



County Employee Benefit
Consortium of Ohio

CEBCO

Health & Wellness

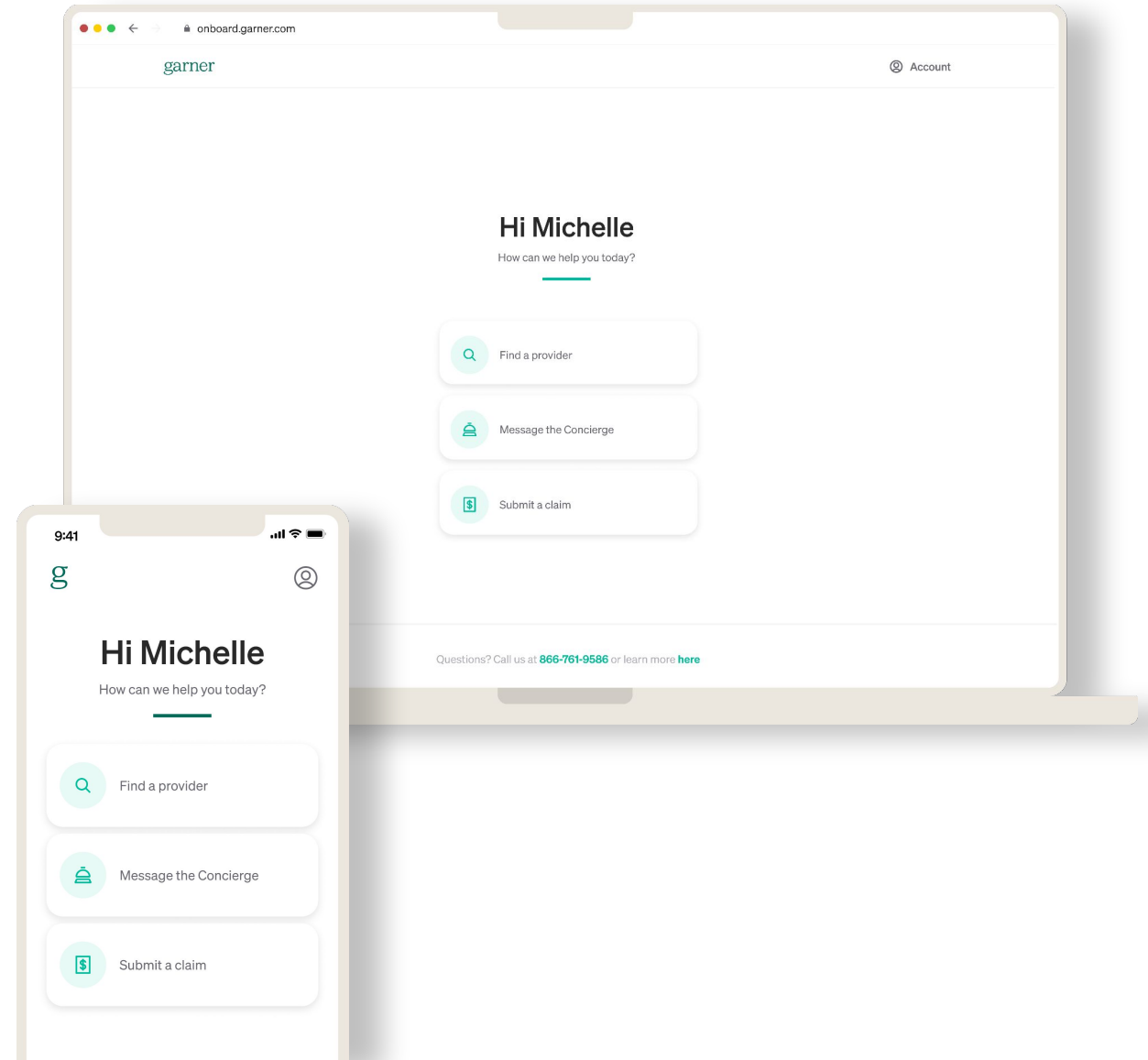
garner

Overview and Education
January, 2023

What is Garner?

