garner

concierge@getgarner.com
1-866-761-9586

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
- **Urgent care**
  The facility must be in network
- **Hospital bills**
  Incurred during surgery or other procedure with a Garner doctor
- **Emergency care**
  Your ER visit will be covered. Ensure all follow-up care is with a Garner doctor

Expenses for continuing to see your existing primary care physician, gynecologist, therapist or pediatrician are eligible for reimbursement, but you must notify the Garner Concierge before you receive additional care.

If you have been receiving services for specific medical conditions such as a pregnancy or major surgery prior to your Garner benefit, your future medical expenses related to those conditions may still be covered until safe transfer of care to a recommended doctor can be arranged. Contact your Garner Concierge to determine coverage.

All services must be covered by your medical plan at in-network levels to be eligible for reimbursement by Garner. Contact your Concierge to determine coverage.

When you receive care from doctors you don't have the ability to select, these services will be covered if the treatment was ordered by a Garner-approved doctor and 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.
- Find a doctor using the search function; 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.

If you are enrolled in a qualified high deductible plan with an HSA, you will be required to meet an annual deductible of $1,500 (individual) and $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.

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