



# Get reimbursed with Garner. Better doctors, lower costs.

Garner helps you find top-performing, in-network doctors based on real patient outcomes from one of the nation's largest medical claims datasets. [See these top doctors to get your medical costs reimbursed with Garner.](#)



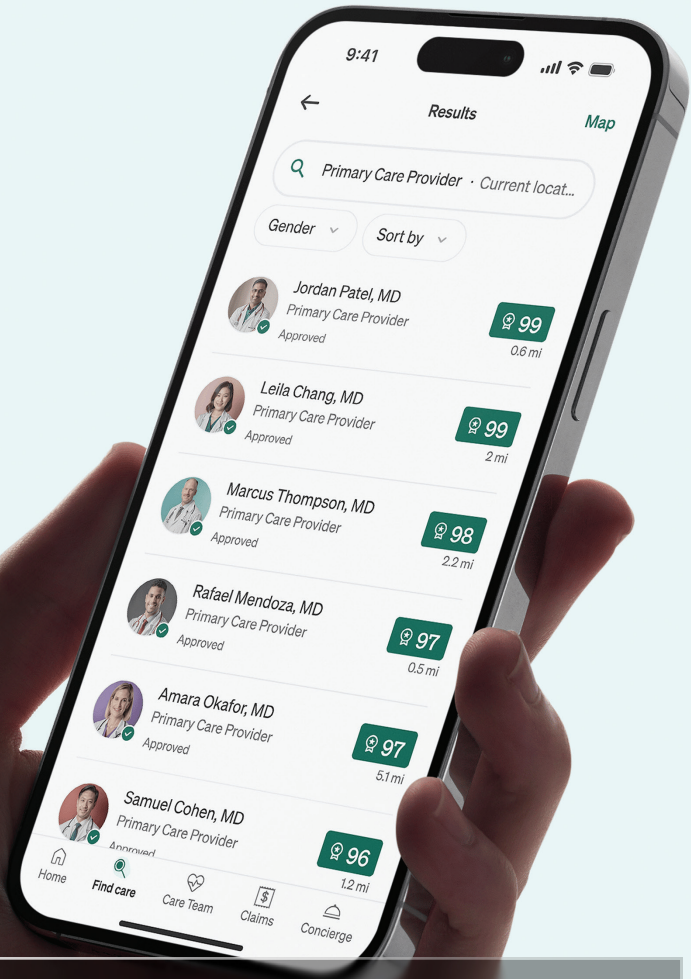
**Activate your free employer-sponsored benefit**

When prompted, select your employer or your health plan sponsor



# What is Garner?

Garner is a **free benefit** from your employer to find top, in-network doctors and get **reimbursed for out-of-pocket medical costs**.

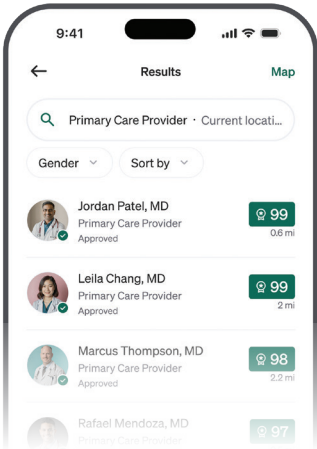


- ✓ Get reimbursed for out-of-pocket medical costs
- ✓ Find top, in-network doctors near you

# How Garner works

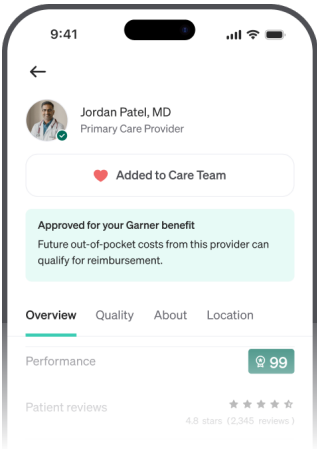
01

Activate your free account at [garner.guide/create-your-account](https://garner.guide/create-your-account)



