

What does Garner cover?

When you use Garner to find a Top Provider, you unlock funds that pay your out-of-pocket medical expenses.

To receive your Garner benefits, you must sign up for Garner and search for a Top Provider in the Garner Health app or website **before** you see a Top Provider. Services provided or ordered by Top Providers are eligible for reimbursement. Your covered services include:

- ✓ **Office visits**
- ✓ **Prescriptions**
- ✓ **Imaging and lab work**
This includes X-rays and MRIs.
- ✓ **Physical therapy**
The facility or therapist must be in-network.
- ✓ **Hospital bills**
Costs incurred during surgery or other procedure must be with a Top Provider.
- ✓ **Urgent care**
The facility must be in-network.

All services must be covered by your medical plan at in-network levels to be eligible for reimbursement by Garner. If you're unsure if a provider is in-network, ask your Conciierge.

When you receive care from doctors you don't have the ability to select (e.g., an anesthesiologist for a surgery, a pathologist or a radiologist for an X-ray or MRI), these secondary doctors' services will be covered if the treatment was ordered by a Top Provider and is covered by your health plan.

Remember, to be reimbursed by Garner, **before** you see a Top Provider you must:

- Sign up for Garner.
- Sign in to your account through the Garner Health mobile app or website.
- Find a Top Provider using the search function; doctors with a Top Provider badge or a green "You're all set" profile banner are eligible for reimbursement. Or, contact your Conciierge to find a Top Provider or confirm that a doctor is linked to your account.

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 Conciierge 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.