Garner is **a free healthcare benefit** available through CEBCO. Garner helps you and your family find the best available healthcare.

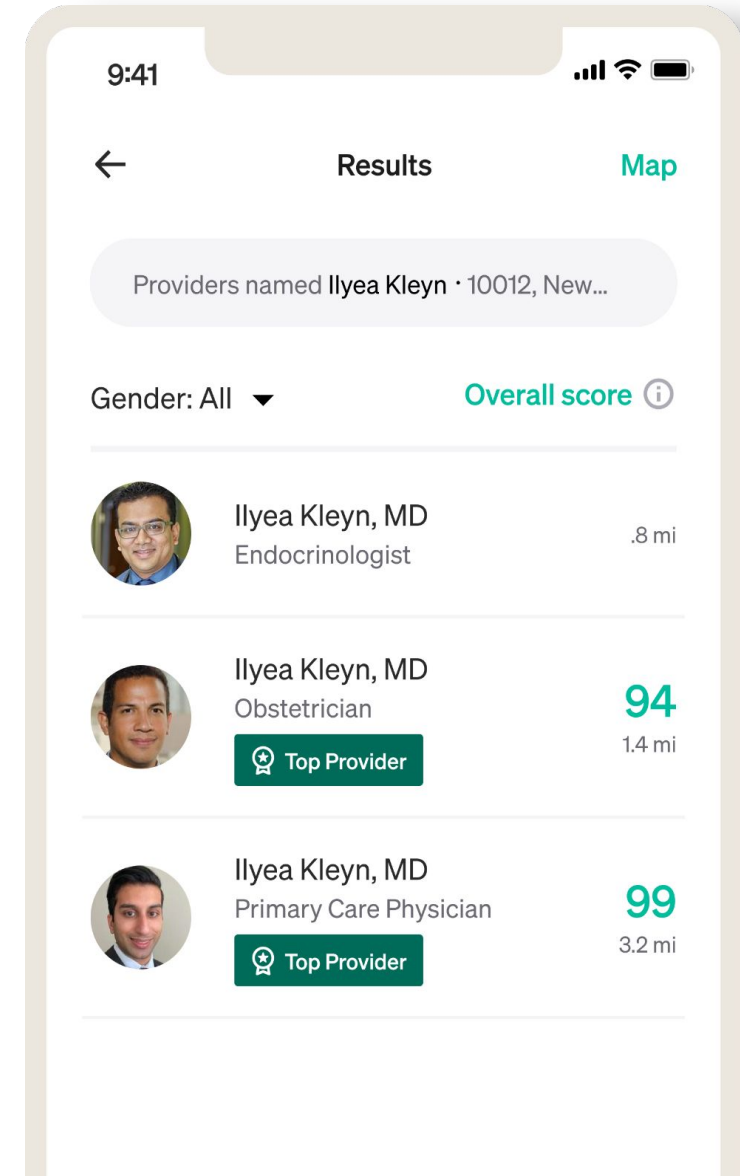
Even better, Garner **reimburses you for any out-of-pocket medical bills** when you or your family receives care from Garner Top Providers.



How does Garner identify Top Providers?

Garner uses data science technology to independently **analyze millions of patient health records** and identifies doctors who:

- Have the best history of accurately diagnosing health issues and successfully treating patients
- Practice medicine based on the latest research
- Receive excellent patient reviews
- Are available to see you



Why use Garner?