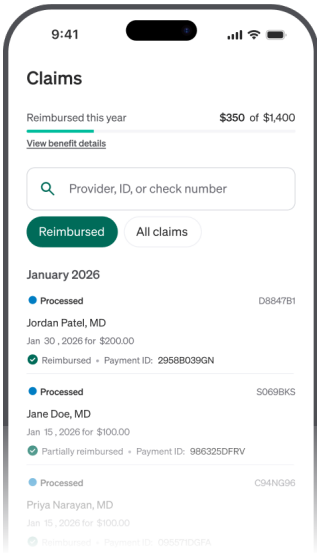
02

Find a Top Provider and add them to your Care Team before your visit



03

Get reimbursed with direct deposit in 5-6 weeks



# How Garner identifies Top Providers



At Garner, we believe that **choosing the right doctor is one of the most important decisions you can make for your health** — and we're here to help.

Garner identifies Top Providers by analyzing one of the largest medical claims databases in the U.S. — that's more than 60 billion medical records representing more than 310 million patients.

Garner's team of doctors and data scientists evaluate doctors using hundreds of metrics to pinpoint the best ones so you get the best possible care.

**We assess each provider based on specific metrics related to their specialties such as:**



## **Complication rate**

Measure a doctor's complication rates



## **Invasive procedure rate**

Determine if a doctor performs more invasive procedures only when necessary given they entail longer recovery times and complication risks



## **Follows current medical guidelines**

Evaluate if a doctor recommends optimal treatment according to medical guidelines

# Why people like you choose Garner



Meet Mary

"Garner allows me to afford the things that are medically necessary. **It's a huge benefit at this company.**"

**\$2,230**

reimbursed with Garner



Meet Mark

"**When I go see a doctor, I see a Garner doctor.** It's too easy not to."

**\$2,520**

reimbursed with Garner

## How reimbursement works

A Garner member **used the Garner app to search for a "hip and knee orthopedic surgeon"** and saw Dr. G for a knee replacement surgery

|                           |          |     |
|---------------------------|----------|-----|
| Cost of knee replacement  | \$17,075 |     |
| Cost covered by insurance | \$15,675 |     |
| Garner reimbursement      | \$1,400  |     |
| Total cost to member      |          | \$0 |

### Note for those with a Health Savings Account (HSA):

- (1) If you have an HSA, you'll need to meet your out-of-pocket spending requirement before Garner can reimburse medical costs:
  - **In 2025**, \$1,650 for individuals and \$3,300 for families
  - **In 2026**, \$1,700 for individuals and \$3,400 for families
- (2) You can't use HSA funds for expenses that Garner will later cover (this is called "double-dipping" by the IRS) and is not allowed.
- (3) You can still use Garner to find Top Providers to ensure you're seeing the highest quality doctors.



### Activate your Garner benefit

When prompted, select your employer or your health plan sponsor

[garner.guide/create-your-account](https://garner.guide/create-your-account)

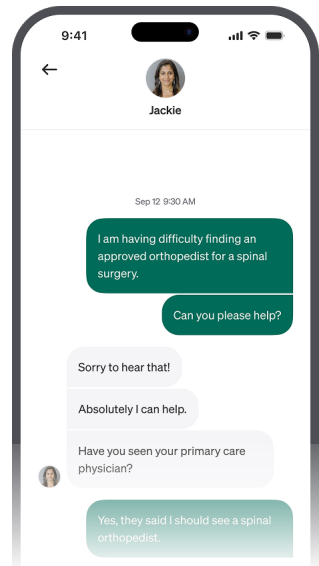


## Have questions or need help?

Contact the Garner Concierge Team. The Concierge is available **Monday to Friday, 8:00 a. m. to 10:00 p. m. ET**, in both English and Spanish.

**Message the Concierge** via:

- Garner Health App
- [concierge@getgarner.com](mailto:concierge@getgarner.com)
- 866-761-9586



## Activate your Garner benefit

When prompted, select your employer or your health plan sponsor.



[garner.guide/create-your-account](https://garner.guide/create-your-account)

