What is Garner?

Garner is here to help you feel better about your healthcare.



Garner helps you find Top Providers who deliver better results.

Garner is a free innovative benefit that helps you find Top Providers in your network and helps cover your medical bills when you see them.

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.

To sign up, you can scan the QR code below or go to getgarner.com/start.

After you sign up, you can browse Top Providers, message your Concierge and explore how the Garner Health mobile app works.



Garner finds the best care for you and your family.

Garner provides an innovative doctor search tool that helps you find Top Providers, who are nearby, in-network, and available to see you.*

Doctors with a Top Provider badge or a green "You're all set" profile banner are automatically associated with your profile. Services provided or ordered by Top Providers are eligible for reimbursement.

Garner recommends Top Providers who have a history of:

- · Accurately diagnosing health issues
- · Successfully treating patients
- Receiving excellent patient reviews



Garner will reimburse your outof-pocket medical bills when you see a Top Provider.

Garner pays for your copays, X-rays, imaging, surgeries and any other medically necessary procedure that's covered by your health plan.

To be reimbursed by Garner, you must sign up and search for a Top Provider in the Garner app, website, or by contacting the Concierge before your appointment. A Top Provider must be associated with your account before your appointment. Doctors with a Top Provider badge or a green "You're all set" profile banner are automatically associated with your profile. There is no need to let your Concierge know you plan to see them.

Garner has no financial relationships with doctors. Recommendations are based solely on independent analysis, not commissions or fees.

*We try our best to only recommend providers that are in-network with your insurance, but since insurance companies change their networks on a regular basis, we always recommend verifying that a provider is still in-network with your plan on or before the day of service. We also encourage you to confirm that all of the services (e.g., procedures, tests) are covered by your insurance. Your Garner benefit won't cover out-of-network costs.



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.