1 You'll have **confidence** you're getting the **very best care**.



2 Garner provides an expert personal Concierge to help you find the best care.

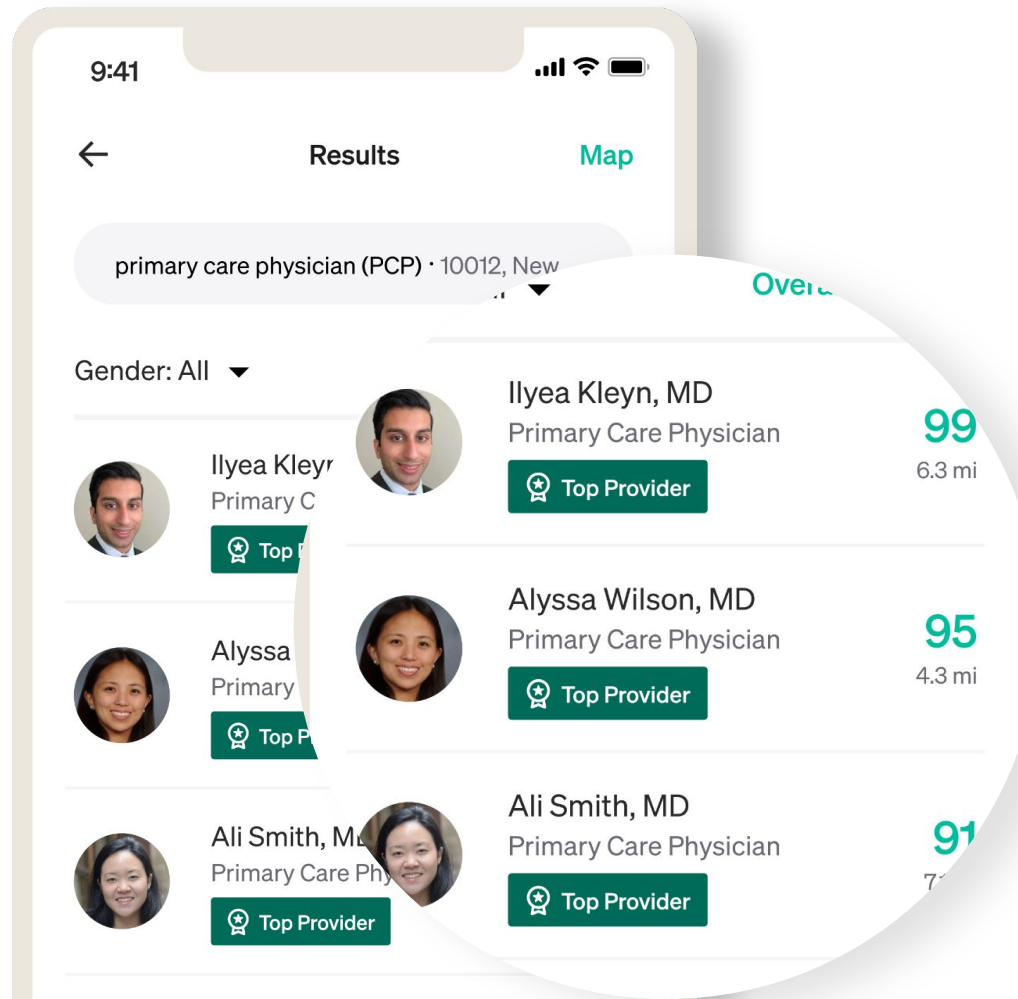


3 Garner pays your out-of-pocket medical bills:
\$1,000 for individuals
\$2,000 for families



Due to IRS regulations, you can not use your Flexible Spending Account (FSA) debit card to pay for services that will be reimbursed by Garner.

How to use Garner?



Search Garner for care

Search for a doctor by specialty, symptom, procedure, condition and name.

Look for the Top Provider badge

Top Providers will have a green Top Provider badge. Services provided or ordered by a Top Provider are eligible for reimbursement.

Use Garner before your visit

To get reimbursed for any out-of-pocket costs, a Top Provider must be associated with your Garner profile before getting care.

