur medical expenses from or ordered by a Garner-recommended doctor, just take a photo of the bill or EoB (explanation of benefits) and upload it to the Garner Health mobile app or website. Ensure that the document you upload has the following information: patient name, date of service, Garner-recommended provider, medical services performed and amount. Garner will mail you a reimbursement check.*

After a complete claim submission, it usually takes about four weeks to receive your check in the mail.

**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 sign up

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.

