

# How Garner works with your HSA

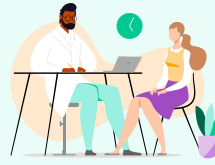
Garner reimburses qualifying medical costs\* that you incur **after** you have spent a minimum amount.

## How to use an HSA with your Garner HRA



### Check “Your benefit” page

Go to “Your benefit” in the app to learn how much you must spend toward your deductible before you can be reimbursed for medical costs by Garner.



### Meet your minimum deductible

Pay your medical costs out of pocket (or using your HSA funds) until you meet your minimum deductible.



### Get reimbursed

Garner will mail you a check 6 to 8 weeks after you receive care.

There are **two primary IRS requirements** that must be met when using your Garner HRA with an HSA.

- 1 If you have a high-deductible health insurance plan (HDHP) that is paired with a Health Savings Account (HSA), you are required to spend a minimum amount toward your health insurance deductible before you can use your Garner Health Reimbursement Arrangement (HRA). *Note: this minimum amount changes annually and depends on whether you have a family or individual plan. Check the “Your benefit” page in the Garner Health app for more information.*
- 2 If you have already paid for a medical expense using your HSA or FSA funds, then you cannot also request for the Garner HRA to reimburse the same expense. This is often referred to as double dipping and is prohibited by the IRS.

The first \$1,600/\$3,200 is your responsibility. You can use your HSA for these expenses.

Garner reimburses out-of-pocket costs from approved providers.

Remaining deductible

Your insurance pays most of your costs.

### Before you can use Garner

In 2024, you must spend \$1,600 (or \$3,200 if you have a family plan) toward your health insurance deductible before you can be reimbursed by your Garner HRA.

### Your Garner HRA kicks in

Your Garner HRA can reimburse qualifying\* out-of-pocket medical costs that you incur after you meet your minimum deductible. Garner tracks the claims we receive from your health insurance and will start issuing reimbursement checks for qualifying out-of-pocket medical costs once you have met your minimum deductible.

### After your Garner HRA

If you exhaust your Garner HRA funds, you may need to pay some out-of-pocket medical costs until you meet the deductible. Then your insurance will generally pay most of your costs.

#### \*Your out-of-pocket medical costs will qualify for reimbursement if:

- You have created a Garner account and added the provider to your list of approved providers prior to the date of service.
- Your provider is in-network and the cost was covered by your health insurance plan.
- The type of cost qualifies for reimbursement under your Garner plan. Depending on your Garner plan, costs for things like prescription drugs or emergency services may or may not qualify for reimbursement. (Check the “Your benefit” page in the Garner Health app to learn more.)
- If your health insurance plan is paired with an HSA, you will need to incur costs greater than the minimum deductible. (Check the “Your benefit” page in the Garner Health app to see if this requirement applies.)

#### Questions?

Message the Concierge through the Garner Health mobile app, online at [getgarner.com](https://getgarner.com) or email [concierge@getgarner.com](mailto:concierge@getgarner.com).

#### Create account



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