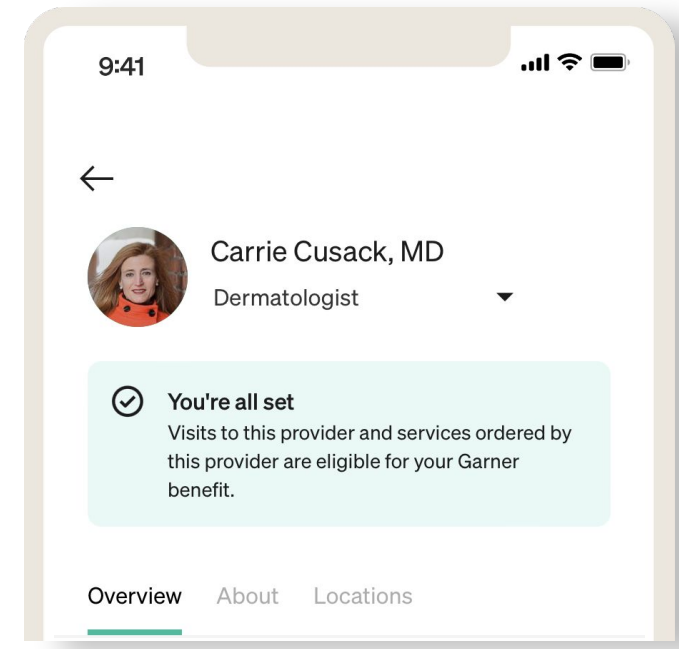
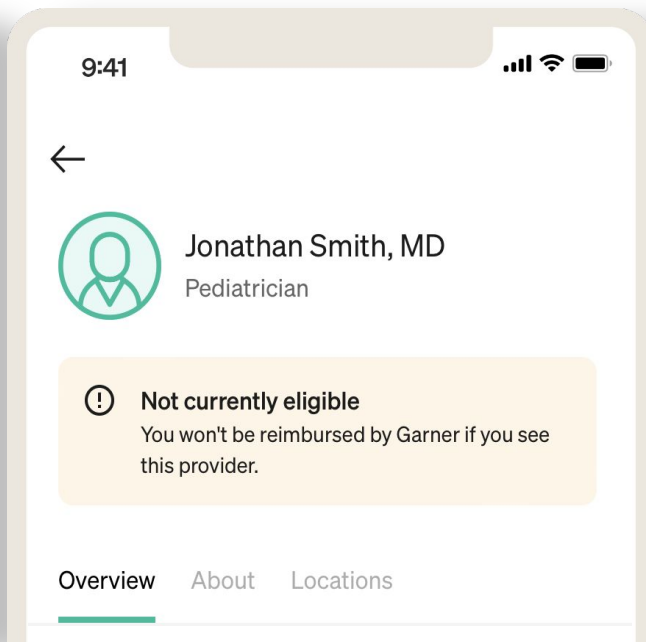
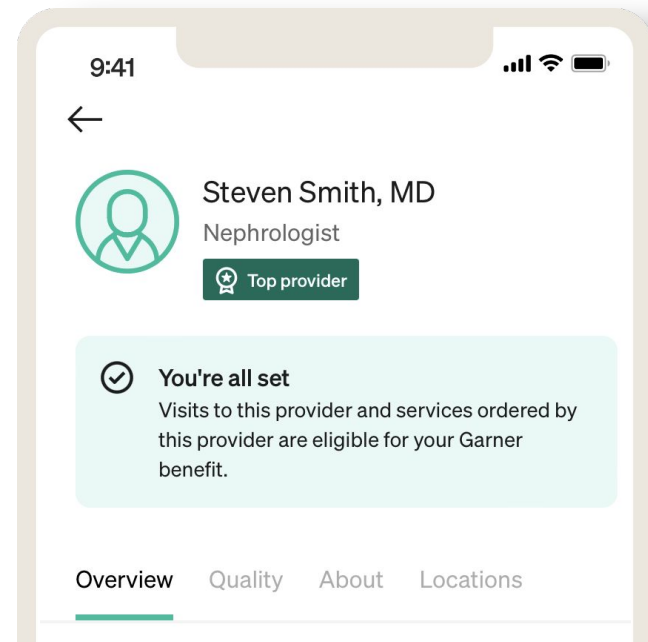
How to know when a Doctor is Garner Approved

1. A doctor with a Top Provider badge

Top Providers will have a **green Top Provider badge**. Services provided or ordered by a Top Provider are **eligible for reimbursement**.

2. A doctor with a “You’re all set” profile banner

Providers that have been previously added to your account will have a **“You’re all set” banner**. Services provided or ordered by these Providers are **eligible for reimbursement**.



Garner pays for everything when you use a Top Provider.



Office visits



Prescriptions



Imaging & lab work

Includes X-rays and MRIs.



Physical therapy

The facility or therapist must be in-network.



Hospital bills

Incurred during a surgery or other procedure with a Top Provider.

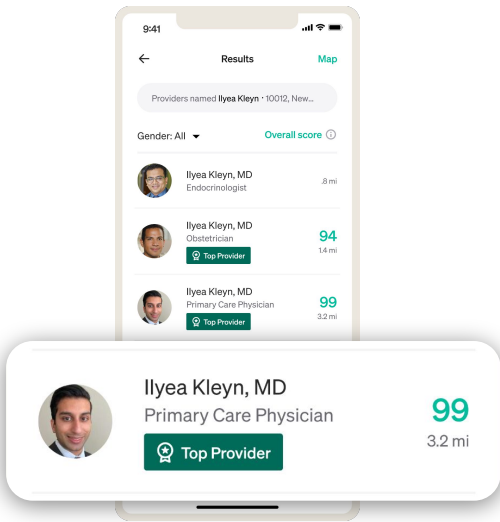


Urgent care

Find a facility on the Garner Health app or from your Concierge.

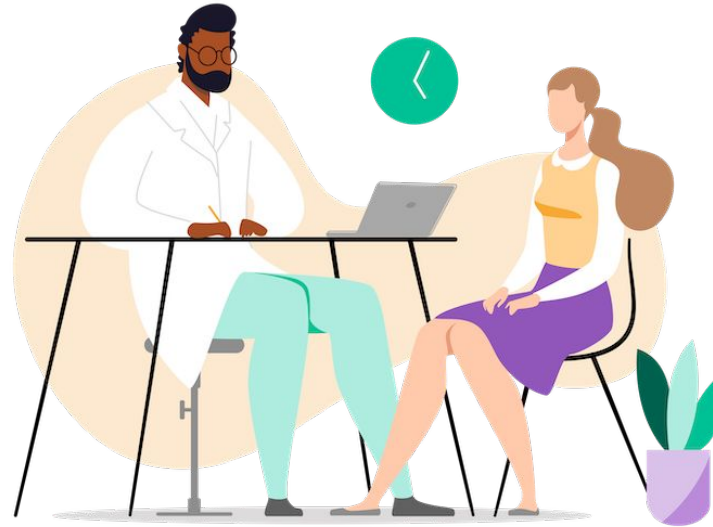
How it works

Garner **pays your out-of-pocket expenses** when you see a Top Provider.



1

Use Garner to find a Top Provider.



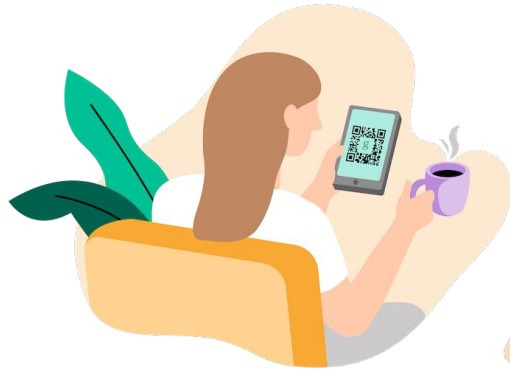
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See the Top Provider.

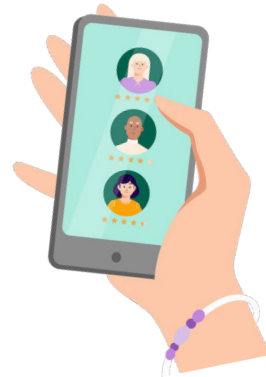


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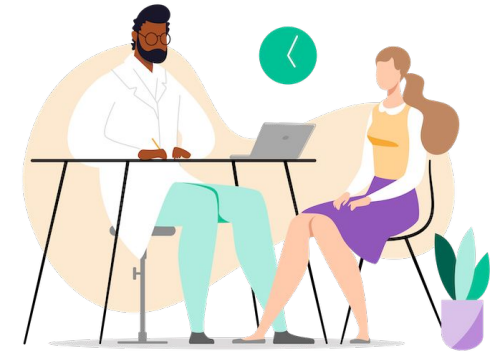
Get reimbursed.



2



Sarah searched for her current doctor in the Garner Health app. Good news! Her doctor is a Top Provider and eligible for reimbursement.



1

Sarah created her Garner account during open enrollment.



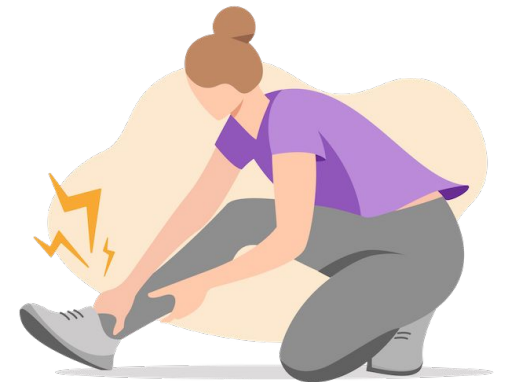
Sarah received a reimbursement check for her out-of-pocket medical bills in about 6-8 weeks*



*Timing can vary

3

Sarah visited her primary care physician (PCP). Her copay and lab work from that visit were covered by Garner.



6

Sarah saw a Top Provider specializing in orthopedics. She was confident in her care, and had her out-of-pocket bills reimbursed.

5

Sarah reached out to the Concierge to ask for help finding a Top Provider who has availability to see her right away.



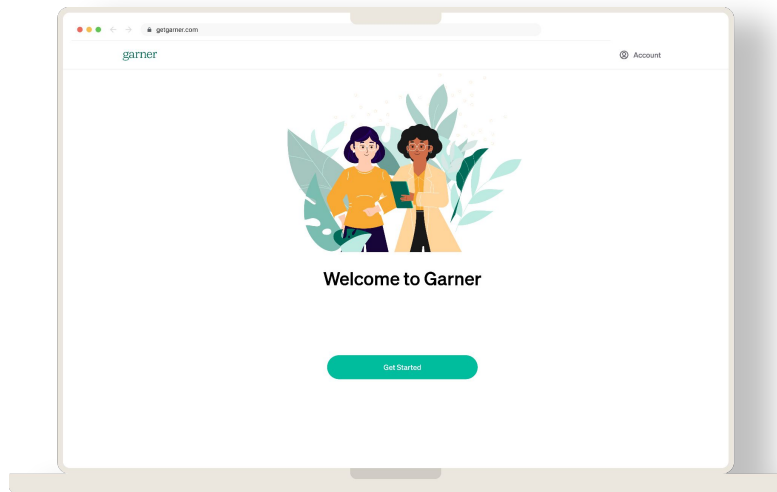
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Sarah injured her ankle playing soccer.

Use your Garner account three ways

1

Sign in at the Garner website
getgarner.com



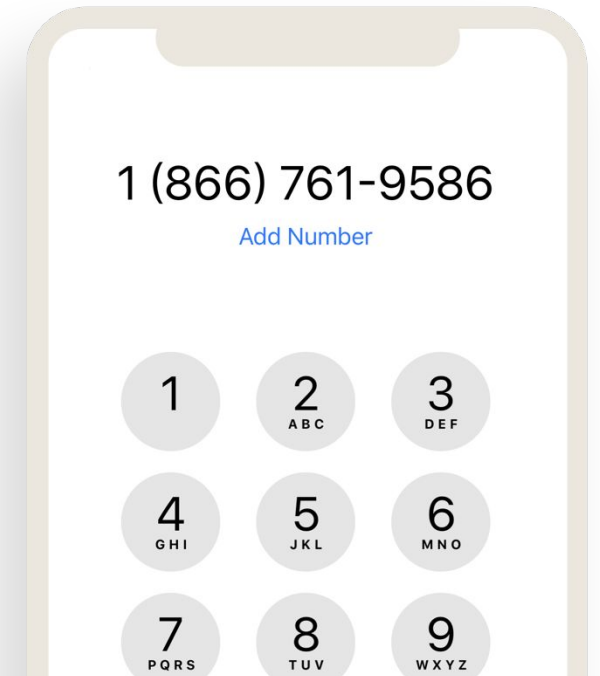
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Download the
Garner Health app



3

Call or email your Concierge
or message them in the app

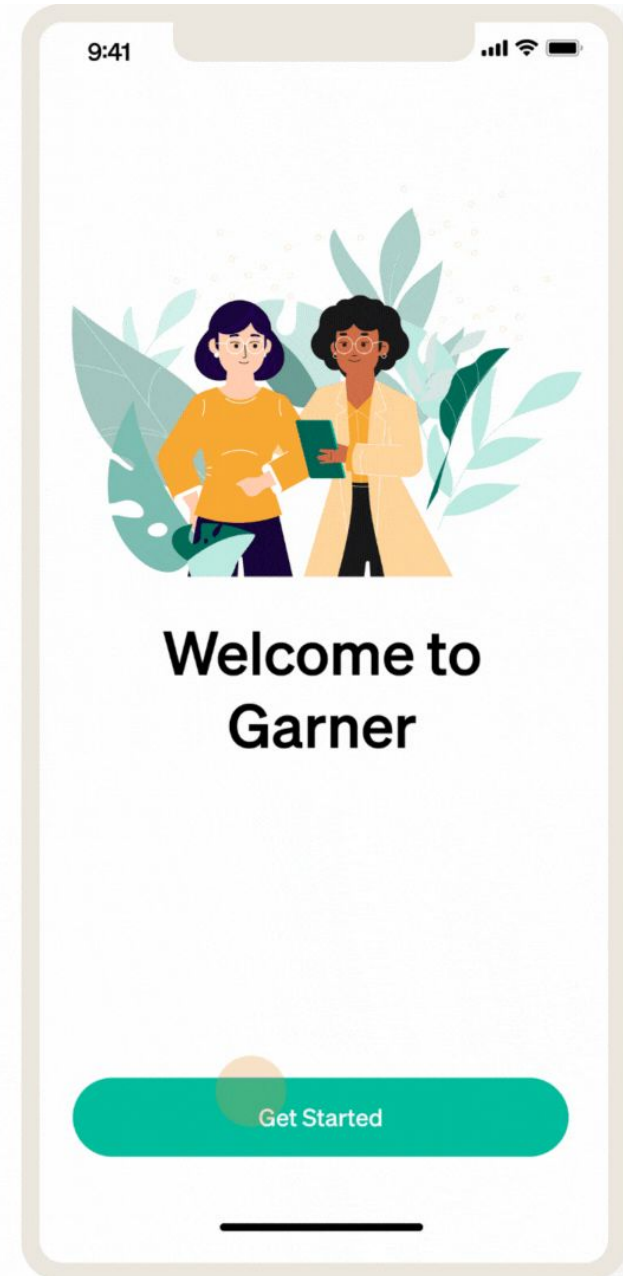


Sign up today

1. Download the Garner Health app.
2. Go to getgarner.com/start.
3. Create an account with Garner and search for Top Providers.

Your organization name is: **CEBCO**

4. Garner will reimburse your out-of-pocket costs for services provided or ordered by a Top Provider.



Questions?

Contact your Concierge for help via the Garner Health app or website or by calling [866-761-9586](tel:866-761-9586) Mon. - Fri. from 8:00 a.m. to 8:00 p.m. ET.

